

MY LIFE MY CHOICE

**TRUSTEES' ANNUAL REPORT
AND
UNAUDITED FINANCIAL STATEMENTS**

**FOR THE PERIOD ENDED
31 MARCH 2025**

Charity Number:
1187726 (England and Wales)

MY LIFE MY CHOICE

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AND
UNAUDITED FINANCIAL STATEMENTS**

**FOR THE PERIOD ENDED
31 MARCH 2025**

CONTENTS	PAGE
General information	2
Trustees' Annual Report	3
Responsibilities of the Trustees	5
Independent Examiner's report to the members	6
Statement of Financial Activities	7
Balance Sheet	8
Statement of Cash Flows	9
Notes to the Financial Statements	10-19

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GENERAL INFORMATION

Registered charity name	My Life My Choice
Charity number	1187726
Principal & registered office address	Unit 3 Watlington House Watlington Road Cowley Oxford OX4 6NF
Trustees	President Michael Edwards Joan Mansfield Benjamin McCay Adrian Chappell Anup Upadhyaya Andy Law Charlene Mileham Keith Filleul Mick Bebbington Lucy Bowerman Liam Payne Tom Eyre Katie Lloyd Joanne Hawkins (Resigned 1 st Nov 2024) Anthony Bebbington (Resigned 18 th Feb 2025) Nigel Reason (Resigned 1 st Nov 2024)
Accountants	S K Punia Accountants LLP Olympic House 28 -42 Clements Road Ilford IG1 1BA
Independent examiner	Surinder Singh FAAT BSc Honors FCCA
Bankers	Unity Trust

MY LIFE MY CHOICE

TRUSTEES' ANNUAL REPORT

FOR THE PERIOD ENDED 31 MARCH 2025

Constitution

The charity is registered as a Charitable Incorporated Organisation (CIO) with the Charity Commission (no. 1187726) and is constituted by deed dated 3rd February 2020.

Previously, the charity was registered with the Charity Commission (no. 1073247) as "Oxfordshire My Life My Choice Association).

Trustees

Trustees are shown on p2 of this document.

Objects

Our vision is a world where people with learning disabilities are treated without prejudice and are able to have choice and control over their own lives.

Our mission is three-fold:

1. To make sure that there is independent support for people with learning disabilities in Oxfordshire to have their say and to claim their rights
2. To make sure that the views of people with learning disabilities are taken seriously by both professionals in the services they use and the wider public
3. To "Power Up" their lives so they can make a positive contribution to society.

Review of the period

This was the year that the dedication and vision of our President and Founder, Michael Edwards, was recognised. Michael, who has a learning disability and is visually impaired, was awarded an MBE in the King's honours list for services to people with disabilities. Michael went to Windsor Castle to receive his medal in person from Prince William. The My Life My Choice (MLMC) trustees organised a celebration event to thank Michael for leading the charity to great success over many years. Over 100 members and supporters joined us at Oxford Town Hall to show their appreciation. The occasion featured a live band performance and was attended by the leader of Oxfordshire County Council. The Mayor of Bicester, Bicester MP Callum Wilson, and Oxfordshire's Deputy Lord-Lieutenant.

Again, MLMC has seen record numbers of people engaging with activities along with the charity's membership base increasing to 905 people from all over Oxfordshire.

Particular highlights during 2024/25 include:

- Former Co-chair of trustees, Ben, supported by MLMC staff to secure full time work as Camden Society's Quality Director
- MLMC members giving evidence to Parliament's Health & Social Care Select Committee
- MLMC Champion, Kumudu, elected to Representative Body of Learning Disability England
- The charity chosen as one of The Big Issue's top 100 Changemakers for 2025
- A record total of £33,079 pay for the year to 51 people with a learning disability
- MLMC Consultant, Pam, was chosen to be part of a Commission making recommendations to government on how to better support people with learning disabilities in the event of another pandemic
- The Integrated Care Board, with a grant of £62,183, supported our new Health and Wellbeing project to commence.

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FOR THE PERIOD ENDED 31 MARCH 2025

For further details of our work during 2024/25 please read our Annual Report (available on our website).

Thank you to everybody who has supported us during the year.

Reserves Policy

The trustees have established a reserves policy whereby the unrestricted funds not committed or invested in tangible fixed assets held by the charity should be between 6- and 12-months annual expenditure. Based on the last three years expenditure and the projected expenditure in 2025/26, the minimum target for 6 months is £258,019 with a maximum target not exceeding £516,038.

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RESPONSIBILITIES OF THE TRUSTEES

FOR THE PERIOD ENDED 31 MARCH 2025

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and regulations.

Charity Law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

INDEPENDENT EXAMINATION

The nominated independent examiner will be considered by trustees for re-appointment for the ensuing year.

Signed on behalf of the trustees

Ady Chappell
Co-Chair of the Trustees

Ady Chappell

Date 02/10/25

MY LIFE MY CHOICE

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS

FOR THE PERIOD ENDED 31 MARCH 2025

I report on the accounts of the Charity for the period ended 31 March 2025, which are set out in pages 7 – 19.

Respective responsibilities of trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirements of s144(2) of the Charities Act 2011 (the 2011 Act) does not apply and that an Independent Examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under s145 of the 2011 Act, whether particular matters have come to my attention.

Basis of independent examiner's report

An 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 accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that, in any material respect, the requirements:

- to keep accounting records in accordance with s130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act.

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Surinder Singh FAAT | BSc Honors | FCCA

Surinder Singh

Surinder Singh [Oct 4, 2025 10:51:18 GMT+1]

Date.....04/10/2025.....

Charity number: 1187726

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STATEMENT OF FINANCIAL ACTIVITIES

FOR THE PERIOD ENDED 31 MARCH 2025

		Unrestricted Funds £	Restricted Funds £	Total 2025 £	Unrestricted Funds £	Restricted Funds £	Total 2024 £
Income from:							
Donations and legacies	3	1,786	0	1,786	1,221	-	1,221
Charitable activities	4	205,642	387,788	593,430	131,325	308,969	440,294
Other trading activities							
Investments	5	8,183	-	8,183	10,237	-	10,237
Total income		215,611	387,788	603,399	142,784	308,969	451,753
Expenditure on:							
Raising funds	6	-	-	-	3,086	5,238	8,324
Charitable activities	7	67,440	495,177	562,618	254,390	279,657	534,048
Total expenditure		67,440	495,177	562,618	257,476	284,895	542,372
Net gains / -losses in investments		14,822	-	14,822	10,627	-	10,627
Net income / -expenditure		148,171	-107,389	40,782	- 114,692	24,074	- 90,619
Transfers between funds		-4,241	4,241	-	51,553	- 51,553	-
Net movement in funds		158,752	-103,148	55,604	- 52,512	- 27,479	- 79,991
Reconciliation of funds:							
Total funds brought forwards		228,863	168,244	397,107	281,375	195,723	477,098
Total funds carried forward		387,615	65,096	452,711	228,863	168,244	397,107

The Statement of Financial Activities includes all gains and losses in the period and therefore a statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

The notes on pages 10 to 18 form part of these financial statements.

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BALANCE SHEET

AS AT 31 MARCH 2025

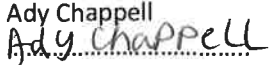
		2025		2024	
		£	£	£	£
	Notes				
FIXED ASSETS					
Tangible Assets	10		6,992		7,797
Investments	11		273,211		252,285
CURRENT ASSETS					
Debtors	12	42,431		15,334	
Cash at bank		139,749		134,557	
		182,180		149,890	
CREDITORS: Amounts falling due within one year	13	- 9,671		- 12,865	
NET CURRENT ASSETS			172,508		137,025
CREDITORS: Amounts falling due after more than one year			-		-
NET LIABILITIES			452,711		397,107
FUNDS					
INCOME FUNDS					
Unrestricted Income funds	14		387,615		228,863
Restricted reserves	15		65,096		168,244
TOTAL INCOME FUNDS			452,711		397,107

For the period ended 31 March 2025, the charity was entitled to exemption from audit under section 145 of the Charities Act 2011.

Trustees responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 145; and
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These financial statements were approved by the members of the committee and authorised for issue on 10/1/25 and are signed on their behalf by:

Ady Chappell

 Co-Chair of the Trustees

MY LIFE MY CHOICE

STATEMENT OF CASH FLOWS

AS AT 31 MARCH 2025

		2025 £	2024 £
	Notes		
Cash used in operating activities	17	4,712	- 95,404
Cash flows from investing activities			
Dividends and interest from investments		8,183	10,237
Purchase of investments		- 6,104	- 60,000
Purchase of fixed assets		- 1,600	- 5,410
Cash provided by (used in) investing activities		480	- 55,174
Increase (decrease) in cash and cash equivalents in the year		5,192	- 150,578
Cash and cash equivalents at the beginning of the year		134,557	285,134
Total cash and cash equivalents at the end of the year		139,749	134,557

MY LIFE MY CHOICE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2025

1. ORGANISATION STATUS

My Life My Choice is a Charitable Incorporated Organisation (CIO).

The assets and liabilities of the previous unincorporated organisation were transferred to the new CIO on 7 May 2020 when the old charity was wound up.

2. ACCOUNTING POLICIES

Basis of accounting

The charity constitutes a public benefit entity as defined by FRS102.

These financial statements have been prepared under the historical cost convention and in accordance with applicable United Kingdom accounting standards and the requirements of the Statements of Recommended Practice 2015 (SORP 2015), 'Accounting and Reporting by Charities', issued by the Charities Commission and the Companies Act 2006, with FRS102, update bulletin 1.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed.

Income

All income is included in the statement of financial activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Investment income and interest receivable

Income from investments and deposit interest is included in the statement of financial activities when it becomes receivable. Investment income is included gross of recoverable taxation.

Expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure represents amounts invoiced, including value added tax.

Fixed assets

Fixed assets (excluding investments) are stated at cost less accumulated depreciation. All assets costing £150 or more are capitalised and valued at historical cost.

MY LIFE MY CHOICE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2025

Depreciation

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Office furniture – 20% straight line

Computer equipment – 33% straight line

Investments

Investments are valued at market value at the balance sheet date with net gains and losses arising on revaluation and disposals during the year included in the statement of financial activities.

Taxation

The Charity is exempt from corporation tax on its charitable activities.

3. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Other donations received	1,786	0	1,786	1,221
	<u>1,786</u>	<u>0</u>	<u>1,786</u>	<u>1,221</u>

MY LIFE MY CHOICE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2025 (continued)

4. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Oxfordshire County Council	9,782	101,000	110,782	101,000
South Oxfordshire District Council	6,596	-	6,596	6,596
Oxford City Council	5,000	-	5,000	5,500
Oxfordshire Community Foundation	-	40,637	40,637	9,126
Motability Foundation	-	81,039	81,039	77,608
National Lottery Heritage Fund	-	-	-	26,920
Lloyds Bank Foundation	25,000	-	25,000	-
West Oxfordshire District Council	-	-	-	4,251
National Lottery Community Fund	-	85,501	85,501	88,289
Other Trusts and Foundations	78,865	16,800	95,665	92,741
NHS Bucks Grant	-	62,183	62,183	-
Fees received	75,963	628	76,591	24,709
Ticket sales	2,811	-	2,811	3,228
Other income	1,624	-	1,624	326
	<u>205,642</u>	<u>387,788</u>	<u>593,430</u>	<u>440,294</u>

MY LIFE MY CHOICE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2025 (continued)

5. INCOME FROM INVESTMENTS

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Bank interest	8,183	-	8,183	7,840
Dividends receivable	-	-	-	2,398
	<u>8,183</u>	<u>-</u>	<u>8,183</u>	<u>10,237</u>

6. EXPENDITURE ON RAISING FUNDS

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Campaigns	-	-	-	5,158
Gifts and Donations	-	-	-	-
Advertising	-	-	-	3,166
	<u>-</u>	<u>-</u>	<u>-</u>	<u>8,324</u>

MY LIFE MY CHOICE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2025 (continued)

7. EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Staffing costs	605	392,997	393,602	362,709
Freelance workers	4,994	3,802	8,796	13,709
Training - staff and beneficiaries	6,693	210	6,903	4,135
Recruitment	2,963	835	3,798	3,038
Insurance	1,729	-	1,729	1,101
Rent and room hire	3,652	39,964	43,617	39,553
Wellness packs	-	-	-	315
Travel and subsistence	3,252	6,693	9,945	12,927
Printing and stationery	1,720	11,491	13,211	13,077
Telephone and postage	1,911	13,714	15,626	14,899
IT costs	3,932	5,063	8,995	7,857
Bank charges	1,251	377	1,627	1,268
Equipment	275	484	759	181
Depreciation	2,405	-	2,405	3,120
Refreshments	5,513	1,065	6,577	2,348
Consultancy fees	13,725	4,404	18,129	12,548
Membership	1,107	500	1,607	874
Repairs and maintenance	419	-	419	1,918
Utilities	2,880	-	2,880	3,855
Professional fees	1,500	-	1,500	14,387
DBS charge	195	570	766	844
Other costs	4,204	6,010	10,214	10,288
Governance costs	2,516	6,998	9,514	9,096
	<u>67,440</u>	<u>495,177</u>	<u>562,618</u>	<u>534,048</u>

MY LIFE MY CHOICE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2025 (continued)

8. GOVERNANCE COSTS

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Independent Examiner's fee	450	-	450	450
Accountancy fees	1,500	-	1,500	12,587
Trustee Expenses	2,516	6,998	9,514	10,068
	<u>4,466</u>	<u>6,998</u>	<u>11,464</u>	<u>23,105</u>

9. ANALYSIS OF STAFF COSTS

	2025 £	2024 £
Wages	341,668	313,820
Social security costs	24,934	24,054
Pension costs	27,000	24,835
	<u>393,602</u>	<u>362,709</u>

None of the employees of the charity earned £60,000 or more during the period ended 31 March 2025
The average number of employees during the period was 11 (2024: 11). All employees are involved in the provision of the charity's objectives.

10. TANGIBLE FIXED ASSETS

	Computers £	Equipment £	Total £
COST			
At 1 April 2024	21,424	18,068	39,492
Additions	1,095	505	1,600
Disposals	-	-	-
At 31 March 2025	<u>22,519</u>	<u>18,573</u>	<u>41,092</u>
DEPRECIATION			
At 1 April 2024	- 16,513	- 15,182	- 31,695
Charge for year	-1,761	- 644	- 2,405
Disposals	-	-	-
At 31 March 2025	<u>- 18,274</u>	<u>- 15,826</u>	<u>- 34,100</u>
NET BOOK VALUE			
At 31 March 2025	<u>4,245</u>	<u>2,747</u>	<u>6,992</u>
At 31 March 2024	<u>4,911</u>	<u>2,886</u>	<u>7,797</u>

MY LIFE MY CHOICE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2025 (continued)

11. INVESTMENTS

	2025	2024
	£	£
At start of year	252,285	181,658
Additions	6,104	60,000
Unrealised gain	14,822	10,627
At end of year	273,211	252,285

12. DEBTORS

	2025	2024
	£	£
Trade debtors	34,745	7,647
Prepayments	1,368	1,368
Other debtors	6,319	6,319
	42,431	15,334

13. CREDITORS

	2025	2024
	£	£
Trade creditors	2,126	4,738
Accruals	1,500	1,450
Other creditors	6,045	6,678
	9,671	12,865

14. UNRESTRICTED INCOME FUNDS

	Balance at 1 April 2024	Income	Expenditure	Gains / - losses on investments	Transfers	Balance at 31 March 2025
	£	£	£	£	£	£
Contingency reserves	24,664	-	-	-	-	24,664
General reserve	204,199	215,611	- 67,440	14,822	- 4,241	362,951
	228,863	215,611	- 67,440	14,822	- 4,241	387,615

MY LIFE MY CHOICE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2025 (continued)

15. RESTRICTED INCOME FUNDS

	Balance at 1 April 2024	Income	Expenditure	Gains / - losses on investments	Transfers	Balance at 31 March 2025
	£	£	£	£	£	£
Groups	112,640	55,500	- 141,021	-	-	27,119
Restricted Funds - Other	-	-	-	-	-	-
Travel Buddy	2,535	81,039	- 82,043	-	-	1,531
Champions	39,277	-	- 43,518	-	4,241	-
Inspections	-	50,500	- 47,268	-	-	3,232
Gig Buddies	6,516	86,129	- 90,486	-	-	2,159
Health and Happiness	-	80,820	- 49,921	-	-	30,899
Computer Buddy	7,276	33,800	- 40,919	-	-	157
Total funds	168,244	387,788	- 495,177	-	4,241	65,096

Purpose of funds:

GROUPS: Members meet, learn new skills, speak up and make new friends

TRAVEL BUDDY: Members learning to travel independently

CHAMPIONS: Members speak up & campaign to improve the quality of life for people with learning disabilities

INSPECTIONS: Members inspecting services

GIG BUDDIES: Members getting out and having fun

HEALTH & HAPPINESS: Improving health and wellbeing

COMPUTER BUDDY: Supporting members to be digitally included with free devices and training.

MY LIFE MY CHOICE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2025 (continued)

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Tangible fixed assets	Net assets / - liabilities	Total
	£	£	£
Restricted funds	-	65,096	65,096
Unrestricted Funds	6,992	380,623	387,615
	<u>6,992</u>	<u>445,719</u>	<u>452,711</u>

17. Reconciliation of net movement in funds to net cash flow from operating activities

	2025	2024
	£	£
Net income/expenditure for the year (as per the Statement of Financial Activities)	40,782	- 90,619
Add back depreciation charge	2,405	3,120
Investment income	- 8,183	- 10,237
Decrease (increase) in debtors	- 27,097	- 4,999
Increase (decrease) in creditors	- 3,194	7,330
Net cash used in operating activities	<u>4,712</u>	<u>- 95,404</u>

18. TRUSTEE REMUNERATION, KEY MANAGEMENT PERSONNEL AND RELATED PARTY TRANSACTIONS

No member of the board of trustees received any remuneration for the role as trustee during the year. Some trustees received payment for professional services supplied to the charity: £9,514 (2023/24: £9,096).

Trustees were reimbursed a total of £909 for travel expenses directly attributable to their duties as trustees during the year.

MY LIFE MY CHOICE

The Key Management Personnel comprise the Trustees, Charity Co-ordinator and Deputy Charity Co-ordinator. The total employee benefits of the key management personnel were £125,973 (2023/24: £109,233).

Other than the payment to trustees for services disclosed above, there were no other related party transactions.