



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1/4/2024 Period start date To 31/3/2025 Period end date

Charity name: Every Life Matters

Charity registration number: 1180815

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>To advance the education of the public in general in Cumbria and the surrounding areas relating to suicide, suicidal behaviour and suicide bereavement by the provision of training, awareness raising and public events</p> <p>To promote the mental health and well-being of people in Cumbria and the surrounding areas who are bereaved or otherwise impacted by suicide by the provision of advocacy, counselling and support.</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.	Para 1.17 and 1.19	<p>Reducing deaths by suicide in Cumbria</p> <p><u>Activities</u></p> <p>Development of a network of Suicide Safer Community Projects across Cumbria delivering;</p> <ul style="list-style-type: none">• Community Action. Place based grassroots action against suicide• Campaigning & Awareness Raising. Ongoing anti-stigma and suicide awareness campaigning • Project Champions. Volunteering in training, fundraising, Media, lived experience voice.• Training Programme. Delivering accredited suicide prevention training• Focused Interventions. Focusing training and support on high risk communities• Resources. Developing quality digital and paper based suicide prevention materials• Local Leadership. Supporting organisations/individuals to come together to shape action

		<p>Supporting individuals and communities impacted by suicide</p> <p><u>Activities</u></p> <ul style="list-style-type: none"> • Development of a Cumbrian Suicide Bereavement Partnership and County Leadership • Development of a Support After Suicide Service encompassing; <ul style="list-style-type: none"> ○ Information and Signposting ○ One to One and Family Practical Support ○ Psychoeducational/Peer Support Groups • Develop Support for Communities affected by suicide • Design and deliver Suicide Bereavement Awareness Training <p>Improving understanding of mental health in Cumbria</p> <p><u>Activities</u></p> <ul style="list-style-type: none"> • Development and delivery of a Core Training Packages across suicide prevention and self-harm • Development and delivery of an Online Training Programme • Delivering an open access mental health, suicide prevention and self-harm Rolling Training Programme across Cumbria • Development of Other Training and Resources relevant to the aim • Developing Income Generating Training activity, or Training Business Arm <p>Ensuring a rolling Staff CDP and TFT development programme</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	We confirm the trustees have had regard to the Charity Commission's guidance on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Not applicable
Policy on social investment including program related investment	Para 1.38	Not applicable

Contribution made by volunteers	Para 1.38	Volunteers engage with our charity through; <ul style="list-style-type: none"> • Lived experience volunteers who engage with local media, training and events. • Supporting distribution of suicide prevention materials within their local communities. • Supporting training and other events. • Peer Support Group volunteers
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	<p>Our charity has continued to grow and mature during the period 1/4/2024 to 31/3/2025. Highlights of our activity include;</p> <p>Reducing deaths by suicide in Cumbria</p> <ul style="list-style-type: none"> • We have expanded the range of training we offer, and provided training to over 24,000 people by 31/3/2025. • Training is being delivered across all sectors and reaching deeply into the Cumbria population. • We have been running our Suicide Safer Schools programme for 2 years now, working with over 15 schools in Cumbria reaching 4,800 pupils with suicide prevention training and 15 whole schools staff teams, 1,600 staff,, as well as over 500 parents. • Distributed over 260,000 paper suicide prevention materials, including <ul style="list-style-type: none"> ○ Second version of a mental health and wellbeing information booklet, developed with CNTW HNS Foundation Trust, to every household in Cumbria at the tail end of the covid pandemic. This booklet has been distributed widely outside Cumbria as well, and we estimate nearly 3 million copies have now been developed. ○ We have developed a Self-harm Safe Kit which to date 4,500 copies of have been distributed across Cumbria. This also is being distributed across the North East, Lancashire, Cheshire and

		<p>Merseyside and other areas of the UK and we have developed a trimmed version which we are now selling across the UK.</p> <ul style="list-style-type: none"> ○ Development of a Suicide Prevention Resource Tin which has been distributed to over 1250 local organisations across health, social care, third sectors, police and community groups. • We have undertaken several localised campaigns across social, TV, Radio and print media, as well as securing over 50 articles in local media focusing on suicide prevention during the period. • We have reached over 300,000 people through our social media campaigns • We have engaged with over 55 employers during the period, developing suicide safer workplaces, including major workforces at BAE and Sellafield. • We have developed 5 core suicide prevention training packages which have been launched as a licensed TFT package for sale to other tutors outside Cumbria, with 3 TFT events now been held, meaning our training is being delivered across the UK. <p>Supporting individuals and communities impacted by suicide</p> <ul style="list-style-type: none"> • We have delivered Suicide Bereavement support to over 200 individuals during the period, in the early weeks and months following loss of a close family member. • We have worked jointly with other providers to develop a condolence pack that goes to all family bereaved through suicide in Cumbria. • We have developed a network of 7 peer support groups, filling an important gap in support left by SOBS and SBS Cumbria. • We held 6 candle lit vigils across Cumbria on world suicide prevention day attended by over 330 people. • We have delivered Understanding Suicide Bereavement training to over 250 people during the period. <p>Improving understanding of mental health in Cumbria</p>
--	--	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

		<ul style="list-style-type: none"> provided mental health and self-harm training to a further 1,600+ people continued to distribute a range of paper materials, social and other media activity, particularly in relation to key themes arising out of Covid. <p>Outside Cumbria</p> <ul style="list-style-type: none"> We continue to grow our trading income through delivery of training and other activity outside Cumbria. We have delivered substantial suicide prevention training contracts for Birmingham and Solihull, Somerset, Kensington, Chelsea and Westminster. Our trainers also deliver a variety of our courses across UK organisations from shed builders to the nuclear sector. All profits from this training are re-invested in our Cumbria training programme. Our profits have risen significantly alongside our income meaning most of our Cumbria training is delivered without additional financial support.
--	--	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	Not applicable
Performance of fundraising activities against objectives set	Para 1.41	Not applicable
Investment performance against objectives	Para 1.41	Not applicable
Other		Not applicable

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity is in a healthy financial situation at the year-end. We have a less restricted grants and more unrestricted income rolling over into next year and beyond, giving security to most staffing positions, and flexibility about how we work. We have also done well to maximise surpluses from contract income and increase public donations which we are able to invest back in core charitable activity. This is reflected in our large Unrestricted Funds levels. We are confident that within the next three years, with continued growth of our training income generating activity, that we can make the bulk of our Cumbria suicide prevention and suicide bereavement support activity sustainable in the long term.
---------------------------------------------------------------------	-----------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We have grown reserves of 6 months' core running costs + wind down costs, which at present equates to £62,500. We have met our targets for reserves levels.
Amount of reserves held	Para 1.22	Total unrestricted funds are £379,776. Of the unrestricted funds £237,124 are designated funds, primarily to training and management/administration costs.
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	None

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	The charity holds a wide mix of income streams across contract and trading income, grants and public donations. Developing this mix is a key part of our financial strategy. Of particular importance in the coming three years is development of trading income derived from training delivery and development of licensed training products based on our own core suicide prevention training packages.
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A
A description of the principal risks facing the charity	Para 1.46	N/A
Other		N/A

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 (Foundation Structure)
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	Trustees appointed by Trustees for a three-year term. Trustees target specific skills/experience through audit and review.

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	Informal at present, currently formalising procedure.
----------------------------------------------------------------------------	-----------	-------------------------------------------------------

The charity's organisational structure and any wider network with which the charity works	Para 1.51	N/A
Relationship with any related parties	Para 1.51	N/A
Other		N/A

Reference and Administrative details

Charity name	Every Life Matters
Other name the charity uses	
Registered charity number	1180815
Charity's principal address	Bulls Head, Shap, Penrith, Cumbria CA10 3NG

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Katherine Bainbridge	Chair		
2	Esther Kirby			
3	Jasper Kirkman			
4	Anita Kerrigan			
5	Rebecca Osbourne			
6	Jane Mathieson			
	Lisa Birdsall			

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

Director name		
None		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
None		

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)

Chris Wood

Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

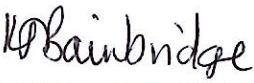

Other optional information

N/A

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)	Jane Katherine Bainbridge	Anita Margaret Kerrigan
Position (eg Secretary, Chair, etc)	Chair	Trustee
Date	8/1/26	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Every Life Matters		1180815	
Annual accounts for the period			
Period start date	01/04/2024	To	Period end date 31/03/2025

Section A Statement of financial activities

Guidance Notes

Recommended categories by activity

Incoming resources (Note 3)

Income and endowments from:

Donations and legacies

Charitable activities

Other trading activities

Investments

Separate material item of income

Other

Total

Resources expended (Note 6)

Expenditure on:

Raising funds

Charitable activities

Separate material item of expense

Other

Total

Net income/(expenditure) before investment gains/(losses)

Net gains/(losses) on investments

Net income/(expenditure)

Extraordinary items

Transfers between funds

Other recognised gains/(losses):

Gains and losses on revaluation of fixed assets for the charity's own use

Other gains/(losses)

Net movement in funds

Reconciliation of funds:

Total funds brought forward

Total funds carried forward

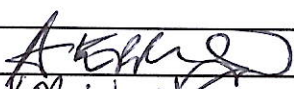
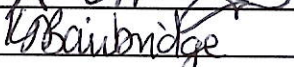
	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total funds £ F04	Prior year funds £ F05
S01	122,421	25,000	-	147,421	152,513
S02	235,085	89,316	-	324,401	219,505
S03	-	-	-	-	3,928
S04	8,287	-	-	8,287	1,018
S05	-	-	-	-	-
S06	-	-	-	-	-
S07	365,793	114,316	-	480,109	376,964
S08	7,625	-	-	7,625	2,220
S09	225,170	172,689	-	397,859	369,862
S10	2,064	-	-	2,064	1,890
S11	-	-	-	-	-
S12	234,859	172,689	-	407,548	373,972
S13	130,934	- 58,373	-	72,561	2,992
S14	-	-	-	-	-
S15	130,934	- 58,373	-	72,561	2,992
S16	-	-	-	-	-
S17	- 18,000	18,000	-	-	-
S18	-	-	-	-	-
S19	-	-	-	-	-
S20	112,934	- 40,373	-	72,561	2,992
S21	266,842	75,155	-	341,997	339,005
S22	379,776	34,782	-	414,558	341,997

Section B

Balance sheet

	Guidance Notes	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year £ F05
Fixed assets						
Intangible assets		-	-	-	-	-
Tangible assets (Note 11)	B02	1,146	-	-	1,146	2,495
Heritage assets	B03	-	-	-	-	-
Investments	B04	-	-	-	-	-
Total fixed assets	B05	1,146	-	-	1,146	2,495
Current assets						
Stocks	B06	-	-	-	-	-
Debtors (Note 12)	B07	3,823	-	-	3,823	7,848
Investments	B08	-	-	-	-	-
Cash at bank and in hand (Note 14)	B09	383,989	34,782	-	418,771	339,998
Total current assets	B10	387,812	34,782	-	422,594	347,846
Creditors: amounts falling due within one year (Note 13)	B11	9,182	-	-	9,182	8,344
Net current assets/(liabilities)	B12	378,630	34,782	-	413,412	339,502
Total assets less current liabilities	B13	379,776	34,782	-	414,558	341,997
Creditors: amounts falling due after one year	B14	-	-	-	-	-
Provisions for liabilities	B15	-	-	-	-	-
Total net assets or liabilities	B16	379,776	34,782	-	414,558	341,997
Funds of the Charity						
Endowment funds	B17	-	-	-	-	-
Restricted income funds (Note 16.1)	B18		34,782		34,782	75,155
Unrestricted funds (Note 16.1)	B19	379,776		-	379,776	266,842
Revaluation reserve	B20				-	
Total funds	B21	379,776	34,782	-	414,558	341,997

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy
	Anita Kerrigan	8/1/25
	Katherine Bambridge	8/1/26

Section C**Notes to the accounts****Note 1 Basis of preparation**

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or The accounts have been prepared in accordance with:

- and with* ☒ the Statement of Recommended Practice: Accounting and Reporting by Charities
- and with* ☒ the Financial Reporting Standard applicable in the United Kingdom and Republic of
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the

An explanation as to those factors that support

Disclosure of any uncertainties that make the

Where accounts are not prepared on a going

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note { }.

Yes*

☒

* -Tick as appropriate

No*

☐

Please disclose:

(i) the nature of the change in accounting policy;

(ii) the reasons why applying the new accounting policy

(iii) the amount of the adjustment for each line affected

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes*

☒

* -Tick as appropriate

No*

☐

Please disclose:

(i) the nature of any changes;

(ii) the effect of the change on income and expense or

(iii) where practicable, the effect of the change in one or

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes*

☒

* -Tick as appropriate

No*

☐

Please disclose:

(i) the nature of the prior period error;

(ii) for each prior period presented in the accounts, the

(iii) the amount of the correction at the beginning of the

Note 2

Accounting policies

Please complete this note when first reporting under FRS2102. Section 35 of FRS102, requires 3 reconciliations to be presented, if all are applicable.

2.1 RECONCILIATION WITH PREVIOUS GENERALLY ACCEPTED ACCOUNTING PRACTICE

Please provide a description of the nature of each change in accounting policy

N/A

Reconciliation of funds per previous GAAP to funds determined under FRS 102

	Start of period £	End of period £
Fund balances as previously stated		
Adjustments:		

Fund balance as restated

Reconciliation of net income/(net expenditure) per previous GAAP to net income/(net expenditure) under FRS 102

	End of £
Net income/(expenditure) as previously stated	
Adjustments:	

Previous period net income/(expenditure) as restated

Section C Notes to the accounts (cont)

Note 2 Accounting policies

2.2 INCOME

This standard list of accounting policies has been applied by the charity except for those ticked "No" or "N/A". Where a different or additional policy has been adopted then this is detailed in the box below.

Recognition of income	These are included in the Statement of Financial Activities (SoFA) when: • the charity becomes entitled to the resources; • it is more likely than not that the trustees will receive the resources; and • the monetary value can be measured with sufficient reliability.	Yes	No	N/A
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required permitted by the FRS 102 SCOP or FRS 102.	✓		
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SCOP).	✓		
Legacies	In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SCOP). Legacies are included in the SoFA when receipt is probable, that is, when there has been grant of probable, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.	✓		
Government grants	The charity has received government grants in the reporting period.	✓		
Tax reliefs on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.	✓		✓
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.	✓		✓
Donated goods	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.	✓		✓
	The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those goods at the time of their receipt and they are recognised on receipt in the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.	✓		✓
	Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.	✓		✓
	Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.	✓		✓
	Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.	✓		✓
Donated services and facilities	Donated services and facilities are included in the SoFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.	✓		✓
	Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SoFA.	✓		✓
Support costs	The charity has incurred expenditure on support costs.	✓		✓
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.	✓		✓
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.	✓		✓
Income from membership subscriptions	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.	✓		✓
	Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.	✓		✓
Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SCOP) and are included as an item of other income in the SoFA.	✓		✓
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.	✓		✓
2.3 EXPENDITURE AND LIABILITIES				
Liability recognition	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.	✓		✓
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.	✓		✓
	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.	✓		✓
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.	✓		✓
Grants payable without performance conditions	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.	✓		✓
Redundancy cost	The charity made no redundancy payments during the reporting period.	✓		✓
Deferred income	No material item of deferred income has been included in the accounts.	✓		✓
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts.	✓		✓
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.	✓		✓
Basic financial instruments	The charity accounts for basic financial instruments on initial recognition as per paragraph 11.7 FRS 102 SCOP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS 102 SCOP.	✓		✓
2.4 ASSETS				
Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £1,000.	✓		✓
	They are valued at cost.	✓		✓
Intangible fixed assets	The depreciation rates and methods used are disclosed in note 9.2. The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in note 9.5.	✓		✓
	They are valued at cost.	✓		✓
Heritage assets	The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geographical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used as disclosed in note 9.6.1.4.	✓		✓
	They are valued at cost.	✓		✓
Investments	Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.	✓		✓
	Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments.	✓		✓
Stocks and work in progress	Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.	✓		✓
	Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock.	✓		✓
	Work in progress is valued at cost less any foreseeable loss that is likely to occur on the completion of the project.	✓		✓
Debtors	Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently they are measured at the cash or other consideration expected to be received.	✓		✓
Current asset investments	The charity has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity date of less than one year held for investment purposes rather than meet short term cash commitments as their fall due.	✓		✓
	They are valued at fair value except where they qualify as basic financial instruments.	✓		✓

POLICIES ADOPTED ADDITIONAL TO OR DIFFERENT FROM

Section C	Notes to the accounts	(cont)
-----------	-----------------------	--------

Note 3 Analysis of income

		Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
	Analysis					
Donations and legacies:	Donations and gifts	107,421	-	-	107,421	41,175
	General grants provided by government/other charities	-	-	-	-	11,988
	The National Lottery Fund - Inflated Opertaing Costs	-	-	-	-	25,671
	David Riddell	-	25,000	-	25,000	-
	Post Code Lottery	-	-	-	-	30,000
	Sellafield Ltd	-	-	-	-	28,679
	Rose Paterson Trust	15,000	-	-	15,000	15,000
	Other	-	-	-	-	-
	Total	122,421	25,000	-	147,421	152,513

Charitable activities:	General Grants provided by Government/Other	-	5,983	-	5,983	-
	Training Income	145,365	-	-	145,365	119,913
	The National Lottery Community Fund - Reaching Communities/Partnerships Programme	-	31,295	-	31,295	62,592
	Cumberland Council Big Question Project	20,000	-	-	20,000	-
	DHSC Suicide Prevention Fund Grant	-	52,038	-	52,038	-
	Lancashire and South Cumbria ICB	32,720	-	-	32,720	-
	North East and North Cumbria ICB	37,000	-	-	37,000	37,000
	Total	235,085	89,316	-	324,401	219,505

Other trading activities:	Sales	-	-	-	-	3,928
	Total	-	-	-	-	3,928

Income from investments:	Interest income	8,287	-	-	8,287	1,018
	Total	8,287	-	-	8,287	1,018

TOTAL INCOME	365,793	114,316	-	480,109	376,964
---------------------	---------	---------	---	---------	---------

Other information:

All income in the prior year was unrestricted except for:
(please provide description and amounts)

Donations and legacies £75,350
Charitable activities £62,592

Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.

Where any endowment fund is converted into income in the prior period, please give the reason for the conversion.

Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)

Section C	Notes to the accounts	(cont)
------------------	------------------------------	---------------

Note 4 Analysis of receipts of government grants

	Description	This year £
Government grant 1	North East North Cumbria ICB	37,000
Government grant 2	Lancashire and South Cumbria ICB	32,720
Government grant 3	Cumberland Council	20,000
Government grant 4	DHSC Suicide Prevention Fund	52,038
	Total	141,758

	Description	Last year £
Government grant 1	North Cumbria CCG - Postvention Services	37,000
	Total	37,000

	This year	Last year
<i>Please provide details of any unfulfilled conditions and other contingencies attaching to grants that have been recognised in income.</i>	Not applicable	Not applicable

	This year	Last year
<i>Please give details of other forms of government assistance from which the charity has directly benefited.</i>	Not applicable	Not applicable

Section C	Notes to the accounts	(cont)
------------------	------------------------------	---------------

Note 5 **Donated goods, facilities and services**

	This year £	Last year £
Seconded staff	-	-
Use of property	-	-
Other	-	-
	-	-

	This year	Last year
Please provide details of the accounting policy for the recognition and valuation of donated goods, facilities and services.	Not applicable	Not applicable
Please provide details of any unfulfilled conditions and other contingencies attaching to resources from donated goods and services not recognised in income.	Not applicable	Not applicable
Please give details of other forms of other donated goods and services not recognised in the accounts, eg contribution of unpaid volunteers.	Not applicable	Not applicable

Section C	Notes to the accounts	(cont)
------------------	------------------------------	---------------

Note 6 Analysis of expenditure

Analysis	This year				Last year			
	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Unrestricted funds	Restricted income funds	Endowment funds	Total funds
				£				£
Expenditure on raising funds:								
Incurred seeking donations	7,625	-	-	7,625	2,220	-	-	2,220
Total expenditure on raising funds	7,625	-	-	7,625	2,220	-	-	2,220
Expenditure on charitable activities:								
Suicide Prevention Activity	198,708	115,935	-	314,643	200,817	119,412	-	320,229
Suicide Bereavement Support	26,462	56,754	-	83,216	-	49,633	-	49,633
Total expenditure on charitable activities	225,170	172,689	-	397,859	200,817	169,045	-	369,862
Separate material item of expense								
Independent exam fees	2,064	-	-	2,064	1,890	-	-	1,890
Total	2,064	-	-	2,064	1,890	-	-	1,890
TOTAL EXPENDITURE	234,859	172,689	-	407,548	204,927	169,045	-	373,972

Other information:

Analysis of expenditure on charitable activities

Activity or programme	This year				Last year			
	Activities undertaken directly	Grant funding of activities	Support Costs	Total this year	Activities undertaken directly	Grant funding of activities	Support Costs	Total last year
	£	£	£	£	£	£	£	£
Activity 1	-	-	-	-	-	-	-	-
Activity 2	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-

Section C	Notes to the accounts	(cont)
------------------	------------------------------	---------------

Note 7 Extraordinary items

Please explain the nature of each extraordinary item occurring in the period.

	Description	This year £	Last year £
Extraordinary item 1			
Extraordinary item 2		-	-
Extraordinary item 3		-	-
Extraordinary item 4		-	-
Total extraordinary items		-	-

Section C**Notes to the accounts****Note 8 Details of certain items of expenditure****8.1 Fees for examination of the accounts**

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).

Independent examiner's fees

Assurance services other than audit or independent examination

Tax advisory fees

Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner

This year £	Last year £
2,064	1,890
-	-
-	-
-	-

Section C **Notes to the accounts** **(cont)**

Note 9 **Paid employees**
Please complete this note if the charity has any employees.

9.1 Staff Costs

	This year £	Last year £
Salaries and wages	273,564	250,239
Social security costs	19,847	15,920
Pension costs (defined contribution scheme)	6,247	5,273
Other employee benefits	-	-
Total staff costs	299,658	271,432

This year:

Not applicable

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

Last year:

Not applicable

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

Please give details of the number of employees whose total employee benefits (excluding employer pension costs) fell within each band of £10,000 from £60,000 upwards. If there are no such transactions, please enter 'true' in the box provided.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000

Correct

Band	Number of employees	
	This year	Last year
£60,000 to £69,999	-	-
£70,000 to £79,999	-	-
£80,000 to £89,999	-	-
£90,000 to £99,999	-	-
£100,000 to £109,999	-	-

Please provide the total amount paid to key management personnel (includes trustees and senior management) for their services to the charity. For specific amounts paid to trustees, see Note 28.

This year £	Last year £
31,674	31,559

9.2 Average head count in the year

The parts of the charity in which the employees work

	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	11	11
Governance	-	-
Other	-	-
Total	11	11

9.3 Ex-gratia payments to employees and others (excluding trustees)
Please complete if an ex-gratia payment is made.

Please explain the nature of the payment

This year	None
Last year	None

Please state the legal authority or reason for making the payment

This year	Not applicable
Last year	Not applicable

Please state the amount of the payment (or value of any waiver of a right to an asset)

This year £	Last year £
-	-

9.4 Redundancy payments
Please complete if any redundancy or termination payment is made in the period.

Total amount of payment

This year £	Last year £
-	-

The nature of the payment (cash, asset etc.)

--	--

The extent of redundancy funding at the balance sheet date

This year £	Last year £
-	-

Please state the accounting policy for any redundancy or termination payments

--	--

Section C	Notes to the accounts	(cont)
------------------	------------------------------	---------------

Note 10 **Defined contribution pension scheme or defined benefit scheme accounted for as a defined contribution scheme.**

10.1 *Please complete this note if a defined contribution pension scheme is operated.*

	This year	Last year
	£	£
Amount of contributions recognised in the SOFA as an expense	6,247	5,273

Please explain the basis for allocating the liability and expense of defined contribution pension scheme between activities and between restricted and unrestricted funds.

--	--

10.2 *Please complete this section where the charity participates in a defined benefit pension plan but is unable to ascertain its share of the underlying assets and liabilities.*

Please confirm that although the scheme is accounted for as a defined contribution plan, it is a defined benefit plan.

Not applicable

Please provide such information as is available about the plan's surplus or deficit and the implications, if any, for the reporting charity for this year and last year, if different

Not applicable

10.3 *Please complete this section where the charity participates in a multi-employer defined benefit pension plan that is accounted for as a defined contribution plan.*

Describe the extent to which the charity can be liable to the plan for other entities' obligations under the terms and conditions of the multi-employer plan. If this is different for last year, provide details

Not applicable

Provide an explanation of how any liability arising from an agreement with a multi-employer plan to fund a deficit has been determined. If this is different for last year, provide details

Not applicable

Section C	Notes to the accounts	(cont)
------------------	------------------------------	---------------

Note 11 **Tangible fixed assets**

Please complete this note if the charity has any tangible fixed assets

11.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Total
	£	£	£	£	£
At the beginning of the year	-	-	-	8,595	8,595
Additions	-	-	-	-	-
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	-	-	-	8,595	8,595

11.2 Depreciation and impairments

	**Basis	SL or RB (Straight Line or Reducing Balance)	SL or RB	SL or RB	SL or RB	SL or RB
	** Rate					
At beginning of the year		-	-	-	6,100	6,100
Disposals		-	-	-	-	-
Depreciation		-	-	-	1,349	1,349
Impairment		-	-	-	-	-
Transfers*		-	-	-	-	-
At end of the year		-	-	-	7,449	7,449

11.3 Net book value

Net book value at the beginning of the year	-	-	-	2,495	2,495
Net book value at the end of the year	-	-	-	1,146	1,146

11.4 Impairment

This year: Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.

Last year: Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.

11.5 Revaluation

If an accounting policy of revaluation is adopted, please provide:

the effective date of the revaluation

the name of independent valuer, if applicable

the methods applied and significant assumptions

the carrying amount that would have been recognised had the assets been carried under the cost model.

This year	Last year
-	-

11.6 Other disclosures

(i) Please state the amount of borrowing costs, if any, capitalised in the construction of tangible fixed assets and the capitalisation rate used.

(ii) Please provide the amount of contractual commitments for the acquisition of tangible fixed assets.

(iii) Details of the existence and carrying amounts of property, plant and equipment to which the charity has restricted title or that are pledged as security for liabilities.

This year	Last year
£	£
-	-
-	-

* The "transfers" row is for movements between fixed asset categories.

** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.

Section C	Notes to the accounts	(cont)
------------------	------------------------------	---------------

Note 12 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

12.1 Analysis of debtors

Trade debtors

Prepayments and accrued income

Other debtors

Total

This year	Last year
£	£
-	-
3,823	7,848
-	-
3,823	7,848

Please complete 12.2 where a material debtor is recoverable more than a year after the reporting date.

12.2 Analysis of debtors recoverable in more than 1 year (included in debtors above)

Trade debtors

Prepayments and accrued income

Other debtors

Total

This year	Last year
£	£
-	-
-	-
-	-
-	-
-	-

Section C**Notes to the accounts****(cont)****Note 13 Creditors and accruals***Please complete this note if the charity has any creditors or accruals.***13.1 Analysis of creditors**

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	2,167	1,890	-	-
Taxation and social security	5,791	5,332	-	-
Other creditors	1,224	1,122	-	-
Total	9,182	8,344	-	-

13.2 Deferred income*Please complete this note if the charity has deferred income.**Please explain the reasons why income is deferred.*

This year	Last year

Movement in deferred income account

Balance at the start of the reporting period

Amounts added in current period

Amounts released to income from previous periods

Balance at the end of the reporting period

This year £	Last year £
-	-
-	-
-	-
-	-

Section C	Notes to the accounts	(cont)
------------------	------------------------------	---------------

Note 14 **Cash at bank and in hand**

Short term cash investments (less than 3 months maturity date)
Short term deposits
Cash at bank and on hand
Other
Total

This year £	Last year £
-	-
-	-
418,771	339,998
-	-
418,771	339,998

Section C	Notes to the accounts	(cont)
-----------	-----------------------	--------

Note 15 **Events after the end of the reporting period**
Please complete this note events (not requiring adjustment to the accounts) have occurred after the end of the reporting period but before the accounts are authorised which relate to conditions that arose after the end of the

	This year	Last year
Please provide details of the nature of the event	Not applicable	Not applicable

Provide an estimate of the financial effect of the event or a statement that such an estimate cannot be made	Not applicable	Not applicable
--------------------------------------------------------------------------------------------------------------	----------------	----------------

Section C	Notes to the accounts	(cont)
-----------	-----------------------	--------

Note 16 **Charity funds**

16.1 Details of material funds held and movements during the CURRENT reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

** Key: PE - permanent endowment funds; EE - expendable endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds*

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Unrestricted	UR	Unrestricted funds for delivery of suicide prevention training, campaigning and resource distribution	266,842	365,793	- 234,859	- 18,000	-	379,776
Suicide Safer Communities	R	Delivery of suicide prevention training, campaigning and resource distribution	61,967	77,038	- 115,935	-	-	23,070
Suicide Bereavement Support	R	Delivery of support to individuals, families and communities impacted by suicide	13,188	37,278	- 56,754	18,000	-	11,712
Other funds	N/a	N/a	-	-	-	-	-	-
Total Funds			341,997	480,109	- 407,548	-	-	414,558

Section C	Notes to the accounts	(cont)
-----------	-----------------------	--------

Note 16 Charity funds (cont)

16.2 Details of material funds held and movements during the PREVIOUS reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

* Key: PE - permanent endowment funds; EE - expendable endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Unrestricted	UR	Unrestricted funds for delivery of Suicide Prevention Activity	232,747	239,022	- 204,927	-	-	266,842
Suicide Safer Communities	R	Delivery of suicide prevention training, campaigning and resource distribution	76,685	104,694	- 119,412	-	-	61,967
Suicide Bereavement Support	R	Delivery of support to individuals, families and communities impacted by suicide	29,573	33,248	- 49,633	-	-	13,188
Other funds	N/a	N/a	-	-	-	-	-	-
Total Funds			339,005	376,964	- 373,972	-	-	341,997

Note 16 **Charity funds (cont)**

16.3 Transfers between funds

This year

	Reason for transfer and where endowment is converted to income, legal power for its conversion	Amount
Between unrestricted and restricted funds	Transferred from unrestricted general funds to Postvention restricted funds N/A	18,000
Between endowment and restricted funds		
Between endowment and unrestricted funds		

Last year

	Reason for transfer and where endowment is converted to income, legal power for its conversion	Amount
Between unrestricted and restricted funds	N/A	
Between endowment and restricted funds		
Between endowment and unrestricted funds		

16.4 Designated funds

This year

Planned use	Purpose of the designation	Amount
	N/A	

Last year

Planned use	Purpose of the designation	Amount
	N/A	

Section C **Notes to the accounts** (cont)

Note 17 **Transactions with trustees and related parties**
If the charity has any transactions with related parties (other than the trustee expenses explained in guidance notes) details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box or "False" if there are transactions to report.

17.1 Trustee remuneration and benefits

This year

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)

TRUE

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		Remuneration	Pension contribution	Redundancy (including loss of office)ex gratia	Other	TOTAL
		£	£	£	£	£
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-

Please give details of why remuneration or other employment benefits were paid.

N/A

Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.

N/A

Last year

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)

TRUE

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		Remuneration	Pension contribution	Redundancy (including loss of office)ex gratia	Other	TOTAL
		£	£	£	£	£
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-

Please give details of why remuneration or other employment benefits were paid.

N/A

Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.

N/A

17.2 Trustees' expenses

If the charity has paid trustees expenses for fulfilling their duties, details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box below. If there are transactions to report, please enter "False".

No trustee expenses have been incurred (True or False)

TRUE

Type of expenses reimbursed	This year	Last year
	£	£
Travel	-	-
Subsistence	-	-
Accommodation	-	-
Other (please specify):	-	-
TOTAL	-	-

Please provide the number of trustees reimbursed for expenses or who had expenses paid by the charity

17.3 Transaction(s) with related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a related party has a material interest, including where funds have been held as agent for related parties. If there are no such transactions, please enter 'true' in the box provided.

This year

There have been no related party transactions in the reporting period (True or False)

TRUE

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	£	£	£

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.

For any related party, please provide details of any guarantees given or received.

Last year

There have been no related party transactions in the reporting period (True or False)

TRUE

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	£	£	£

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.

For any related party, please provide details of any guarantees given or received.



Section A

Independent Examiner's Report

Report to the trustees

Charity Name
Every Life Matters

On accounts for the year
ended

31 March 2024

Charity no
(if any)

1180815

Set out on pages

1-31

(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 31/03/2024.

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

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

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: 24/01/2025

Name: MARTIN BORRADAILE

Relevant professional qualification(s) or body (if any):	ACA - Institute of Chartered Accountants in England and Wales
Address:	FIFTEEN Rosehill, Montgomery Way
	Carlisle
	CA1 2RW

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.

--