

LOVE4LIFE

England & Wales · Charity number 1187757

Details

Status Registered

Legal form CIO

Registered 2020-02-04

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

Contact

Address The Kings Centre
171-173 West Street
Fareham
Hampshire
PO16 0EF

Phone 01329826423

Email info@love4life.org.uk

Website <https://www.love4life.org.uk>

Activities

Objects: FOR THE PUBLIC BENEFIT TO RELIEVE THOSE NEEDS OF ADULTS WITH DISABILITIES WHICH ARISE FROM SOCIAL ISOLATION ON THE GROUNDS OF DISABILITY BY WORKING TO ASSIST SUCH PEOPLE TO MAXIMISE THEIR POTENTIAL, DEVELOP FRIENDSHIPS AND RELATIONSHIPS, REDUCING THEIR LONELINESS AND ISOLATION AND FACILITATING THEIR FULL PARTICIPATION IN SOCIETY.

Activities: Love4Life is a CIO supporting adults with disabilities to engage socially in the community ,arranging social networking events ,training and learning opportunities and supporting members to find love.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, Disability
- **Who:** People With Disabilities

Geography

- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£386,274	£336,029	-	-
2024-03-31	£318,349	£311,711	-	-
2023-03-31	£239,983	£231,230	-	-
2022-03-31	£0	£0	-	-
2021-03-31	£0	£0	-	-

Trustees

Name	Role	Appointed
Angela Jane Murphy	Chair	2024-08-01
Dawn Caroline Jacobs Jacobs		2023-10-06
Gail Bedding		2022-10-05
Georgina Anne Hovey		2025-01-17
Gillian Howells Buonacorsi How		2023-01-11
Jonathon Derrick Altham		2024-10-18
Nicholas Francis Pattenden		2022-02-25
Susan Alison Heustice ACMA		2020-02-04

LOVE4LIFE

England & Wales - Charity number 1187757

Accounts



**Trustees' Report and Financial
Statements for the year ended 31
March 2025**

The Trustees submit their Annual Report and Financial Statements for the year ended 31st March 2025.

Reference and Administrative Information

Organisation Name: Love4Life

Structure: Charitable Incorporated Organisation (Association model)

Registered with the Charity Commission: February 2020. Operational since April 2022.

Registration number: 1187757

Registered Office: C/o The Kings Centre, 171-173 West Street, Fareham, PO16 0EF

Web site: <https://www.love4life.org.uk>

Board of Trustees

Trustee

Angela Murphy	Chair of Trustees, Appointed July 2024
Anna Galliford	Retired in July 2024
Gail Bedding	
Alison Heustice	
Gillian How	
Dawn Jacobs	
Nicholas Pattenden	
Jonathon Altham	Appointed October 2024
Georgina Hovey	Appointed January 2025
Christina Sweeney	Retired January 2025

Members

FitzRoy Support is the sole member of the CIO.

Independent Examiners

Stuart McKay
MHA Audit Services LLP
2 London Wall Place, London
EC2Y 5AU

Bankers

NatWest
31-37 Victoria Rd, Farnborough
GU14 7NR

Trustees' Report including Strategic Report

“Love4Life has helped me greatly. I have gained a lot of confidence. My friends and the other members just make you feel like you can do anything you want, and that you belong. I’m excited for what happens next. I know Love4Life is there to support me to help me make the most of my future.” – Matthew, Love4Life member

Love4Life is a membership-based network that harnesses the power of social capital and skills development to challenge the link between learning disability, loneliness, poverty and poorer life chances. Lived experience shapes our delivery of social, emotional and skills development support for people with a learning disability and autistic adults across Hampshire, London and Coventry. Originally launched in 2007, we have a track record of delivering positive impact, enabling members to develop confidence, build networks and forge fulfilling lives at the heart of their communities. With support of our parent charity, FitzRoy, we’ve evolved to become an independent Charitable Incorporated Organisation (CIO). Since we started operating as a CIO in 2022, we’ve seized opportunities to sustainably grow our network coverage to meet demand.

Members come to Love4Life seeking friendship, romantic partners and a social network that supports their ambitions. They may be isolated and lonely due to a lack of support to develop skills that provide the basis for healthy relationships and independent living.

As experts by experience, members co-produce our work to ensure we meet the needs of our community. This leads to better outcomes.

We fuse the power of social capital and skills support to unleash opportunities for members to leave loneliness and dependence behind through:

- **Supported activities and fitness classes** provide a chance to develop wider social networks, better emotional and physical health and increased independence.
- **Independent living workshops** offer help for people to develop skills and autonomy.
- **Chaperoned dates and facilitated introductions** to support the development of friendships and loving relationships.
- **One to one practical and emotional support** to work towards personal goals, reinforce workshop learnings, overcome anxiety, discuss relationship challenges and address financial concerns.

Love4Life members include autistic adults and people with a mild to complex learning disability. Many members also have a range of mental and physical health conditions. We ensure that all our activities are open and accessible to members.

Our support is an investment in long-term progression. Everything we do is designed to promote continued development and respond to the evolving needs of members.

Our workshops form a programme that link together to build people’s knowledge and experience. This helps members progress from foundational sessions to more advanced topics. One to one sessions help embed learnings. Our workshops cover the following themes:

<p>Relationships</p> <ul style="list-style-type: none"> • How friendships/relationships work • Making conversation and connections • What makes a good friend • Consent • Boundaries • What to do when a relationship breaks down 	<p>Personal development</p> <ul style="list-style-type: none"> • Soft skills: communication, teamwork, problem solving • Employability • Citizenship • Leadership
<p>Living well</p> <ul style="list-style-type: none"> • Healthy eating and fitness • Self-care • Mental health support • Sexual health 	<p>Managing money</p> <ul style="list-style-type: none"> • Understanding spending • Budgeting • Saving
<p>Gender and sexuality</p> <ul style="list-style-type: none"> • Identity • Coming Out • Coping with family pressures 	<p>Safety</p> <ul style="list-style-type: none"> • Travel Training • Avoiding scams and fraud • Spotting abuse and the signs of exploitation

OUR IMPACT

“Love4Life has helped me come along massively socially and I feel safer out and about now. I feel more confident when building relationships with people.” – Summer, Love4Life member

We’re transforming the lives of over 240 people with a learning disability and autistic adults. Our tailored support inspires progression and builds strong relationships in and across communities so that members can thrive. We help members unlock connections and boost their skills by encouraging them to challenge themselves and link with a supportive network of likeminded peers. Peer connections play a crucial role in fostering happiness and developing confidence, while also reducing loneliness and improving overall wellbeing and mental health. In turn, this helps members reach their full potential and sustain positive changes.

Evidence from our programme evaluation shows that our approach works. We gather a combination of qualitative and quantitative data to measure the impact of Love4Life. All new members are asked to complete a baseline survey and annual feedback survey which tracks improvements and helps us refine our practice. The findings from these surveys are triangulated with results from volunteer and parent/carer surveys. Additionally, we capture interviews and case studies that add a richer dimension to help us understand the benefits of our work.

Key outcomes from our work:

- **Increasing confidence:** 63% of members surveyed thought that Love4Life had helped them to be more confident.
- **Reducing isolation:** 76% have made friends through Love4Life.
- **Boosting skills:** 45% of participants thought that they had gained new skills because of training or workshops facilitated by Love4Life.

Growing sustainably

Over the last three years, Love4Life has made significant progress in spreading our network to reach members who are isolated in their communities in Coventry, London and Hampshire. Members in these areas have grown 25% over the last year and we're working with local partners continuing to build a strong reputation in these network areas. This ensures we're deploying our resources in the most efficient way. Additionally, it encourages referrals from those with whom we have trusted links.

Increasingly stretched statutory funding has the potential to deepen the exclusion and barriers to participation that people with a learning disability and autistic adults face. To address this, we're developing a digital membership as well as remaining open to expansion opportunities in areas adjacent to our current network regions.

As Love4Life welcomes new members, volunteers will play an increasingly vital role in supporting us with additional capacity to run events and workshops. Our Volunteer Manager has implemented a robust recruitment process, offering training and ongoing support to ensure volunteers feel valued and equipped to fulfil their roles. At the end of March 2025, we had 31 volunteers, up from 29 volunteers in 2024-25.

**“The members bring so much energy and joy to events. I always leave with a smile on my face”
– Sian, Love4Life volunteer**

Volunteering represents a great way to give back and feel a part of one's community, no matter what your ability. In response to feedback from members, we've created opportunities for members to volunteer to support their peers and represent Love4Life as ambassadors. With support, these roles are already giving members a sense of purpose while supporting our team.

As a fully voluntary funded charity, we need to diversify our income streams and create sustainable funding, which will help build our reserves, so we can trial innovative solutions and be more resilient in the future.

OUR STRATEGY

Everything we do is informed by lived experience. Members have actively contributed to shaping our strategy by sharing their lived experiences and priorities through committees and focus groups. They collaborated with staff and Trustees to co-design goals that reflect what truly matters to them. Their voices were central throughout the process, ensuring the strategy promotes inclusion, accessibility and real impact. Our key focus areas are:

- **Growing membership and widening the participation of underrepresented groups.**

Our aim is to grow memberships to over 270 members, member recruitment initiatives will link in with local community organisations, including educators and care providers, to raise awareness of our network and reach diverse groups and those who are experiencing multiple challenges. A key focus is to enlist women and young adults to join our network so we can offer support to those who need it at the earliest moment. This networking activity will be complemented by social media and online advertising. We'll also develop marketing materials aimed at females and young people and informed by lived experience from our members and showcasing their stories.

- **Prioritising members' continued progression.**

Enabling members to learn the foundations for building successful relationships and living with greater independence sets them on a path to achievement.

We're building on our achievements to ensure positive peer influence and targeted support inspires members to continue to pursue their social, developmental and vocational ambitions. In particular, we're developing workshops and coaching programmes to respond to member feedback that they want to increase their life skills learning so they can forge positive futures. Workshops will build knowledge around navigating relationships, self-care, personal safety, leadership development and employability skills. One to one support will complement and reinforce workshop learning and help members relate it to their own personal experiences.

- **Boosting member's leadership skills and employability.**

Our programme of social and personal development will be enhanced by creating opportunities for members to put their new-found skills into practice by volunteering to support their community and the network.

People with lived experience are central to the delivery of Love4Life's vision communities that value and understand the unique strengths of people with learning disabilities and autism. We believe that everyone, has a role to play and peer support can inspire hope and motivation among others. Enlisting members to become volunteers offers opportunities for them to 'give back' and to develop valuable skills in the process. Volunteering roles include opportunities to befriend new joiners who need additional encouragement or co-facilitate activities, workshops and local engagement and awareness.

Enlisting members as advocates links into our ambition to build stronger connections between people with a learning disability and autistic adults and their communities through awareness and campaigns that reduce stigma and promote diversity. By leading this work, members will share their personal experiences and perspectives to promote greater understanding, transform inclusion, and bring communities closer. In partnership with Energise Me, through the Active Hampshire scheme, we've introduced opportunities for members to share their stories to break down barriers to getting involved in sport. Aimed at fitness instructors and organisations that provide activities, we've created a suite of videos that will contribute to long-term social and practical changes that are needed to ensure equitable access to sport and fitness activities in Hampshire and beyond.

"I feel proud to be part of the training videos. They will help gyms and activity places make it easier for people like me take up sport." – Joanne, Love4Life member

Lived Experience Leadership

Ensuring that autistic people and people with a learning disability are empowered to have their say about what is important to them has always been at the heart of Love4Life. All Love4Life members are automatically a member of the management committee, and two members from each region are Committee Leaders, organising and running bi-monthly meetings. These are well attended, demonstrating that members value having a say in the direction of the charity. Over the last year, members have been encouraged to amplify their voice and share their lived experience. The committees have been instrumental co-producing our strategy, additionally they've helped us refine our events and workshops calendar and contributed to service improvements.

Our Board benefits from the knowledge and experience of people with a life-long connection to learning disabilities and autism. In January 2025, Christina Sweeney, stepped down from her position as Member Trustee. We thank Christina for her insights and contributions that have supported the development of Love4Life.

Love4Life governance continues to emerge and a new committee for the members to feed into the Board has been established. Overseen by an advocate Trustee, this committee brings members together from across our networks. It meets monthly to make key recommendations on specific topics and feeds into

decision making on a strategic level. We're continually reviewing how the committee approach is working and keep this under constant review. .

Public Benefit Statement

The Trustees confirm that in developing and reviewing the objectives and activities of Love4Life and the Charity's strategic plan, due regard has been given to the public benefit guidance issued by the Charity Commission.

The benefit to the public is incorporated in our mission to provide opportunities for friendship and socialising, helping members to lead full, stimulating and independent lives.

The benefits of the services provided by Love4Life are open to all people with a learning disability or autistic adults who have passed our internal vetting process and found to be suitable for the services we offer. Other than that, access is only limited by the capacity of the Love4Life work force and our geographic spread.

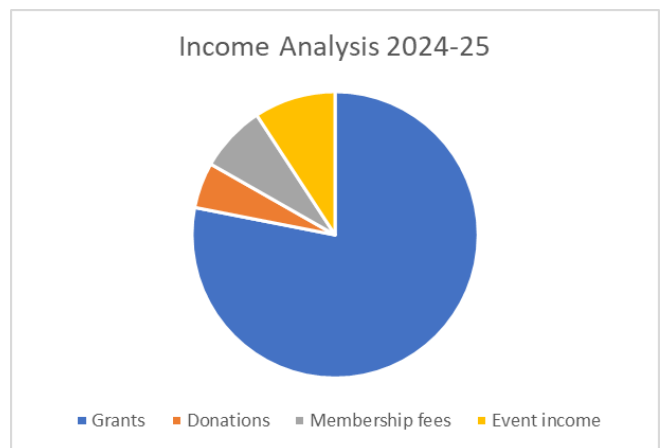
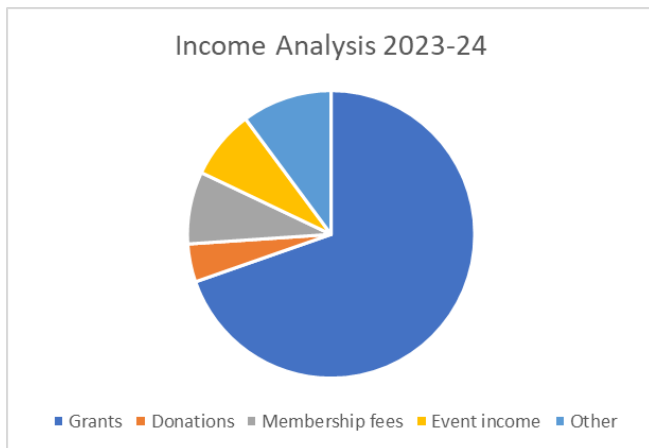
Establishing good community relations and active engagement with local communities is of paramount importance to our mission of boosting inclusion.

No private benefit is derived from the activities of Love4Life by either the Trustees or parties related to them.

FINANCIAL REVIEW

The 2024/25 Financial Year

Love4Life started operations as a standalone CIO from 1st April 2022, following six years of activities under the umbrella of FitzRoy support. Services are delivered across four geographic areas - Coventry, Hampshire, London and Southampton.



The principal funding sources for Love4Life are grants and donations (2024/25: £302,358), supplemented by the monthly fee payable by members (2024/25: £27,397). Members also pay a contribution to the direct costs of any events (2024/25: £33,519), making these largely cost neutral. During the year Fitzroy Support made a payment of £30,000 to Love4Life by way of a grant.

The majority of Love4Life's expenditure is spent on the cost of staff who deliver the CIO's services (2024/25: £187,906; 57%), with a further 8% (2024/25: £25,000) going towards the service fee to FitzRoy Support for fundraising and back-office administration services. Approximately 11% of expenditure is used to pay for member events and activities (2024/25: £35,052) and the remaining 24% of expenditure (2024/25: £88,073) covers staff and volunteer travel, training, office rent and administration costs.

This resulted in a surplus for the year of £50,243 of which £19,930 amounts to restricted funds.

Looking forward

In 2025-26. We're expecting membership income growth to increase by 12% across all networks.

We are also creating new 'digital only' memberships to address cost barriers and make the network accessible to more people. These include access to virtual events and workshops. Adding an online membership allows for member growth while keeping our staffing costs low and creating opportunities for our member volunteers to support our delivery.

Fundraising Income Strategy

We have a robust fundraising plan in place which will build on our success and put us in a strong position to continue to develop our support. Our priority will be to develop three income streams – trusts and foundations, individual giving and corporate support.

Trusts and foundations

A key area of fundraising success to date has been through developing relationships with trusts and foundations. Notably, in 2024, the National Lottery Community Fund made an incredible three-year commitment towards developing our work in Hampshire. Importantly, we've also secured a significant award from The Fore towards digital transformation and organisational development. This has helped us launch our new website and a membership management application. These improvements are helping to boost our profile and develop member-focused experiences.

Our aim for 2025-26 is to increase funding for Love4Life networks to improve outcomes for people with a learning disability and autistic adults through:

- Identifying and optimising on untapped fundraising potential
- Developing and maintaining potential and existing funder relationships
- Exploring developing income streams for our networks

Individual giving

We want to build individual giving and community engagement. We'll continue to enlist members to help us drive this work, both by taking part in challenges and sharing their authentic stories about the impact of Love4Life. By working together in this way, we'll create a strong sense of community around fundraising.

Corporate support

As we look ahead, we're setting our sights on developing corporate partnerships to help us build our organisational expertise and secure valuable support. We're developing a corporate package to boost inclusion awareness. We'll charge for this service which will be delivered by members. We see this opening up opportunities for fundraising as well as work a potential source of work placements for members.

Reserves policy

Reserves policy Love4Life needs to build reserves in order to secure financial sustainability.

The general reserve target has been calculated as £40,000. This considers the continuing growth of the CIO, the need to cover short term risks and uncertainties, working capital requirements and contractual obligations to staff.

As at March 2025 Love4Life free reserve held a balance of £4,704.

Love4Life is building up its reserves to the target £40,000 by ensuring operational efficiency, reducing non-essential spending, maximising revenue streams including growing members and reviewing pricing, promoting legacy giving and regular giving campaigns. Love4life will also aim to negotiate flexibly with funders to allow for some core cost coverage or contingency allocation.

The Trustees review the main risks of the CIO as part of their annual procedures. While Love4Life is building up its own reserves, the remainder of the required reserve amount will be funded by FitzRoy via a grant if required.

Independent Examination

The Trustees have opted for an Independent Examination of their accounts and annual report and MHA Audit Services LLP have been appointed to carry this out.

Structure, Governance, Management

Love4Life is a Charitable Incorporated Organisation (CIO) governed by its constitution dated February 2020. The CIO has adopted the association model and FitzRoy Support (Registered charity number 1011290, a company limited by guarantee, number 2699902) is its only member. The minimum number of Trustees is two, the maximum ten. At least half of all Trustees must be independent from FitzRoy Support.

Recruitment and appointment of Trustees, Trustee induction and training

The board of Love4Life strives to represent a broad mix of skills and experience. Our board of Trustees includes people with a life-long connection to learning disabilities and autism. In order to identify new Trustees, most commonly, the board utilise existing networking channels and connections. In line with the Constitution, 50% of Trustees are appointed by FitzRoy Support.

As part of their induction new Trustees are sent the information on 'The essential Trustee' from the gov.uk web site; they also receive a copy of the Love4Life organisational chart and constitution. New Trustees are also issued with the Conflicts of Interest policy, sign a Fit and Proper Persons Declaration and undergo a Disclosure and Barring Service check. The Board of Trustees are provided with ongoing key, relevant training, in relation to their roles, and are required to keep their knowledge up to date with personal continued development

Trustees who are also Love4Life members are supported and mentored in fulfilling their role by a volunteer experienced in Trusteeship.

Organisational structure

The Board of Trustees are responsible for the strategic direction and policy of the charity. The Board meet four times per year together with invited staff. There are currently no sub-committees.

A General Manager is responsible for day-to-day running of Love4Life, motivating our programme team of seven Co-ordinators and a Volunteer Manager to deliver exceptional support. They are supported by a number of volunteers whose remit is to help run member events. The General Manager reports directly to the Chair of Trustees.

Related parties and co-operation with other organisations

Love4Life is an independent subsidiary of FitzRoy Support, which is also its only member (registered charity number 1011290, a company limited by guarantee, number 2699902).

In pursuing its charitable objectives, Love4Life works closely with Supported Loving (part of Choice Support, registered charity 1156486) and Basingstoke and District Disability Forum (registered charity 1155660).

Risk and uncertainties

The Trustees consider the following to be the major areas of risk affecting Love4Life:

- Governance and strategic planning
- Managing resources and finance
- Managing staff and volunteers
- Managing information and data
- Welfare of members

A formal risk register has been reviewed by the board in order to manage those risks.

Independent Examiner's Report to the Trustees of Love4Life ('the Charity')

I report to the Charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2025.

Responsibilities and Basis of Report

As the Trustees of the Charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

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

Independent Examiner's Statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.


Your attention is drawn to the fact that the Charity has prepared the accounts 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) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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: 

Dated: 17/07/2025

Stuart McKay BSc FCA DChA

MHA, 6th Floor, 2 London Wall Place, London, EC2Y 5AU

Statement of Financial Activities for the year ended 31 March 2025

	Notes	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total Funds 31-Mar-25 £	2024 Total Funds 31-Mar-24 £
Income from:					
Grants, Donations, Legacies	3	76,741	225,618	302,359	248,274
Charitable Activities	4	83,915	0	83,915	70,075
Total Income		160,656	225,618	386,274	318,349
Expenditure on:					
Raising funds	5	15,996	34,131	50,127	44,627
Charitable Activities		114,346	171,556	285,902	267,084
Total Expenditure		130,342	205,687	336,029	311,711
Net income/(expenditure)		30,314	19,931	50,245	6,639
Net movement of funds		30,314	19,931	50,245	6,639
Total funds brought forward		-25,608	41,000	15,392	8,753
Total funds carried forward		4,706	60,931	65,637	15,392

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

Balance Sheet as at 31 March 2025

	Notes	31-Mar-25		31-Mar-24	
		£	£	£	£
Debtors and prepayments	6	5,695		41,978	
Cash at bank and in hand	7	97,608		22,176	
Current assets			103,303		64,154
Total Creditors: amounts falling due within one year	8		37,666		48,762
Net current assets			65,637		15,392
Total net assets			65,637		15,392
Funds					
General reserve	9		4,706		-25,608
Restricted income funds			60,931		41,000
Total charity funds			65,637		15,392

The below notes form part of the financial statements.

The financial statements were approved and authorised for issue by the Board of Trustees on 4 July 2025 and signed on its behalf by:

Angela Murphy

Angela Murphy

Trustee and Chair of the Board of Trustees

Alison Heustice

Alison Heustice

Trustee

Notes to the Financial Statements for the year ended 31 March 2025

Note 1. Basis of preparation

a) Basis of accounting

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. They accord with United Kingdom Generally Accepted Accounting Practice, the Statement of Recommended Practice – Accounting and Reporting by Charities issued in 2019 (SORP 2019). The accounts have been prepared under FRS 102 and SORP 2019.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The Charity meets the definition of a public benefit entity under FRS102.

b) Going concern

As per our reserves policy, while Love4Life is building up its own reserves, the remainder of the required reserve amount will be funded by FitzRoy via a grant if required.

The forecast for 2025/26 is showing a surplus, and on this basis the Trustees have agreed that the CIO is a going concern, and accounts have been prepared on this basis.

Note 2. Accounting policies

All amounts are presented in pounds sterling and rounded to the nearest whole pound.

2.1 Income

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
- the monetary value can be measured with sufficient reliability.

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 FRS102 SORP). 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 SORP).

Legacies

Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, 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.

Membership fees and event income

Membership fees and event income are recognised when any payments made have been received into the bank account.

Government grants

The charity has received no government grants in the reporting period.

Tax reclaims 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 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.

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 which give 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.

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.

Debtors

Debtors are measured at their recoverable amounts. The Trustees are of the view that an allowance for irrecoverable debts is not necessary.

Deferred income

No material item of deferred income has been included in the accounts.

2.2 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.

Support costs

The charity has incurred expenditure on support costs. Support costs are costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources.

Governance costs

Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Grants

The charity does not give any grants either with or without conditions.

Redundancy cost

The charity made no redundancy payments during the reporting period.

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.

Financial Instruments

The charity has financial assets and financial liabilities of a kind that qualify as basic financial instruments in accordance with FRS102. Basic financial instruments are initially recognised at the transaction value and subsequently measured at their settlement value.

Accounting estimates, estimation uncertainty and judgements

The Trustees consider there to be no key estimates or judgements applied in the production of these financial statements.

Note 3. Analysis of income from Grants, Donations, Legacies

	Unrestricted	Restricted	Total	2024
Grants				
Active Hampshire		32,150	32,150	12,000
Cyril and Eve Jumbo Trust		3,000	3,000	9,000
East Hampshire District Council		5,000	5,000	5,000
Fitzroy Support	30,000		30,000	30,000
Gerald Micklem Trust		10,000	10,000	8,265

M&G plc in the Community Fund		3,800	3,800	
National Grid Community Matters Fund Future Skills		4,942	4,942	
The Alan Edward Higgs Charity		10,000	10,000	
The Bailey Thomas Charitable Fund	15,000		15,000	
The Blagrave Trust	13,000		13,000	14,300
The National Lottery		156,726	156,726	108,822
Hospital Saturday Fund				4,500
John Coates Charitable Trust				7,253
Webb Family Charitable Trust				3,000
The Grace Trust				3,000
Masonic Charitable				1,500
The Fore				29,000
Donations				
Individual Donors	10,217		10,217	7,072
Other fundraised income	8,524		8,524	5,562
Total	76,741	225,618	302,359	248,274

Note 4. Analysis of income from Charitable Activities

	2025	2024
Membership fees	27,397	23,995
Event income	33,518	22,954
Income from local authority	23,000	23,126
Total	83,915	70,075

Note 5. Analysis of expenditure

Analysis of expenditure on Raising funds	Unrestricted	Restricted	Total	%	2024
FitzRoy Support service fee	8,914	16,086	25,000	7%	25,000
Office running costs, consultancy, admin, consumables costs	7,082	18,045	25,127	7%	19,627
Analysis of expenditure on Charitable Activities					
Staff costs incl. on costs - see note 10	81,213	106,693	187,906	56%	209,398
Staff training	0	1,953	1,953	1%	809
Staff recruitment	0	0	0	0%	9,720
Member events and activities	24,500	10,552	35,052	10%	24,508
Office running costs, consultancy, admin, consumables costs	1,195	45,137	46,332	14%	6,514
Staff and volunteer travel	2,205	4,414	6,619	2%	7,671
Office rent	0	2,640	2,640	1%	4,754
Governance Costs (Independent Examination)	5,233	167	5,400	2%	3,710
Total	130,342	205,687	336,029		311,711

Note 6. Debtors

	2025	2024
FitzRoy Support*	159	517
Trade Debtors	417	461
Prepayments	119	0
Accrued Income (grant from Fitzroy Support)	5,000	41,000
Total	5,695	41,978

*These are payments banked into FitzRoy Support, but which are intended for Love4Life (membership fees).

Note 7. Cash at bank and in hand

At the year end, the balance of cash at bank and in hand was £97,608 (2024: £22,176)

Note 8. Analysis of Creditors: amounts falling due within one year

	2025	2024
Purchase ledger control account	15,982	39,612
Accruals - IE fees due to MHA & Others	13,565	4,610
HMRC Tax and NI March 25	733	2,120
Creative Pension Trust March 25	918	1,344
Membership and Events Income	5,231	0
Attachment of Earnings March-25	169	157
Other (Credit Card)	1,068	919
Total	37,666	48,762

Note 9. Fund statement

	Balance at	Incoming	Outgoing	Balance at
	01-Apr-24	resources	resources	31-Mar-25
	£	£	£	£
Restricted funds	41,000	225,618	-205,687	60,931
General fund	-25,608	160,656	-130,342	4,706

Comparative Fund Statement

	Balance at	Incoming	Outgoing	Balance at
	01-Apr-23	resources	resources	31-Mar-24
	£	£	£	£
Restricted funds	0	187,587	-146,587	41,000
General fund	8,753	130,763	-165,124	-25,608

The restricted funds relate to monies raised for specific projects or schemes.

Note 10. Staff costs

	2025	2024
Salaries and Wages	173,273	192,573
Employers National Insurance Costs	7,739	10,507
Employers Pension Contributions	5,466	4,948
Other forms of employee benefit	1,428	1,370
Total	187,906	209,398

No employees had emoluments in excess of £60,000 (prior year: zero)

Note 11. Average head count in the year

	2025	2024
Average staff head count in the year	9	8
Average equivalent full-time staff	6.2	6.1

Note 12. Trustees' remuneration and expenses

During the year, no Trustees, who comprise all the Key Management Personnel of the Charity, received any remuneration or other benefits (2024 - £NIL).

During the year, no Trustee expenses have been incurred (2024 - £NIL).

Note 13. Controlling party

The Charity is under the control of FitzRoy Support, a Charity registered with the Charity Commission (No. 1011290) and a Company Limited by Guarantee (No. 2699902). FitzRoy Support is the sole member of the CIO.

Note 14. Related party transactions

There were related party transactions between Love4Life and FitzRoy Support for the following:

- Charges for the service delivered by Fitzroy Support to Love4Life under the existing memorandum of understanding
- Payments from Fitzroy support to Love4Life under the agreed support funding
- Payments from Fitzroy to Love4Life of monies banked into Fitzroy which belonged to Love4Life (mainly membership payments and change in bank details)

At end of the year, the following balances were outstanding:

Creditor balance to FitzRoy Support	£15,231 (2024: 38,676)
Debtor balance from FitzRoy Support	£5,159 (2024: 517)

LOVE4LIFE

England & Wales - Charity number 1187757

Accounts

Love4Life CIO 1187757 Year to 31.3.2024



Trustee Report and Financial Statements for the year ended 31 March 2024

The Trustees submit their Annual Report and Financial Statements for the year ended 31st March 2024.

Reference and Administrative Information

Organisation Name Love4Life
Structure CIO (Association model)
Registered with the Charity Commission February 2020. Operational since April 2022.
Registration number 1187757
Registered Office C/O The Kings Centre, 171-173 West Street, Fareham, PO16 0EF
Web site <https://fitzroy.org/love4life/>

Board of Trustees between 1st April 2023 and 31st July 2024

Trustee

Anna Galliford Chair of Trustees
Alison Heustice
Sarah Nicholson (Retired June-23)
Nick Pattenden
Christina Sweeney
Hollie Williams (Retired February-24)
Gail Bedding
Gill How
Dawn Jacobs (Appointed October-23)

Members

FitzRoy Support is the sole member of the CIO.

Independent Examiners

Andrew Stickland
Moore Kingston Smith LLP
9 Appold Street, London
EC2A 2AP

Bankers

Nat West
31, 37 Victoria Rd, Farnborough
GU14 7NR

Trustee Report including Strategic Report

Love4Life started as a grassroots project, which ran under the umbrella of FitzRoy Support since 2017. To meet increasing demand and enable its expansion, on 1 April 2022, Love4Life started operating as a Charitable Incorporated Organisation (CIO), a subsidiary of FitzRoy Support.

Love4Life is a member-led network that gives people with learning disabilities and autistic people a place to shout out, be seen and heard and be loved. It is a space where they find power. Through Love4Life, members make friends, find love, and increase their self-belief and independence through social activities, chaperoned dates, workshops, and one-to-one support.

Love4Life members include people with mild learning disabilities, autistic people and people with more complex learning disabilities who might need additional support. Many members also have a range of physical health conditions and disabilities that means all our events are fully inclusive and accessible.

During the past year Love4Life worked in Hampshire, Southampton, London, and Coventry, which opened as a new location in May 2023.

During 2023/24 there were 191 members. There were 1,032 events and workshops plus a further 1,392-member drop ins in person, by phone or online. Workshops covered key areas of development:

Personal development

- Employability
- Managing money

Living well

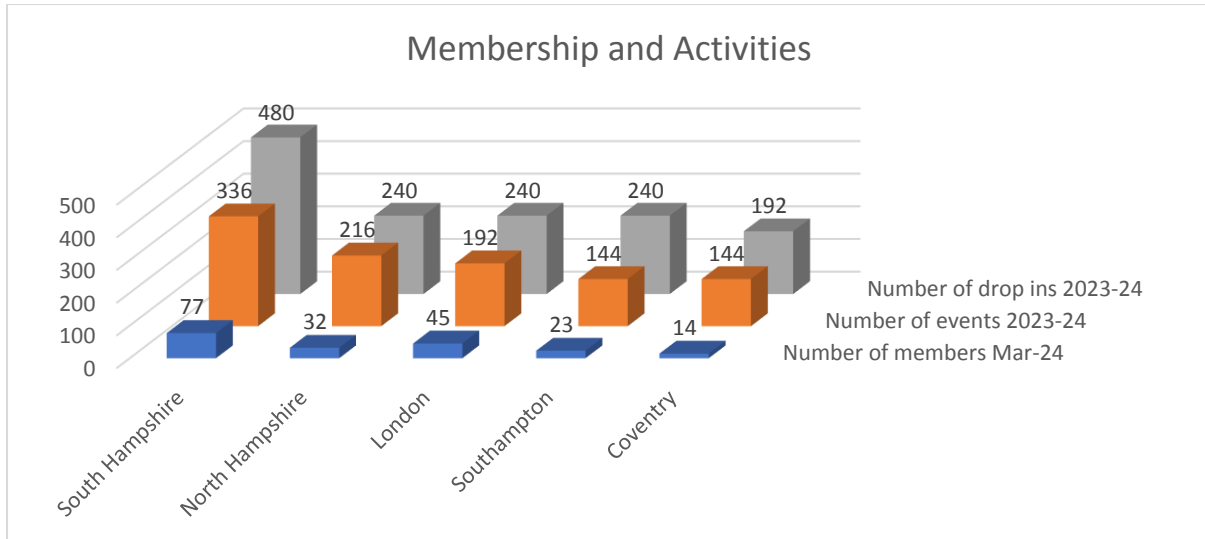
- Healthy eating and fitness
- Self-care
- Mental health support
- Sexual health

Relationships

- What makes a good friend?
- Consent
- Boundaries

Safety

- Travel Training
- Avoiding scams and fraud
- Spotting abuse and the signs of exploitation



The Love4Life networks are a successful and proven model for improving the outcomes, mental health, and wellbeing of people with learning disabilities and autism, almost half of whom have no access to statutory support or any other form of assistance. Many are unknown to learning disability teams or other social care professionals despite having a diagnosis of autism or a learning disability. Members tell us before joining Love4Life they often had little or no social interaction outside of their family.

Growing sustainably

We have seven co-ordinators working across the network. A key focus for us in 2023/24 has been supporting the Co-ordinators in our most recently opened project in Coventry and the new Love4Life network in London. It is crucial for us to grow sustainably so we can continue to deliver high-quality support.

Coventry opened as a new location in May 2023. In under a year, we’ve established a mutually supportive network of members. We’re also building a strong local reputation as a ‘go to’ place to make friends, develop confidence and grow skills. As Love4Life grows, so too will our need for volunteers to provide additional support to run events and workshops. Our Volunteer Manager has implemented a robust recruitment process and oversees and supports all volunteer activity. We had 29 volunteers at the end of March, up from 17 volunteers in May 2023.

In response to the cost of living, we are exploring ways to support members who are struggling to pay. We are looking at the viability of introducing a bursary scheme and more free events.

Our Strategy

Through the year, we undertook an important strategic development exercise to reflect on our progress and plan for the future. The result has been a co-produced three-year strategy that builds on our learnings and plots a route map to support the longer-term aspirations of our members so they can continue to make progress towards their goals.

Our Impact

Our support enables people with learning disabilities to develop greater confidence, build resilience, grow their skills, and develop meaningful relationships that contribute to increased life satisfaction. These benefits combine to transform inclusion for people with learning disabilities in their communities.

Evidence from our programme evaluation shows that our approach works. We gather a combination of qualitative and quantitative data to measure the impact of Love4Life. All new members are required to complete a baseline survey and annual feedback survey which tracks improvements and helps us refine our practice. The findings from these surveys are triangulated with results from volunteer and parent/carer surveys. Additionally, we capture interviews and case studies that add a richer dimension to help us understand the benefits of our work.

Over the last year, the member feedback has been very positive:

- 94% of members surveyed thought that Love4Life had helped them to be more confident.
- 71% of respondents thought that they had gained new skills because of training or workshops facilitated by Love4Life.
- 43% of members surveyed said that, since joining Love4Life, they have been able to reduce the number of hours of care they receive.
- 92% have made friends through Love4Life.

Lived Experience Leadership

Ensuring that autistic people and those with learning disabilities are empowered to have their say about what is important to them has always been at the heart of Love4Life. All Love4Life members are automatically a member of the management committee, and two members from each region are Committee Leaders, organising and running bi-monthly meetings. These are well attended, demonstrating that members value having a say in the direction of the charity. Over the last year, members have been encouraged to grow their voice and share their lived experience. The committee have been instrumental co-producing our three-year strategy, additionally they've helped us refine our events and workshops calendar and contributed to service improvements.

Love4Life members make up a quarter of the board of trustees. They are 'experts by experience' and ensures our activities are shaped by the voices and perspectives of those directly impacted by the charity's mission. Member Trustees are mentored by a volunteer who is experienced in trusteeship and provides them with specialist support to fulfil their roles.

Looking Ahead

Together with our members, we've co-produced a new three-year strategy that will see our support evolve and innovate to harness their skills and capabilities so that they can play a larger role in their communities and have a greater say in the direction of their lives.

As Love4Life's membership grows we're developing new volunteer roles so that we can support a wider range of opportunities and larger group events. This includes opportunities for members to give back to the network as community leads. Enlisting lived experience volunteers will boost and enrich our delivery. Those who take up lived experience community lead roles will gain experience and transferable skills, while their peers benefit from insights and empathy that that spurs them on to achieve their ambitions.

Based on feedback from our members around the impact of cost-of-living pressures, we are making sure we offer more free and affordable events. We are in the process of developing a user-friendly online membership platform that allows people to join, engage, and access services remotely. We will also establish a gaming membership for gamers to encourage safe gaming opportunities.

Our Co-ordinators work in their own geographic locations, and we are looking to develop more coworking opportunities across the network. To improve project development, share expertise and

enable more effective delivery of our co-produced strategy, member loads will be shared across Co-ordinators according to the staffing resource not the geographical location - this will help mitigate the potential for individual team members to become overwhelmed when membership numbers increase.

We are committed to remaining an active member of the Supported Loving network which facilitates regular networking with other organisations and individuals helping people with learning disabilities to exercise their rights to romantic and sexual relationships. We're also building partnerships and growing our networks across to boost referrals to Love4Life.

Public Benefit Statement

The Trustees confirm that in developing and reviewing the objectives and activities of Love4Life and the Charity's strategic plan, due regard has been given to the public benefit guidance issued by the Charity Commission.

The benefit to the public is incorporated in our mission to provide opportunities for friendship and socialising, helping members to lead full, stimulating, and independent lives.

The benefits of the services provided by Love4Life are open to all people with a learning disability or autism who have passed our internal vetting process and found to be suitable for the services we offer. Other than that, access is only limited by the capacity of the Love4Life work force and the CIO's geographic spread.

The CIO places great emphasis on the establishment of good community relations and active engagement with local communities to mutual benefit.

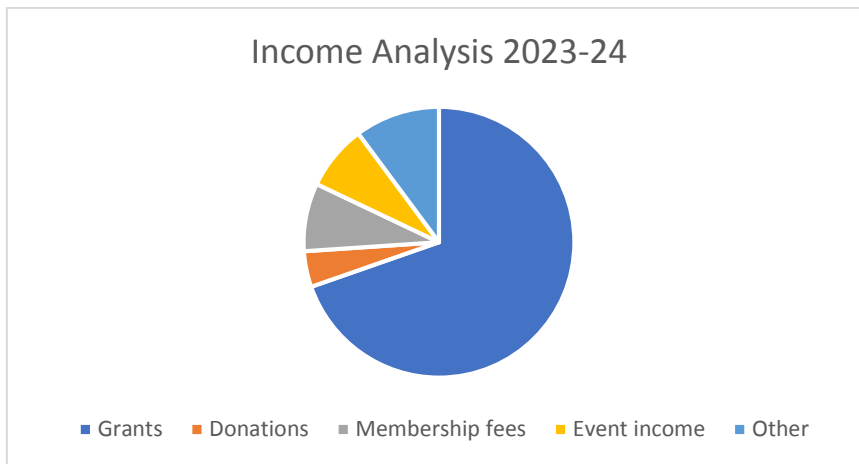
No private benefit is derived from the activities of the CIO by either the Trustees or parties related to them.

Financial Review

The 2023/24 Financial Year

Love4Life started operations as a standalone CIO from 1st April 2022, following six years of activities under the umbrella of FitzRoy support. Services are delivered in four geographic areas – Coventry, Hampshire, Southampton, and London.

The principal funding sources for Love4Life are grants and donations (2023/24: £248,274), supplemented by the monthly fee payable by members (2023/24: £23,996). Members also pay a contribution to the direct cost of any events (2023/24: £22,954), making these largely cost neutral. During the year FitzRoy Support made a payment of £30,000 to Love4Life by way of grant.



The majority of Love4Life’s expenditure is spent on the cost of staff who deliver the CIO’s services (2023/24: £209,398; 67%), with a further 8% (2023/24 £25,000) going towards the service fee to FitzRoy Support for fundraising and back-office administration services. Approx 10% (2023/24: £24,508) of income is used to pay for member events and activities and the remaining 17% of expenditure (2023/24: £51,996) covers staff and volunteer travel, training, office rent and administration costs.

This resulted in a deficit for the year on unrestricted funds of £34,361 which with unrestricted funds brought forward of £8,753 led to an overspend on unrestricted funds of £25,608. Post year end FitzRoy have made a grant to Love4Life to cover this overspend.

Restricted funds for the year were £41,000 leading to an overall surplus for the year of £6,639.

Looking forward

2024/25 is expected to bring significant growth for Love4Life, with memberships forecast to increase by 73% across the four schemes, with focus on London and the newest area of operation, Coventry. Following the successful National Lottery application, the London scheme is funded for a further two years and we have submitted a further three-year application to the National Lottery for funding to develop the Hampshire network.

We are also creating new 'digital only' memberships will address cost barriers and make the network accessible to more people. These include gaming memberships – safe spaces for new members to come together to play online and online memberships – digital-only access to virtual events and workshops. Adding an online membership allows for member growth while keeping our staffing costs low and creating opportunities for our member volunteers to support our delivery.

Fundraising Income Strategy

In 2023/24, we developed a strategy for Love4Life to help us diversify our income streams and maximise opportunities for growth. Our priority will be to develop two key income streams – trusts and foundations and individual giving.

Trusts and Foundations

Our aim for 24/25 is to increase funding for Love4Life networks to improve outcomes for people with learning disabilities and autism through:

- Identifying and optimising on untapped fundraising potential
- Developing and maintaining potential and existing funder relationships
- Exploring developing income streams for our networks

Grant funding provides a stable base of support for our delivery and development plans. We have been awarded £29,000 from The Fore to create a new website, along with an integrated App and CRM system. This will allow us to be more efficient, and to communicate better with our members and their families/carers.

Individual Giving

We have identified a significant opportunity for growth here and the new website, app and CRM will allow us to develop our individual giving programme to reach and steward new audiences.

Reserves policy

Love4Life needs to build reserves in order to secure financial sustainability. The trustees review the main risks of the CIO as part of their annual procedures. The general reserve target has been calculated as £40,000. This considers the continuing growth of the CIO, the need to cover short term risks and uncertainties, working capital requirements and contractual obligations to staff.

As at March 2024 Love4Life free reserve held an overdrawn balance of £25,608, this has been rectified by a post year end grant from FitzRoy. While Love4Life is building up its own reserves, the remainder of the required reserve amount will be funded by FitzRoy via a grant if required.

Independent Examination

The trustees have opted for an Independent Examination of their accounts and annual report and Moore Kingston Smith (MKS) have been appointed to carry this out.

Structure, Governance, Management

Love4Life is a Charitable Incorporated Organisation (CIO) governed by its constitution dated February 2020. The CIO has adopted the association model and FitzRoy Support (Registered charity number 1011290, a company limited by guarantee, number 2699902) is its only member. The minimum number of trustees is two, the maximum ten. At least half of all Trustees must be independent from FitzRoy Support.

Recruitment and appointment of trustees, trustee induction and training

The board of Love4Life strives to represent a broad mix of skills and experience. Our board of Trustees includes 25% lived experience member representation and people with a life-long connection to learning disabilities and autism. In order to identify new trustees, most commonly, the board utilise existing networking channels and connections. In line with the Constitution, trustees are appointed by FitzRoy Support.

As part of their induction new trustees are sent the information on 'The essential trustee' from the gov.uk web site; they also receive a copy of the Love4Life organisational chart and constitution. New trustees are also issued with the Conflicts of Interest policy, sign a Fit and Proper Persons Declaration, and undergo a Disclosure and Barring Service check.

Trustees who are also Love4Life members are supported and mentored in fulfilling their role by a volunteer experienced in trusteeship.

Post year end Anna Galliford, Chair of the Trustee board retires on 31st July 2024, newly appointed Chair, Angela Murphy will take over from 1st August 2024.

Organisational structure

The board of trustees are responsible for the strategic direction and policy of the charity. The Board meet four times per year together with invited staff. There are currently no sub-committees.

A review of the management structure is due to be completed in Autumn 2024. Importantly, we are looking at ways to maximise our resources. As part of this process, we'll assess potential benefits of merging the management and strategic oversight functions of Love4life. We're also investigating the potential to on-board additional fundraising resource to focus on income generation.

Love4Life employs seven scheme Co-ordinators who deliver the frontline service. They are supported by a number of volunteers whose remit is to help run member events. Volunteers are recruited, trained, and managed by the Volunteer Manager.

Related parties and co-operation with other organisations

Love4Life is an independent subsidiary of FitzRoy Support, which is also its only member (registered charity number 1011290, a company limited by guarantee, number 2699902).

In pursuing its charitable objectives, Love4Life works closely with Supported Loving (part of Choice Support, registered charity 1156486) and Basingstoke and District Disability Forum (registered charity 1155660).

Risk and uncertainties.

The trustees consider the following to be the major areas of risk affecting Love4Life:

- Governance and strategic planning
- Managing resources and finance
- Managing staff and volunteers
- Managing information and data
- Welfare of members

Risks and uncertainties have been reviewed by the board in order to manage those risks. A formal risk register is currently being created.

Independent examiner's report to the trustees of Love 4 Life

I report to the trustees on my examination of the accounts of the Love 4 Life (the Trust) for the year ended 31 March 2024.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

Moore Kingston Smith LLP

Andrew Stickland

Partner

On behalf of Moore Kingston Smith

9 Appold Street

London

EC2A 2AP

Statement of Financial Activities for the year ended 31 March 2024

	Notes	2024 Unrestricted Funds £	2024 Restricted Funds £	2024 Total Funds 31-Mar-24 £	2023 Total Funds 31-Mar-23 £
Income from:					
Grants, Donations, Legacies	3	60,687	187,587	248,274	195,421
Charitable Activities	4	46,949	0	46,949	44,562
Contract Income	5	23,126	0	23,126	0
Total Income		130,763	187,587	318,350	239,983
Expenditure on:					
Raising funds	6	44,176	451	44,627	29,706
Charitable Activities	7	120,948	146,136	267,084	201,524
Total Expenditure		165,124	146,587	311,711	231,230
Net income/(expenditure)		-34,361	41,000	6,639	8,753
Net movement of funds		-34,361	41,000	6,639	8,753
Total funds brought forward		8,753	-	8,753	-
Total funds carried forward		-25,608	41,000	15,392	8,753

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

Balance Sheet as at 31 March 2024

	Notes	31-Mar-24		31-Mar-23	
		£	£	£	£
Cash at bank and in hand	8	22,176		19,526	0
Debtors and prepayments	9	41,978		62,762	0
Current assets			64,154		82,288
Creditors: amounts falling due within one year - from group undertakings	10		38,676		65,182
Creditors: amounts falling due within one year - other	10		10,086		8,352
Total Creditors: amounts falling due within one year	10		48,762		73,535
Net current assets			15,392		8,753
Total net assets			15,392		8,753
Funds					
General reserve	11		-25,608		8,753
Restricted income funds	11		41,000		-
Total charity funds			15,392		8,753

The below notes form part of the financial statements.

The financial statements were approved and authorised for issue by the Board of Trustees on 31 July 2024 and signed on its behalf by:

Anna Galliford

Anna Galliford

Trustee and Chair of the Board of Trustees

Alison Heustice

Alison Heustice

Trustee

Notes to the Financial Statements for the year ended 31 March 2024

Note 1. Basis of preparation

a) Basis of accounting

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. They accord with United Kingdom Generally Accepted Accounting Practice, the Statement of Recommended Practice – Accounting and Reporting by Charities issued in 2019 (SORP 2019). The accounts have been prepared under FRS 102 and SORP 2019.

b) Going concern

As per our reserves policy, while Love4Life is building up its own reserves, the remainder of the required reserve amount will be funded by FitzRoy via a grant if required.

At year end there was a deficit of £25,608 in the unrestricted general reserve, since year end FitzRoy have made a grant of £25,608 to Love4Life, so the deficit has now been resolved. The forecast for 2024/25 is showing a surplus, and on this basis the trustees have agreed that the CIO is a going concern and accounts have been prepared on this basis.

Note 2. Accounting policies

All amounts are presented in GBP and rounded to the nearest whole £.

Financial Instruments

The charity has financial assets and financial liabilities of a kind that qualify as basic financial instruments in accordance with FRS102. Basic financial instruments are initially recognised at the transaction value and subsequently measured at their settlement value.

Debtors

Debtors are measured at their recoverable amounts. The trustees are of the view that an allowance for irrecoverable debts is not necessary.

2.2 Income

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
- the monetary value can be measured with sufficient reliability.

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 FRS102 SORP). 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 SORP).

Legacies

Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, 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.

Membership fees and event income

Membership fees and event income are recognised when any payments made have been received into the bank account.

Government grants

The charity has received no government grants in the reporting period.

Tax reclaims 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 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 which give 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.

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 costs

Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Grants

The charity does not give any grants either with or without conditions.

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.

Note 3. Analysis of income from Grants, Donations, Legacies

	Unrestricted	Restricted	Total
Grants			
National Lottery		108,822	108,822
Blagrave Trust		14,300	14,300
Hospital Saturday Fund	4,500		4,500
John Coates Charitable Trust	7,253		7,253
Cyril and Eve Jumbo	1,800	7,200	9,000
Gerald Micklem Trust		8,265	8,265
East Hants Community		5,000	5,000
Webb Family Charitable Trust		3,000	3,000
The Grace Trust	3,000		3,000
Masonic Charitable	1,500		1,500
The Fore		29,000	29,000
Active Hampshire		12,000	12,000
Fitzroy Support	30,000		30,000
Donations			
Individual Donors	7,072		7,072
Other fundraised income	5,562		5,562
Total	60,687	187,587	248,274

Note 4. Analysis of income from Charitable Activities

	Total	Prior Year
Membership fees	23,996	22,133
Event income	22,954	22,429
Total	46,950	44,562

Note 5. Analysis of income from Contract Income

	Total	Prior Year
Contract Income	23,126	0
Total	23,126	0

Note 6/7. Analysis of expenditure

Analysis of expenditure on Raising funds	Unrestricted	Restricted	Total	%	Prior Year
FitzRoy Support service fee	25,000	0	25,000	8%	25,633
Office running costs, consultancy, admin, consumables costs	19,176	451	19,627	6%	4,073
Analysis of expenditure on Charitable Activities					
Staff costs incl. on costs - see note 12	91,731	117,667	209,398	67%	160,922
Staff training	809	0	809	0%	1,476
Staff recruitment	9,720	0	9,720	3%	0
Member events and activities	3,446	21,062	24,508	8%	20,770
Office running costs, consultancy, admin, consumables costs	6,063	451	6,514	2%	3,584
Staff and volunteer travel	5,468	2,202	7,671	2%	5,443
Office rent	0	4,754	4,754	2%	5,129
Governance Costs (Independent Examination)	3,710	0	3,710	1%	4,200
Total	165,124	146,587	311,711		231,230

Note 8. Cash at bank and in hand

Nat West Current Account £22,176 (prior year: £19,526)

Note 9. Debtors

	Total	Prior Year
FitzRoy Support*	517	62,762
Trade Debtors	417	0
Accrued Income	41,000	0
Total	41,978	62,762

*These are payments banked into FitzRoy Support, but which are intended for Love4Life (membership fees and Eventbrite events income).

Note 10. Analysis of Creditors: amounts falling due within one year

	This Year	Prior Year
Purchase ledger control account.	39,612	66,381
Accruals - IE fees due to MKS & Others	4,610	4,200
HMRC Tax and NI March 24	2,120	2,008
Creative Pension Trust March 24	1,344	972
Attachment of Earnings March-24	157	0
Other (Credit Card)	919	-26

Total	48,762	73,535
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Note 11. Fund statement.

	Balance at 01-Apr-23	Incoming resources	Outgoing resources	Balance at 31-Mar-24
	£	£	£	£
Restricted funds	0	187,587	-146,587	41,000
General fund	8,753	130,763	-165,124	-25,608

The restricted funds relate to monies raised for specific projects or schemes. The overdrawn general fund has been resolved post year end by way of grant from FitzRoy.

Note 12. Staff costs

	This Year	Prior Year
Salaries and Wages	192,573	148,756
Employers National Insurance Costs	10,507	6,323
Employers Pension Contributions	4,948	4,857
Other forms of employee benefit	1,370	987
Total	209,398	160,923

No employees had emoluments in excess of £60,000 (prior year: zero)

Note 13. Average head count in the year

	This Year	Prior Year
Average staff head count in the year	8	8
Average equivalent full-time staff	6.1	5.7

Note 14. Related party transactions

There were related party transactions between Love4Life and FitzRoy Support for the following:

- Charges for the service delivered by Fitzroy Support to Love4Life under the existing memorandum of understanding.
- Payments from Fitzroy support to Love4Life under the agreed startup funding
- Payments from Fitzroy to Love4Life of monies banked into Fitzroy which belonged to Love4Life (mainly membership payments and change in bank details)

At end of the year, the following balances were outstanding:

Creditor balance to FitzRoy Support	£38,676
Debtor balance from FitzRoy Support	£517

LOVE4LIFE

England & Wales - Charity number 1187757

Accounts



Trustee Report and Financial
Statements for the year ended 31
March 2023

The Trustees submit their Annual Report and Financial Statements for the year ended 31st March 2023.

Reference and Administrative Information

Organisation Name Love4Life
Structure CIO (Association model)
Registered with the Charity Commission February 2020. Operational since April 2022.
Registration number 1187757
Registered Office C/O The Kings Centre, 171-173 West Street, Fareham, PO16 0EF
Web site <https://fitzroy.org/love4life/>

Board of Trustees between 1st April 2022 and 31st March 2023

Trustee	Date Appointed	Date Resigned
Anna Galliford		
Alison Heustice		
Sarah Nicholson		
Nick Pattenden		
Christina Sweeney		
Hollie Williams	Appointed October 2022	
Gail Bedding	Appointed October 2022	
Gill How	Appointed January 2023	
Alex Knott	Resigned (passed away) May 2022	
Matthew Moth	Resigned October 2022	
Neil Taggart	Resigned March 2023	

Members

FitzRoy Support is the sole member of the CIO.

Independent Examiners	Bankers
Andrew Stickland	Nat West
Moore Kingston Smith LLP	31, 37 Victoria Rd, Farnborough
9 Appold Street, London	GU14 7NR
EC2A 2AP	

Trustee Report including Strategic Report

Love4Life started as a grassroots project and ran under the umbrella of FitzRoy support since 2017. To meet increasing demand and enable its expansion, on 1 April 2022, Love4Life started operating as a Charitable Incorporated Organisation (CIO), a subsidiary of FitzRoy Support.

Love4Life is a member-led network that gives people with learning disabilities a place to shout out, be seen and heard and be loved. It is a space where they find power. Through Love4Life, members make friends, find love and increase their self-belief and independence through social activities, chaperoned dates, workshops and one-to-one support.

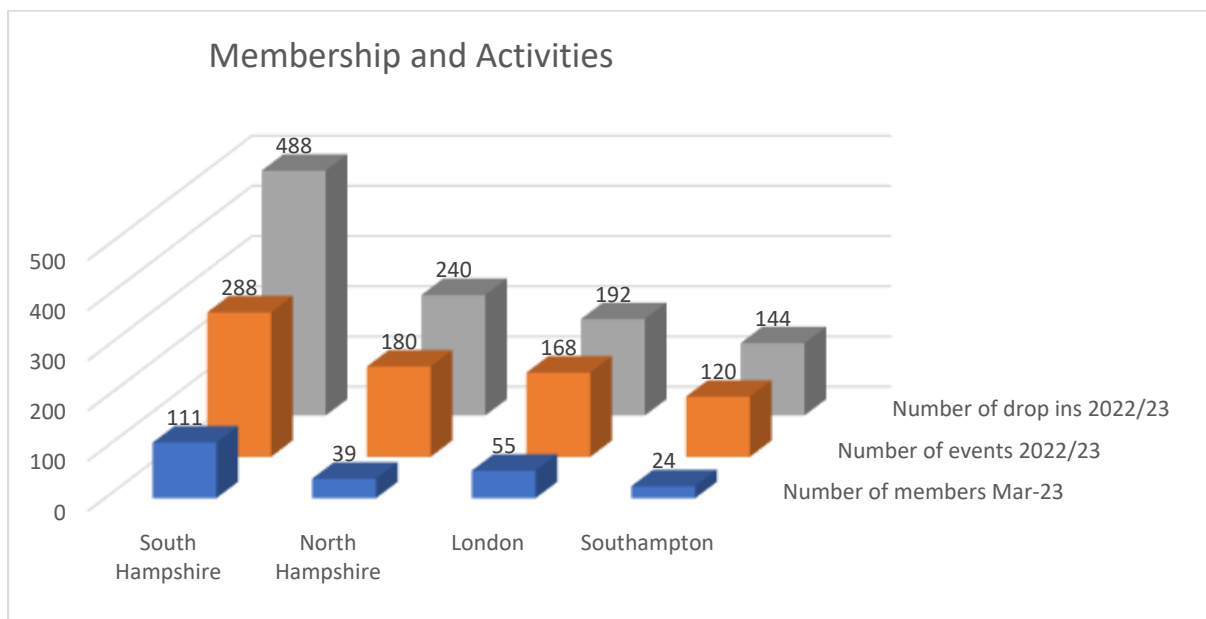
Love4Life members include people with mild learning disabilities, autistic people and people with more complex learning disabilities who might need additional support. Many members also have a range of physical health conditions and disabilities that means all our events are fully inclusive and accessible.

During the past year Love4Life worked in Hampshire, Southampton and London, with Coventry opening as new location in May 2023.

During 2022/23 membership grew to 229 members. There were 756 events and workshops plus a further 1,064 member drop ins in person, by phone or online. Workshops covered topics including:

- What is a good friend/ relationship
- Money management
- Fraud prevention
- Social media safety
- Understanding LGBTQ+
- Mate Crime
- First Aid

Love4Life also launched online LGBTQ+ sessions.



The Love4Life networks are a successful and proven model for improving the outcomes, mental health and wellbeing of people with learning disabilities and autism, many of whom have no access to funded support or any other form support. Many are unknown to the learning disability teams, or any other professionals despite having a diagnosis of autism or a learning disability. Members tell us that before joining Love4Life they had little or no social interaction outside of their family.

Growing sustainably

In the past year we have been able recruit two new part-time Coordinators to support the development of Love4Life in south Hampshire and Southampton. These posts have added capacity to provide the intensive support that members need. It also puts in place the vital structure to enable more people to join the network and achieve their full potential.

We were also approached by an existing London dating group, which closed and became Love4Life London in 2022, with the Coordinator and many of the members transferring over.

As Love4Life grows, so too will our need for volunteers to provide additional support to run events and workshops. We have onboarded a Volunteer Manager to implement a robust recruitment process and oversee and support all volunteer activity. We had 17 volunteers at the end of March, up from 5 volunteers in May 2022.

In response to the cost of living we have frozen membership fees, and we are exploring ways to support members who are struggling to pay. We are looking at the viability of introducing a bursary scheme and more free events.

Our Strategy

Love4Life has recruited to the new post of Managing Director who will start in their role in July 2023. One of their key tasks will be to revise and rebuild the CIO's strategy to ensure it is fit for the next stage of its life.

Our Impact

Our support enables people with learning disabilities to develop greater confidence, build resilience, grow their skills and develop meaningful relationships that contribute to increased life satisfaction. These benefits combine to transform inclusion for people with learning disabilities in their communities.

Evidence from our programme evaluation shows that our approach works. We gather a combination of qualitative and quantitative data to measure the impact of Love4Life. All new members are required to complete a baseline survey and annual feedback survey which tracks improvements and helps us refine our practice. The findings from these surveys are triangulated with results from volunteer and parent/carer surveys. Additionally, we capture interviews and case studies that add a richer dimension to help us understand the benefits of our work.

Over the last year, the key outcomes of our work are:

1 - Increased self-belief and independence: enabling people to develop new skills and confidence to learn and grow their talents:

- 81% of members surveyed thought that Love4Life had helped them to be more confident.

- 82% of respondents thought that they had gained new skills because of training or workshops facilitated by Love4Life.
- 92% of members surveyed said that the skills they learned have helped them to become more independent.

2 - Reducing isolation: Supporting people to develop community connections and relationships:

- Members of Love4Life are almost three times more likely to see their friends as often as they would like, compared to people who are just joining.
- 96% have made friends through Love4Life.

3 - Healthier living: Promoting good habits that lead to better physical and mental health:

- 79% of members surveyed have a better understanding of what to eat and drink to stay healthy.
- 74% of members surveyed said that they felt fitter.

Lived Experience Leadership

Ensuring that autistic people and those with learning disabilities are empowered to have their say about what is important to them has always been at the heart of Love4Life. All Love4Life members are automatically a member of the management committee, and two members are Committee Leaders, organising and running bi-monthly meetings. These are well attended with typically around 30 members taking part. Over the last year, members have been encouraged to grow their voice and share their lived experience. The committee has given input on future events and activities, and on the strategic direction of Love4Life as a whole.

Love4Life members make up a quarter of the board of trustees. They are 'experts by experience' and take an active part in reviewing the strategic direction of the charity and overseeing operations. They are mentored by a volunteer who is experienced in trusteeship and provides the member Trustees with specialist support to fulfil their roles.

Looking Ahead

As Love4Life are continues to grow membership across Hampshire and London, with a new network opening up in Coventry, we are focused on developing our volunteer base so that we can support a wider range of opportunities and larger group events.

Our Coordinators work in their own geographic locations and we are looking to develop more coworking opportunities across the network. This will give members the opportunity to meet people with the support of Love4Life.

We are committed to remaining an active member of the Supported Loving network which facilitates regular networking with other organisations and individuals helping people with learning disabilities to exercise their rights to romantic and sexual relationships.

Public Benefit Statement

The Trustees confirm that in developing and reviewing the objectives and activities of Love4Life and the Charity's strategic plan, due regard has been given to the public benefit guidance issued by the Charity Commission.

The benefit to the public is incorporated in our mission to provide opportunities for friendship and socialising, helping members to lead full, stimulating, and independent lives.

The benefits of the services provided by Love4Life are open to all people with a learning disability or autism who have passed our internal vetting process and found to be suitable for the services we offer. Other than that, access is only limited by the capacity of the Love4Life work force and the CIO's geographic spread.

The CIO places great emphasis on the establishment of good community relations and active engagement with local communities to mutual benefit.

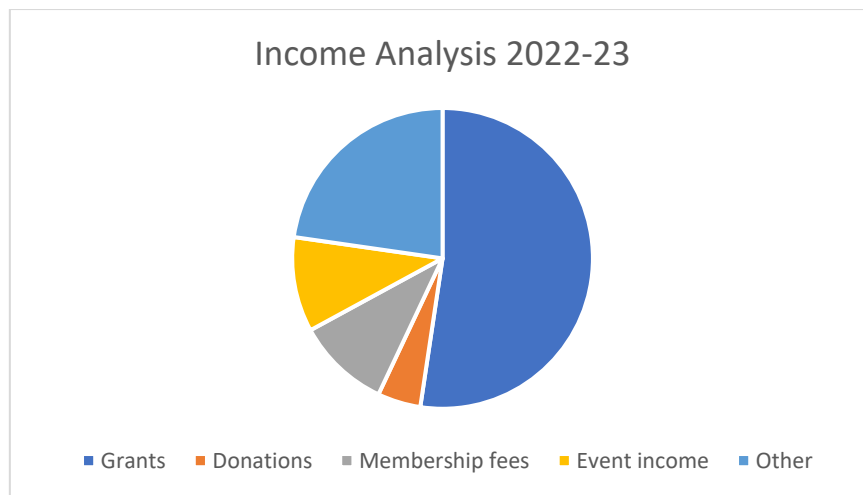
No private benefit is derived from the activities of the CIO by either the Trustees or parties related to them.

Financial Review

The 2022/23 Financial Year

Love4Life started operations as a standalone CIO from 1st April 2022, following six years of activities under the umbrella of FitzRoy support. Services are delivered in three geographic areas – Hampshire, Southampton and London – with a fourth opening in Coventry in April 2023.

The principal funding sources for Love4Life are grants and donations (2022/23: £125,421), supplemented by the monthly fee payable by members (2022/23: £22,133). Members also pay a contribution to the direct cost of any events (2022/23: £22,429), making these largely cost neutral. During the year FitzRoy Support made a payment of £70,000 to Love4Life by way of start-up funding.



The majority of Love4Life's expenditure is spent on the cost of staff who deliver the CIO's services (2022/23: £160,922; 70%), with a further 11% (2022/23 £25,633) going towards the service fee to FitzRoy Support for fundraising and back-office administration services. Approx 9% (2022/23: £20,770) of income is used to pay for member events and activities and the remaining 10% of expenditure (2022/23: £23,905) covers staff and volunteer travel, training, office rent and administration costs.

Love4Life is reporting a 4% surplus (£8,753) in 2022/23. This is the first step to building healthy reserves to ensure the financial security and sustainability of the CIO.

Looking forward

2023/24 is expected to bring significant growth for Love4Life, with memberships forecast to increase by 60% across the four schemes, with focus on London and the newest area of operation, Coventry. Following the recent successful National Lottery Community Fund application, the London scheme is fully funded for three years. Two thirds of the funding for the Coventry scheme are also already secured. The board of trustees signed off a £42,000

deficit budget for 2023-24 (excluding any start up payments from FitzRoy Support). However, with recently secured grants there is reason to expect that the CIO will outperform the budget.

The bespoke admin platform which is being built in-house by FitzRoy Support Business Systems team will support the growth, deliver better business insights and streamline the administrative load of the Love4Life co-ordinators.

Fundraising Income Strategy

In 2022/23, with Love4Life being a newly formed CIO, we spent time working on our pipeline of funding opportunities to maximise potential income from trusts and foundations, the majority of which we can only progress once the first set of accounts for the CIO is published. We were successful with an application to the National Lottery Community Lottery Fund for our London network, and several other Trusts for our Hampshire network.

In 2023/24 our aim is to increase funding for Love4Life networks to improve outcomes for people with learning disabilities and autism through:

- Identifying and optimising on untapped fundraising potential
- Developing and maintaining potential and existing funder relationships
- Exploring developing income streams for our networks

Reserves policy

Love4Life needs to build reserves in order to secure financial sustainability. The trustees review the main risks of the CIO as part of their annual procedures. The general reserve target has been calculated as £60,000. This considers the continuing growth of the CIO, the need to cover short term risks and uncertainties, working capital requirements and contractual obligations to staff.

As at March 2023 Love4Life held £8,000 in free reserves. While Love4Life is building up its own reserves, the remainder of the required reserve amount will be funded by FitzRoy via a grant if required.

Independent Examination

The trustees have opted for an Independent Examination of their accounts and annual report and Moore Kingston Smith (MKS) have been appointed to carry this out.

Structure, Governance, Management

Love4Life is a Charitable Incorporated Organisation (CIO) governed by its constitution dated February 2020. The CIO has adopted the association model and FitzRoy Support (Registered charity number 1011290, a company limited by guarantee, number 2699902) is its only member. The minimum number of trustees is two, the maximum ten. At least half of all Trustees must be independent from FitzRoy Support.

Recruitment and appointment of trustees, trustee induction and training

The board of Love4Life strives to represent a broad mix of skills and experience. A number of current trustees have lived experience of learning disability, or are a family member or carer of a person with a learning disability. In order to identify new trustees, most commonly, the board utilise existing networking channels and connections. In line with the Constitution, trustees are appointed by FitzRoy Support.

As part of their induction new trustees are sent the information on 'The essential trustee' from the gov.uk web site; they also receive a copy of the Love4Life org chart and constitution. New trustees are also issued with the Conflicts of Interest policy, sign a Fit and Proper Persons Declaration and undergo a DBS check.

Trustees who are also Love4Life members are supported and mentored in fulfilling their role by a volunteer experienced in trusteeship.

Organisational structure

The board of trustees are responsible for the strategic direction and policy of the charity. The Board meet four times per year together with invited staff. There are currently no sub-committees. A scheme of delegation is in place. Day to day responsibility for the provision of the services rests with the general manager. The general manager is responsible for ensuring that the charity delivers the services specified, that key performance indicators are met and for supervising and developing the staff team. The general manager is line managed by the FitzRoy Support Director of Operations.

Love4Life employs six scheme Co-ordinators who deliver the frontline service. They are supported by a number of volunteers whose remit is to help run member events. Volunteers are recruited, trained, and managed by the Volunteer Manager.

Based on a Memorandum of Understanding dated February 2020, the fundraising function as well as administrative support such as HR, payroll, finance, IT systems and support, marketing and communications are delivered by FitzRoy Support back-office staff for which Love4Life makes a payment to FitzRoy Support.

Related parties and co-operation with other organisations

Love4Life is a subsidiary of FitzRoy Support which is also its only member (registered charity number 1011290, a company limited by guarantee, number 2699902).

In pursuing its charitable objectives, Love4Life works closely with Supported Loving (part of Choice Support, registered charity 1156486) and Basingstoke and District Disability Forum (registered charity 1155660).

Love4Life also worked with Happily CIC (company registration 10722166) which ceased trading during 2022 and transferred its remaining assets to Love4Life.

Risk and uncertainties

The trustees consider the following to be the major areas of risk affecting Love4Life:

- Governance and strategic planning
- Managing resources and finance
- Managing staff and volunteers
- Managing information and data
- Welfare of members

Risks and uncertainties have been reviewed by the board in order to manage those risks. A formal risk register is currently being created.

Day to day operations are underpinned by a suite of processes and procedure documents. All back-office systems and processes used are supported by the policies of FitzRoy Support as most of the back-office function is carried out by FitzRoy staff. This includes adherence to employment law, data protection and fundraising standards.

Independent examiner's report to the trustees of Love 4 Life

I report to the trustees on my examination of the accounts of the Love 4 Life (the Trust) for the year ended 31 March 2023.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

Andrew Stickland 20 July 2023

Andrew Stickland
Partner
On behalf of Moore Kingston Smith
9 Appold Street
London
EC2A 2AP

Statement of Financial Activities for the year ended 31 March 2023

	Notes	2023 Unrestricted Funds £	2023 Restricted Funds £	2023 Total Funds 31-Mar-23 £	2022 Total 31-Mar-22 £
Income from:					
Grants, Donations, Legacies	3	105,410	90,011	195,421	-
Charitable Activities	4	44,562	0	44,562	-
Total Income		149,972	90,011	239,983	-
Expenditure on:					
Raising funds	5	25,956	3,750	29,706	-
Charitable Activities	6	115,263	86,261	201,524	-
Total Expenditure		141,219	90,011	231,230	-
Net income/(expenditure)		8,753	0	8,753	-
Net movement of funds		8,753	0	8,753	-
Total funds brought forward		0	0	-	-
Total funds carried forward		8,753	0	8,753	-

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

Balance Sheet as at 31 March 2023

	Notes	31-Mar-23		31-Mar-22	
		£	£	£	£
Cash at bank and in hand	7	19,526		0	
Debtors and prepayments - all from group undertakings	8	62,762		0	
Current assets			82,288		-
Creditors: amounts falling due within one year - from group undertakings	9		65,182		-
Creditors: amounts falling due within one year - other	9		8,352		-
Total Creditors: amounts falling due within one year	9		73,535		-
Net current assets			8,753		-
Total net assets			8,753		-
Funds					
General reserve	10		8,753		-
Restricted income funds	10		0		-
Total charity funds			8,753		-

The below notes form part of the financial statements.

The financial statements were approved and authorised for issue by the Board of Trustees on 16th June 2023 and signed on its behalf by:

Anna Galliford

Anna Galliford

Trustee and Chair of the Board of Trustees

16 July 2023

Alison Heustice

Alison Heustice

Trustee

19 July 2023

Notes to the Financial Statements for the year ended 31 March 2023

Note 1. Basis of preparation

a) Basis of accounting

This is the first FRS102 compliant set of financial statements for Love4Life. The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. They accord with United Kingdom Generally Accepted Accounting Practice, the Statement of Recommended Practice – Accounting and Reporting by Charities issued in 2015 (SORP 2015). The accounts have been prepared under FRS 102 and SORP 2015.

b) Going concern

The trustees are of the view that the charity is a going concern, given the support from FitzRoy Support in its first two years as a standalone CIO. The budget and forecast are reviewed by the Love4Life board post year end. While the 2023/24 budget shows a small loss the board are confident that the CIO's strategy and growth plans will ensure sustainability going forward.

Note 2. Accounting policies

All amounts are presented in GBP and rounded to the nearest whole £.

Financial Instruments

The charity has financial assets and financial liabilities of a kind that qualify as basic financial instruments in accordance with FRS102. Basic financial instruments are initially recognised at the transaction value and subsequently measured at their settlement value.

Debtors

Debtors are measured at their recoverable amounts. The trustees are of the view that an allowance for irrecoverable debts is not necessary.

2.2 Income

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;
- the monetary value can be measured with sufficient reliability.

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 FRS102 SORP). 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 SORP).

Legacies

Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, 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.

Membership fees and event income

Membership fees and event income are recognised when any payments made have been received into the bank account.

Government grants

The charity has received no government grants in the reporting period.

Tax reclaims 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 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 which give 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.

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 costs

Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Grants

The charity does not give any grants either with or without conditions.

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.

Note 3. Analysis of income from Grants, Donations, Legacies

	Unrestricted	Restricted	Total	Prior Year
Grants				
National Lottery Community Fund	0	75,990	75,990	-
The Blagrave Trust	13,000		13,000	-
The Hospital Saturday Fund	0	10,000	10,000	-
The John Coates Charitable Trust	5,000		5,000	-
The Rix Thompson Rothenberg Foundation	4,000		4,000	-
Happily CIC	0	3,726	3,726	-
Colefax Charitable Trust	2,000		2,000	-
The Davis Foundation	1,500		1,500	-
Fitzroy Support	70,000		70,000	-

				-
Donations				-
Bedales School	2,000		2,000	-
Individual Donors	2,741		2,741	-
Other fundraised income	5,169	296	5,465	-
Total	105,410	90,011	195,421	-

Note 4. Analysis of income from Charitable Activities

	Total	Prior Year
Membership fees	22,133	0
Event income	22,429	0
Total	44,562	0

Note 5/6. Analysis of expenditure

Analysis of expenditure on Raising funds	Unrestricted	Restricted	Total	%	Prior Year
FitzRoy Support service fee	25,633	0	25,633	11%	-
Office running costs, consultancy, admin, consumables costs	323	3,750	4,073	2%	-
Analysis of expenditure on Charitable Activities					-
Staff costs incl on costs - see note 11	76,842	84,080	160,922	70%	-
Staff training	1,476	0	1,476	1%	-
Member events and activities	20,770	0	20,770	9%	-
Office running costs, consultancy, admin, consumables costs	3,549	35	3,584	2%	-
Staff and volunteer travel	3,297	2,146	5,443	2%	-
Office rent	5,129	0	5,129	2%	-
Governance Costs (Independent Examination)	4,200	0	4,200	2%	-
Total	141,219	90,011	231,230		-

Note 7. Cash at bank and in hand

Nat West Current Account £19,526 (prior year: nil)

Note 8. Debtors

FitzRoy Support £62,762 (prior year: nil)

These are payments due from FitzRoy Support for the balance of the start-up funding agreed plus other monies banked into FitzRoy Support but which are intended for Love4Life (membership fees and Eventbrite events income). (prior year: nil)

Note 9. Analysis of Creditors: amounts falling due within one year

	This Year	Prior Year
Purchase ledger control account. Breaks down as: £65,182 due to FitzRoy Support for services provided £1,199 trade creditors	66,381	0
Accruals - IE fees due to MKS	4,200	0
HMRC Tax and NI March 23	2,008	0
Creative Pension Trust March 23	972	0
Other (Credit Card)	-26	0
Total	73,535	0

Note 10. Fund statement

	Balance at	Incoming	Outgoing	Balance at
	01-Apr-22	resources	resources	31-Mar-23
	£	£	£	£
Restricted funds	0	90,011	-90,011	0
General fund	0	149,972	-141,219	8,753

The restricted funds relate to monies raised for specific projects or schemes.

Note 11. Staff costs

	This Year	Prior Year
Salaries and Wages	148,756	0
Employers National Insurance Costs	6,323	0
Employers Pension Contributions	4,857	0
Other forms of employee benefit	987	0
Total	160,923	0

No employees had emoluments in excess of £60,000 (prior year: nil)

Note 12. Average head count in the year

	This Year	Prior Year
Average staff head count in the year	8	0
Average equivalent full-time staff	5.7	0

Note 13. Related party transactions

There were related party transactions between Love4Life and FitzRoy Support for the following:

- Charges for the service delivered by Fitzroy Support to Love4Life under the existing memorandum of understanding
- Payments from Fitzroy support to Love4Life under the agreed startup funding
- Payments from Fitzroy to Love4Life of monies banked into Fitzroy which belonged to Love4Life (mainly membership payments and change in bank details)

At end of the year, the following balances were outstanding:

Creditor balance to FitzRoy Support	£65,182
Debtor balance from FitzRoy Support	£62,762

LOVE4LIFE

England & Wales - Charity number 1187757

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	1 st	April	2021		31 st	March	2022

Section A Reference and administration details

Charity name Love4Life

Other names charity is known by n/a

Registered charity number (if any) 1187757

Charity's principal address

c/o the Kings Centre	
171-173 West Street	
Fareham	
Postcode	PO160EF

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	Anna Galliford			
2	Alison Heustice			
3				
4				
5				
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10				
11				
12				
13				
14				
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17				
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19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	CIO
Trustee selection methods (eg. appointed by, elected by)	Only appointed 2 initial Trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The objects of the CIO are for the public benefit to relieve those needs of adults with disabilities which arise from social isolation on the grounds of disability by working to assist such people to maximise their potential, develop friendships and relationships, reducing their loneliness and isolation and facilitating their full participation in society.

As the CIO has not been activated, no activities have taken place. The initial elected Trustees are aware of the Charity Commission guidance on public benefit.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

Due to the Covid pandemic the opportunity to deliver the Love4Life intended services were thwarted and as such the CIO has not been activated and sat purely as a shell CIO up to 31st March 2022. Since April 2022 the ability for vulnerable adults to interact and socialise freely without the risk of infection has returned within the community at large, we have reconsidered our decision and activated the CIO in April 2022.. It has not been possible until now for Love4Life to develop as our intended beneficiaries were at risk and hence it was prudent to delay the timings of activation.

Section E Financial review

Brief statement of the charity's policy on reserves

No activity

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F Other optional information

See above section D

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)



Full name(s) Anna Galliford

Position (eg Secretary, Chair, etc) Trustee

Date



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name	No (if any)
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Receipts and payments accounts

CC16a

For the period from	Period start date 01/04/2021	To	Period end date 31/03/2022
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
none	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	-	-	-	-	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	-	-	-	-	-
A3 Payments					
none	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	-	-	-	-	-
Net of receipts/(payments)	-	-	-	-	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	-	-	-	-	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	none	-	-	-
		-	-	-
		-	-	-
	Total cash funds	-	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK


Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	Anna Galliford	08/02/2022

LOVE4LIFE

England & Wales - Charity number 1187757

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name Love4Life	No (if any) 1187757
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CC16a

Receipts and payments accounts

For the period from	Period start date 04/02/2020	To	Period end date 31/03/2021
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
none	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	-	-	-	-	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	-	-	-	-	-
A3 Payments					
none	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
A4 Asset and investment purchases, (see table)					
none	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	-	-	-	-	-
Net of receipts/(payments)	-	-	-	-	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	-	-	-	-	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	None	-	-	-
		-	-	-
		-	-	-
	Total cash funds	-	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

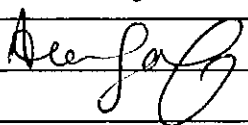
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	None	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	None		-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	None		-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	None		-	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	Anna Galliford	11/01/2022



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	4th	February	2020		31st	March	2021

Section A Reference and administration details

Charity name Love4Life

Other names charity is known by n/a

Registered charity number (if any) 1187757

Charity's principal address c/o the Kings Centre
 171-173 West Street
 Fareham
Postcode PO160EF

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	Anna Galliford			
2	Alison Heustice			
3				
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	CIO
Trustee selection methods (eg. appointed by, elected by)	Only appointed 2 initial Trustees

Additional governance issues (Optional information)

You may choose to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The objects of the CIO are for the public benefit to relieve those needs of adults with disabilities which arise from social isolation on the grounds of disability by working to assist such people to maximise their potential, develop friendships and relationships, reducing their loneliness and isolation and facilitating their full participation in society.

As the CIO has not been activated, no activities have taken place. The initial elected Trustees are aware of the Charity Commission guidance on public benefit.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

Due to the Covid pandemic the opportunity to deliver the Love4Life intended services were thwarted and as such the CIO has not been activated and sits purely as a shell CIO at this stage. Once the ability for vulnerable adults to interact and socialise freely without the risk of infection returns within the community at large, we will reconsider our decision on when best to activate the CIO. It has not been possible since March 2020 for Love4Life to develop as our intended beneficiaries were at risk and hence it was prudent to delay the timings of activation.

Section E**Financial review****Brief statement of the charity's policy on reserves**

No activity

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F**Other optional information**

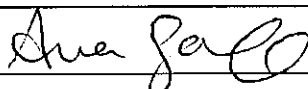
See above section D

Section G**Declaration**

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

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Anna Galliford

Position (eg Secretary, Chair, etc)

Trustee

Date

11/1/22

