



**LOVE, AMELIA**

**REPORT AND FINANCIAL STATEMENTS**

**YEAR ENDED 31 MARCH 2021**

**Charity No 1182062**

## LOVE, AMELIA

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**Legal and administrative information**

**Board of Trustees:**

S L Archbold  
P L Capewell  
J A Elliot  
C Bankhead  
Z J Hull

**Registered Office:**

The Co-op  
White House Road  
Hendon  
Sunderland  
SR2 8AH

**Accountants:**

McCready Page LLP  
511 Durham Road  
Gateshead  
Tyne & Wear  
NE9 5EY

**Bankers:**

The Co-operative Bank  
5-6 Fawcett Street  
Sunderland  
SR1 1SB

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

**Structure, governance and management**

Love, Amelia is a registered charity with the Charity Commission for England and Wales since 15 February 2019 (charity number 1182062). Love, Amelia is a Charitable Incorporated Organisation (CIO).

**Public benefit statement**

The Trustees have complied with their duty to have due regard to the guidance on public benefit as published by the Charity Commission for England and Wales. In setting our objectives and planning activities our Trustees have given consideration to the public benefit and in particular to the prevention or relief of poverty.

**Objectives and activities**

The objects of the CIO are the prevention or relief of poverty in Sunderland and South Tyneside by:-

1. the provision of items and services to individuals with children who are in need and / or charities, or other organisations working to prevent or relieve poverty; and
2. the provision of items following the birth of a child so as not to prevent a delay in hospital discharge.

**Achievements and performance:**

Love, Amelia strives to ensure no baby or young child in Sunderland or South Tyneside is without the essential items to keep them safe and happy.

The trustees and management have established what Love, Amelia will primarily focus on and have developed seven strategic objectives:

1. To help give children the best start in life and the opportunity to thrive.
2. To help reduce the financial burden on having babies and young children for families in Sunderland and South Tyneside.
3. To help reduce the risk of harm to babies and young children.
4. To help improve the mental health and wellbeing in families and children.
5. To help reduce the delay in discharge from hospital following birth.
6. To help enable health and social care providers and voluntary community sector organisations to meet the needs of vulnerable families.
7. To help reduce waste by recycling clothes, toys and other equipment which are in good, quality condition.

In order to achieve the objectives, the Trustees and management have developed an action plan which sets out how Love, Amelia will achieve the strategic objects and remain on target to support families most in need.

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1. To provide essential items to ensure a safe sleeping environment for the baby or young child.
2. To provide essential consumable items to maintain the nutrition and hygiene of the baby or young child.
3. To provide clothing appropriate to age, size and season.
4. To provide books and toys to aid development and joy of the baby or young child.
5. To provide pushchairs/prams, highchairs and bouncers suitable to the age of the child or baby.
6. To provide home safety equipment to help reduce the risk of accidents and injuries within the home.
7. To provide information and/or training to health and social care professionals and voluntary sector organisations about Love, Amelia and goals of the organisation.
8. To maintain a website and social media platform with factual and up to date information about the organisation including a referral process which can be accessed by public and professionals.
9. To accept donations of previously loved items including toys, clothing and equipment to help reduce waste.

The need for families to have access to essential items for the children is growing in our area. It is important to consider the following data to understand why it is important to have access to resources and to be given the best opportunity to thrive in the early years:

- Sunderland and South Tyneside both experience high levels of deprivation and are ranked within the top 10% of deprived local authorities in the UK. Sunderland is ranked 35<sup>th</sup> for deprivation and South Tyneside ranked 27<sup>th</sup> out of 317 local authorities according to 2019 Index of Multiple Deprivation.
- There are an estimated 27,700 children living in poverty across Sunderland and South Tyneside. This is 35% of the population, which is higher than the national average of 30%.
- Children growing up in poverty are at greater risk of persistent poverty, increasing the risk of not reaching their full potential in adulthood
- Life expectancy at birth is significantly worse in Sunderland and South Tyneside than the rest of the UK; It is 11.5 years lower for men and 8.5 years lower for women due to inequalities in the area.
- Families with at least one child under the age of 3 are at the highest risk of poverty. In the North East, 42% of these families are living in poverty which is the highest rate in the UK outside of London.

### **Our goals**

From April 2020 to March 2021 we were continuing to develop our service and set out our goals to achieve within the year. As the UK had just entered the first lockdown in the COVID-19 pandemic, we took this in to account for an uncertain year. Our goals for the year were to:

- respond quickly to referral requests
  - evaluate the impact Love, Amelia has on the lives of beneficiaries
  - provide 500 bundles to families in Sunderland and South Tyneside
  - employ our first staff member to oversee the daily operations of Love, Amelia
  - adapt to the needs of our community and beneficiary demand as the COVID-19 pandemic developed
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### Progress

Over the course of the year, our team have been responsive to the needs of our beneficiaries and professionals supporting them. 100% of requests for support are ready to be collected within one working day as we understand the urgency often behind the referrals.

Referrals are submitted by professionals in the health, social care and voluntary sectors who are working with and supporting our beneficiaries. We have surpassed our goal set in April 2020 by providing 658 bundles to families through standard referral requests. This is to the value of approximately £39,800 (as new), with the majority containing recycled, pre-loved items thus reducing waste in landfill.

We have engaged in informal consultations resulting in a series of projects reflecting the needs and wants of our community. At the request of our beneficiaries and referral partners, we ran successful Christmas and Mother's Day projects to provide gifts to families who would otherwise be without. A young girl had told her teacher she did not believe Santa existed as he never visited her. No child should wake up on Christmas morning feeling like Santa has forgotten about them. With the support of our community, we put some magic back in to Christmas and launched our first Christmas project. We planned the project from September, surpassing our own expectations as 223 gift bags were distributed to families across Sunderland and South Tyneside of a value of approximately £18,210.

*"Love, Amelia are amazing. The children and families that received gifts were so thankful. As was I. The gifts were beautiful, and wrapped beautifully. I was so impressed with the Christmas Eve boxes too. One woman said how amazing and how personalised they were. She and others were so grateful. I have spoken to many of the families and they had an amazing Christmas. All thanks to Love Amelia. The women were so stressed and upset as many couldn't afford gifts due to fleeing from violence and abusive partners. Many had no money and the money they had, was spent on new homes, clothing, gas, electric and heating to keep the children warm. I honestly don't know what we would do without this service. Love, Amelia has not only helped with Christmas but many items women need to start again after fleeing. Thank you so much."*

– Domestic Abuse Outreach Worker

This year we completed our second Mother's Day project. In 2020, 28 gift bags were distributed to Mother's across Sunderland who would be without recognition. In 2021, 142 gift bags were distributed. An increase of 134% from the previous year. Over £2100 worth of pamper products were distributed to promote relaxation and self-care to mother's who deserved a little boost.

*"Being able to deliver the gift packs to the mam's has definitely been one of my favourite days at work. They were so grateful that someone had thought about them and wanted to do something nice for them. Many of the families we work with have had a really rough start so being able to see the joy in their eyes is something I will not forget."*

- Social Worker, Children's Services.

From January 2021, we have taken an important and exciting step for our charity and employed our first member of staff in the role of Charity Manager. Stephanie Archbold, founder of Love, Amelia, has been successful in this appointment and is responsible for the day-to-day operations of Love, Amelia. Steph will ensure the organisation complies with its duties and responsibilities, promotes our mission, vision and values and achieves our goals to benefit the families we support.

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### **Feedback**

Love, Amelia strives to continuously improve the service offered and we regularly seek feedback from beneficiaries and professionals to ensure we continue to respond to the needs of our community. We have collected feedback throughout 2019 and 2020, from an end of year survey and our impact report completed 2020 in relation to the quality of our service, health and wellbeing, safety and child development, risk-taking behaviours and developing positive relationships.

Beneficiaries and professionals accessing the service have reported the following:

#### **1. Service Quality**

- 100% of families and professionals strongly agree staff understood their request for support and responded quickly to referrals
- 100% strongly agree staff offered appropriate information/advice and were helpful and friendly
- 97% strongly agree that the items received were clean and in good, quality condition
- 93% of families and professionals strongly agree the items were well presented and appropriate to the age of the child.

#### **2. Health and wellbeing**

- 100% of families and professionals strongly agree the items provided by Love, Amelia have helped meet the basic needs of the child(ren)
- 100% strongly agree that the items provided have helped reduce parental stress and anxiety. All report to be less worried about money and less stressed about providing for their child
- 100% of families and professionals strongly agree the child is happier and the items provided have improved child wellbeing.

#### **3. Safety and child development**

- 96% of families and professionals strongly agree the items provided have improved the safety of the home environment
- 95% strongly agree the items provided by Love, Amelia have helped improve the child's learning and development.

#### **4. Risk-taking behaviours**

- 86% of families and professionals feel the items provided by Love, Amelia have helped reduce risk taking behaviours such as resorting to crime, pay day loans or accumulating debt through borrowing from friends and family.

#### **5. Building positive relationships**

- 100% of professionals agree or strongly agree Love, Amelia has enabled them to engage in positive discussions with the family they are supporting.
- 100% of families and professionals would recommend Love, Amelia to a colleague or family needing support.

### **COVID-19 pandemic**

Due to the COVID-19 pandemic, we made the decision to suspend additional volunteer activity within our office and ceased to accept donations of pre-loved items from 23 March 2020 throughout the national and

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local lockdowns. This decision was made to help reduce transmission of the virus and prevent non-essential journeys in line with government guidelines.

Love, Amelia has remained operational throughout the pandemic to provide a critical service to families most in need. The COVID-19 crisis has amplified a situation that was already bad. Many families have been struggling for years as there have been no real increases in wages for families with the lowest income and benefits have not kept up with the rising cost of living. This crisis has impacted the lowest earning households the most as figures show 38% of families with babies and young children have seen a reduction in income as a result of COVID. Over half of families with an already low income have borrowed money to cover basic costs such as food and rent and are turning to services for support with items for their children. This reflects the increase in demand we have seen in Love, Amelia with more families needing support for their children.

We have continued to fulfil all referral requests with the help of our community. New items have been bought online and sent to us from families and businesses have donated goods for families in need. Monetary donations through community fundraising and grants have enabled us to purchase essential and consumable items needed for our bundles. We held surplus stock in our unit in anticipation of additional lockdowns which sustained us until we could re-open to donations.

As restrictions eased throughout our region, we implemented safety measures to enable us to accept pre-loved items safely; including an appointment-based donation system and isolating donations for a seven-day period before being organised and gifted to families. COVID response grants received from The National Lottery Community Fund Awards for All and Community Foundation Tyne & Wear and Northumberland enabled us to implement safety measures and continue to work throughout the pandemic.

*"I have found myself seeking help for families that were financially stable prior to COVID and I would never have thought they would be needing help from a baby bank, but when all your income stops overnight it has a huge impact. Families are worried about how they are going to provide for their children. Not knowing if they have enough nappies or milk to make it through the week is a stark reality for many I work with. Love, Amelia has been a lifeline and I don't know what we would do without them.*

*- Health Visitor, Sunderland*

We look forward to sharing our progress and our plans for COVID recovery in our next annual report.

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**Trustees**

The trustees who served during the year were as follows:

S L Archbold  
P L Capewell  
J A Elliot  
C Bankhead – appointed 6 October 2020  
Z J Hull – appointed 25 March 2021

Love, Amelia wishes to pass its sincerest thanks to all individuals, businesses and funding sources that have supported us during our first year. We also wish to thank the volunteers who generously donate their time to support families in need across Sunderland.

**Financial review**

The financial statements show a surplus of £21,858. Restricted surplus was £9,135. This is carried forward into the next accounting period.

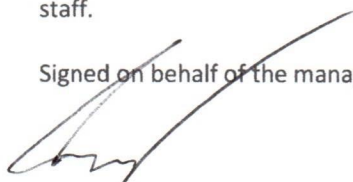
**Reserves policy**

The trustees aim to build free reserves in unrestricted funds at a level which equates to three months of unrestricted charitable expenditure. The trustees consider that this level will provide sufficient funds to fulfil objectives and ensure that support and governance costs are covered.

**Risk Management**

An annual assessment is made to ensure that the charity's funds are secure and available to meet current and future operational needs. Other risks to the charity have been identified and reviewed on an on-going basis, and appropriate action taken. This has included ensuring appropriate insurance cover and ensuring a general health and safety risk assessment has been undertaken at any premises used by our volunteers or staff.

Signed on behalf of the management committee, on 14 June 2021



C Bankhead  
Trustee

**Report of the Independent Examiner to the trustees of Love, Amelia**

I report on the financial statements of Love, Amelia for the year ended 31 March 2021 which are set out on pages 9 to 14.

**Respective responsibility of trustees and examiner**

The charity's trustees are responsible for the preparation of the financial statements. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to

Examine the accounts under section 145 of the 2011 Act

To follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act) and

To state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

which gives me reasonable cause to believe that in any material respect the requirements

- . to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- . to prepare financial statements which accord with the accounting records and to comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities,

have not been met; or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

**R A Page FCCA**  
511 Durham Road  
Low Fell  
Gateshead  
Tyne & Wear  
NE9 5EY



Date: 14 June 2021

LOVE, AMELIA  
Statement of Financial Activities  
Year ended 31 March 2021

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	Notes	Unrestricted	Restricted	Total 2021	Total 2020
		£	£	£	£
<b>Income</b>					
Donations		1,690	-	1,690	884
Other income		1,822	-	1,822	200
Grants	2	13,166	33,412	46,578	10,000
<b>Total income</b>		<b>16,678</b>	<b>33,412</b>	<b>50,090</b>	<b>11,084</b>
<b>Expenditure</b>					
Charitable activities	3	3,955	24,277	28,232	4,631
<b>Total expenditure</b>		<b>3,955</b>	<b>24,277</b>	<b>28,232</b>	<b>4,631</b>
<b>Net income</b>		<b>12,723</b>	<b>9,135</b>	<b>21,858</b>	<b>6,453</b>
Transfers		-	-	-	-
<b>Net movement in funds</b>		<b>12,723</b>	<b>9,135</b>	<b>21,858</b>	<b>6,453</b>
Total funds brought forward		2,329	4,124	6,453	-
<b>Total funds carried forward</b>		<b>15,052</b>	<b>13,259</b>	<b>28,311</b>	<b>6,453</b>

**LOVE, AMELIA**  
**Balance Sheet as at 31 March 2021**

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	Notes	Unrestricted £	Restricted £	2021 £	2020 £
<b>Fixed assets</b>					
Tangible assets	8	-	2,868	2,868	1,245
<b>Current assets</b>					
Cash at bank and in hand		15,302	11,902	27,204	5,208
		15,302	11,902	27,204	5,208
<b>Creditors – amount due within one year</b>	9	250	1,511	1,761	-
Net current assets		15,052	10,391	25,443	5,208
<b>Net assets</b>		15,052	13,259	28,311	6,453
<b>Funds of the charity</b>	10	15,052	13,259	28,311	6,453

The financial statements were approved by the trustees on 14 June 2021 and signed on the trustees behalf by:



P L Capewell  
Trustee

## NOTES TO THE ACCOUNTS

### 1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS 1023)), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102).

#### Basis of accounting

The charity has adopted the accruals basis of accounting as required by the regulations.

#### Income

Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

#### Expenditure

Costs are recognised as and when there becomes a legal or constructive obligation committing the charity to pay out the resources.

#### Funds accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are subjected to restrictions on their expenditure imposed by the funder, donor or through the terms of an appeal.

#### Depreciation

Depreciation is charged at 15% reducing balance per year

### 2 Grants

	2021 £	2020 £
<b>Unrestricted</b>		
Government Grants	11,000	-
Tesco Groundwork Bags of Help	1,166	-
Ecclesiastical Movement for Good	1,000	-
<b>Restricted</b>		
National Lottery Awards for All	8,000	10,000
Sir James Knott Trust	15,000	-
Community Foundation Tyne & Wear and Northumberland	5,750	-
Karbon Homes	2,462	-
Leeds Building Society	1,000	-
Hadrian Trust	500	-
Others	700	-
	<u>46,578</u>	<u>10,000</u>

NOTES TO THE ACCOUNTS

3 Expenditure

	Unrestricted	Restricted	2021	2020
	£	£	£	£
<b>Charitable activities</b>				
Direct costs	647	5,832	6,479	179
Hire costs	30	-	30	240
Wages	-	7,000	7,000	-
Pension	-	210	210	-
Rent	59	10,200	10,259	1,305
Insurance	509	-	509	-
Subscriptions	108	-	108	-
Equipment and computer	252	-	252	320
Printing, postage and stationery	235	-	235	120
Telephone	82	-	82	20
Marketing and communications	445	368	813	2,431
Volunteer expenses	-	88	88	-
Repairs	-	74	74	16
Sundries	168	-	168	-
Professional fees	1,170	-	1,170	-
Accountancy	250	-	250	-
Depreciation	-	505	505	-
	<u>3,955</u>	<u>24,277</u>	<u>28,232</u>	<u>4,631</u>

4 Trustees expenses

Expenses paid to trustees during the year: £Nil (2020: £Nil)

5 Fees for examination of the accounts

	2021	2020
	£	£
Fee for reporting on the accounts	<u>250</u>	<u>-</u>

NOTES TO THE ACCOUNTS

6 Wages

	2021 £	2020 £
Gross wages	7,000	-
Social security cost	-	-
Pensions	210	-
	<u>210</u>	<u>-</u>
Total staff costs	<u>7,210</u>	<u>-</u>

7 Staff numbers

Staff numbers during the year were as follows

	Part time	Full time	Total
Management and administration	<u>1</u>	<u>-</u>	<u>1</u>

8 Fixed assets

	Furniture & equipment £
<b>At valuation</b>	
As at 1 April 2020	1,245
Additions	<u>2,128</u>
As at 31 March 2021	<u>3,373</u>
<b>Depreciation</b>	
As at 1 April 2020	-
Depreciation for year	<u>505</u>
As at 31 March 2021	<u>505</u>
<b>Net book value</b>	
As at 31 March 2021	<u>2,868</u>
As at 31 March 2020	<u>1,245</u>

LOVE, AMELIA  
Notes to the accounts  
Year ended 31 March 2021

NOTES TO THE ACCOUNTS

9 Creditors – amount falling due within one year

	2021 £	2020 £
Other creditors and accruals	<u>1,761</u>	<u>-</u>
	<u>1,761</u>	<u>-</u>

10 Net movement on funds

	As at 1 April 2020 £	Income £	Expenditure £	Transfer £	As at 31 March 2021 £
<b>Unrestricted</b>					
General	2,329	16,678	3,955	-	15,052
<b>Restricted</b>					
Other Funds	<u>4,124</u>	<u>33,412</u>	<u>24,277</u>	<u>-</u>	<u>13,259</u>
	<u>6,453</u>	<u>50,090</u>	<u>28,232</u>	<u>-</u>	<u>28,311</u>