

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

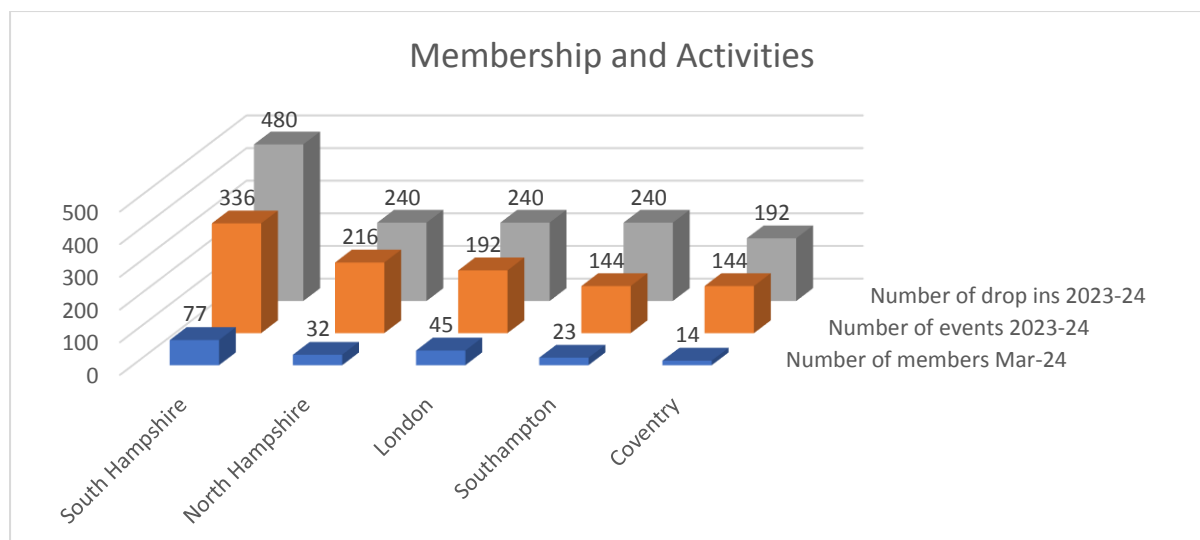
- Healthy eating and fitness
- Self-care
- Mental health support
- Sexual health

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.

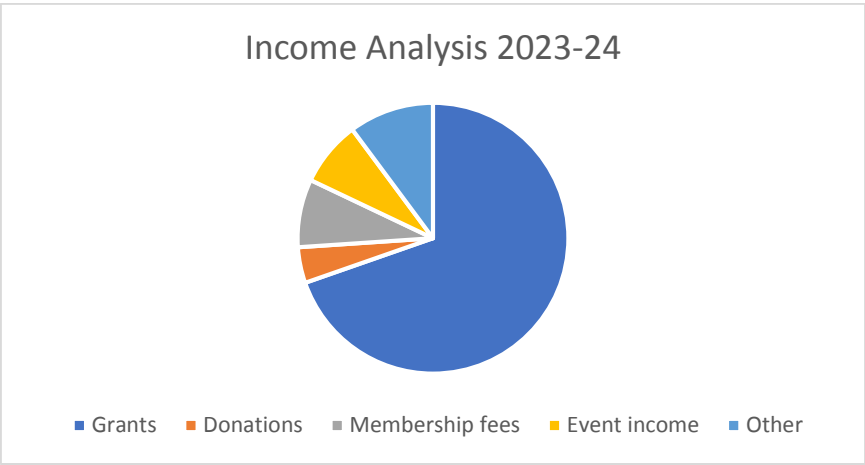
No private benefit is derived from the activities of the CIO by either the Trustees or parties related to them.

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

Trustee and Chair of the Board of Trustees



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
Blagrove 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