

Love4Life CIO 1187757 Year to 31.3.2025



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	Bankers
Stuart McKay	NatWest
MHA Audit Services LLP	31-37 Victoria Rd, Farnborough
2 London Wall Place, London	GU14 7NR
EC2Y 5AU	

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:

Relationships <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 	Personal development <ul style="list-style-type: none"> • Soft skills: communication, teamwork, problem solving • Employability • Citizenship • Leadership
Living well <ul style="list-style-type: none"> • Healthy eating and fitness • Self-care • Mental health support • Sexual health 	Managing money <ul style="list-style-type: none"> • Understanding spending • Budgeting • Saving
Gender and sexuality <ul style="list-style-type: none"> • Identity • Coming Out • Coping with family pressures 	Safety <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.

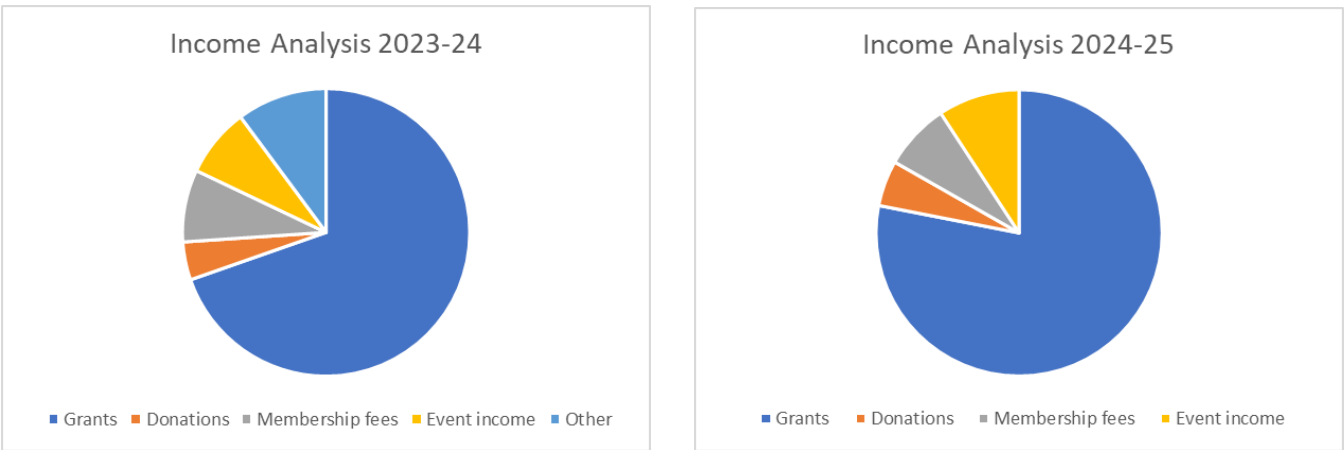
Establishing good community relations and active engagement with local communities is of paramount importance to our mission of boosting inclusion.

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 01-Apr-24	Incoming resources	Outgoing resources	Balance at 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 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.

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)