

Love4Life CIO 1187757 Year to 31.3.2023



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.

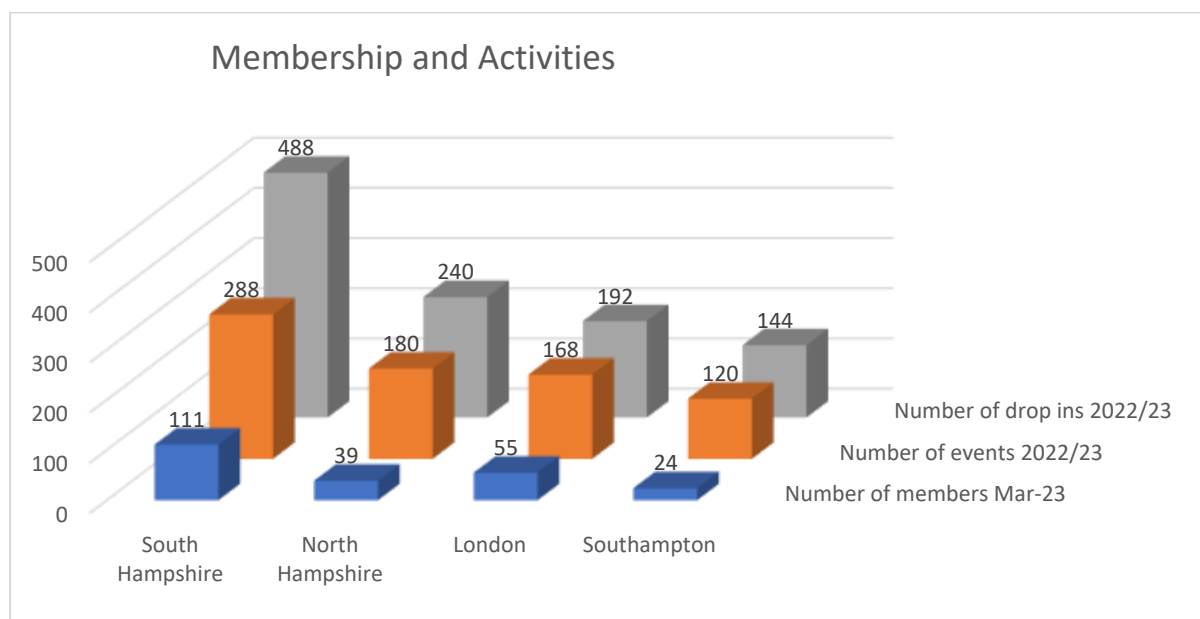
Love4Life members include people with mild learning disabilities, autistic people and people with more complex learning disabilities who might need additional support. Many members also have a range of physical health conditions and disabilities that means all our events are fully inclusive and accessible.

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 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.

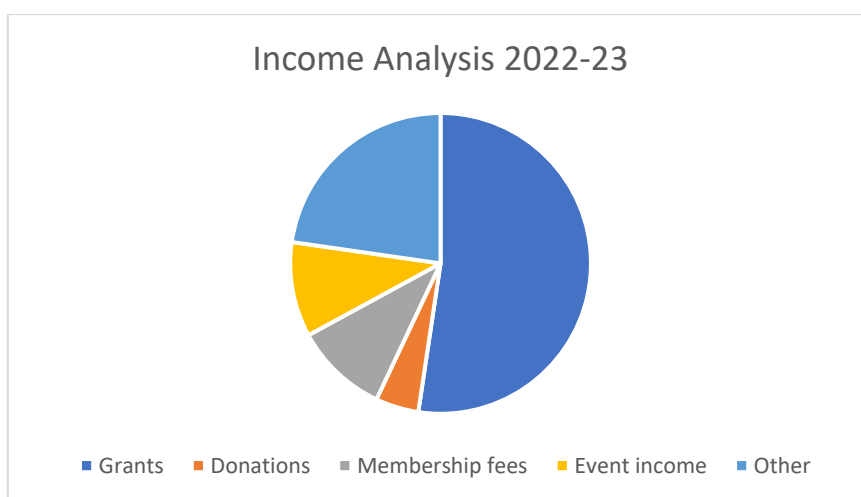
No private benefit is derived from the activities of the CIO by either the Trustees or parties related to them.

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 Blagrove 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 01-Apr-22	Incoming resources	Outgoing resources	Balance at 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
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Debtor balance from FitzRoy Support	£62,762
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