FUMBLE

England & Wales · Charity number 1188089

Details

Status	Registered
Legal form	CIO
Registered	2020-02-20
Register	View on the Charity Commission register

Contact

Address	Community Centre Highfield Adventure Playground Crowther Place Sheffield S7 1BJ
Phone	07925052601
Email	hello@fumble.org.uk
Website	http://www.fumble.org.uk/

Activities

Objects: THE OBJECTS OF THE CIO ARE:TO ADVANCE THE EDUCATION OF THE PUBLIC, PARTICULARLY YOUNG PEOPLE UP TO THE AGE OF 25, ON THE SUBJECT OF SEXUAL HEALTH, WELLBEING AND RELATIONSHIPS IN SUCH WAYS AS THE TRUSTEES THINK FIT, INCLUDING BY:1. CREATING DIGITAL RESOURCES (WEBSITE AND SOCIAL MEDIA CONTENT) FOR SUCH PERSONS2. ORGANISING AND PROMOTING WORKSHOPS, INCLUDING PRESENTATIONS, PANEL DISCUSSIONS AND EXHIBITIONS, FOR SUCH PERSONS3. PROMOTING THE PUBLICÆS KNOWLEDGE AND UNDERSTANDING OF SEXUAL HEALTH, WELLBEING AND RELATIONSHIPS BY SUCH OTHER MEANS AS THE TRUSTEES CONSIDER APPROPRIATE.NOTHING IN THIS CONSTITUTION SHALL AUTHORISE AN APPLICATION OF THE PROPERTY OF THE CIO FOR THE PURPOSES WHICH ARE NOT CHARITABLE IN ACCORDANCE WITH SECTION 7 OF THE CHARITIES AND TRUSTEE INVESTMENT (SCOTLAND) ACT 2005 AND SECTION 2 OF THE CHARITIES ACT (NORTHERN IRELAND) 2008.

Activities: We make sure that young people have the skills and knowledge to successfully manage their sexual health, mental health and relationships today. We do this through our trusted, quality co-created digital content and and our programme of workshops, advocacy and consultancy. We're creating a happy, healthy online world of sex ed. Fumble is created with young people, for young people.

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Classification

- **How:** Provides Advocacy/advice/information
- **What:** Education/training
- **Who:** Children/young People, Other Defined Groups

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	£167,223	£116,403	-	-
2024-04-05	£111,545	£75,914	-	-
2023-04-05	£100,480	£81,743	-	-
2022-04-05	£58,516	£37,841	-	-
2021-04-05	£27,245	£19,866	-	-

Trustees

Name	Role	Appointed
Charlotte Chorley	Chair	2018-10-01
Amy Thompson		2024-01-01
Chris Pugh		2022-07-23
Dr Emily Setty		2022-10-22
Ellie-Louise Stone		2022-07-23
Hannah Wrathall		2024-01-01

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FUMBLE

England & Wales - Charity number 1188089

Accounts

Fumble

A happy, healthy digital world of sex ed – by young people, for young people

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Annual Report & Accounts

6 April 2024 - 5 April 2025

"Wow!! Absolutely inspiring, I love that your charity is so committed to tackling the problems faced by young people growing up in the digital age. The way you articulate that it's not just a woman's problem, and that boys and men will also benefit from better education on these topics is amazing."

Ellie, 17, 2024 Summer Placement



Message from the CEO

Fumble was started by a group of young people in our twenties who came together to tackle the lack of relationships and sex education that accurately reflected the challenges young people face in the digital age.

As members of the first generation to grow up alongside smartphones and the internet, we know the significant new challenges this technology poses to young people when it comes to developing healthy understandings of relationships, health, and wellbeing. We also **see the enormous potential of a happy, healthy, free digital world** of relationships, sex and health education. That's Fumble.

We're so proud of where we've managed to take Fumble as we reach the end of our fifth financial year and look forward to building on this success in the years to come.

Today, **we continue to be led by young people** through our Youth Advisory Board. All of our work is co-created with young people, putting their voices at the heart of everything we do. We've reached over **2.5 million UK young people, worked directly with over 750 of them to make it happen**, and partnered with leading organisations in our sector including NCS, YoungMinds, Brook, Movember and LADbible, and the Sex Education Forum.

We're award-winning, and have been supported by some prestigious national funders, including the King's Fund via their GSK Impact Award, Garfield Weston, and UK Youth's Thriving Minds programme.

I'm proud of all the volunteers, expert advisors, funders, and individual supporters who play an instrumental role in making Fumble happen.

Five years in from our grassroots beginning, we're still a small organisation, but as one funder recently put it, we're very much '**punching above our weight**.' And we need to keep it up.

Young people today need Fumble more than ever - the alternative is online porn (1) and toxic social media influencers (2). This is not just inadequate - it's dangerous. (3)

With your support, we can continue to address this stark reality, working with and for young people to - in the words of our young volunteer Ebony-Renee: "**Be the voice for young people**." (4)



1 *'Sex is kind of broken now: children and pornography' - Children's Commissioner, 2025*
2 *'Barking at female staff and blocking doorways: they follow Andrew Tate and think he is amazing' - The Guardian, 2025*
3 *'More than half of top 100 mental health TikToks contain misinformation' - The Guardian, 2025*
4 *Here's how to tackle the issues of 'Adolescence' - Fumble , 2025*

About Fumble

Our mission

To give young people the skills and knowledge to successfully manage their sexual health, mental health and relationships today, especially in the challenging context of the digital age.

How?

Through our top quality co-created digital content and our programme of workshops, advocacy, and consultancy.

Highlights from our story so far...

"It's honestly changed my life to be part of and I think the content and projects produced are really necessary." Alex, Youth Advisory Board

A review of all our website content:

300+

articles, blog pieces, audio & support pages!

Over **2.5 million** young people reached online and **750+** directly involved in our co-creation

Developed our unique, urgently needed, model of co-creating digital sex ed content & campaigns

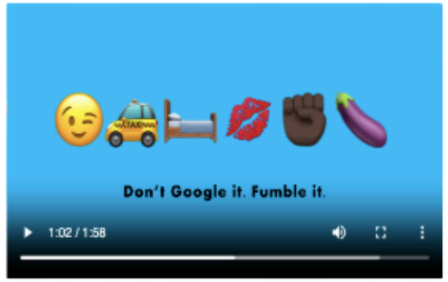


Our emoji campaign for young men...

840,000 young men (14-18) reached - that's 22% of population for this age group!

1/3 clicked through to site - very high for our small budget!



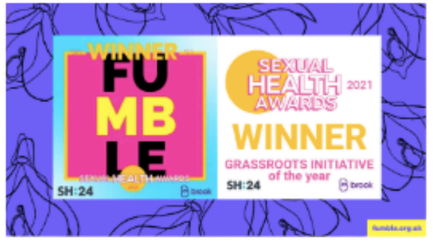


"Really clear resources, knowledgeable & engaging host. Am now full of ideas to go back to work with." Webinar attendee

Launched live workshops and online masterclasses for parents & trusted adults







UnLtd Award Winner



100% of attendees would recommend!





We were selected from **150+** applications for the Weston Charity Award 2024

Became multi-award winning!

pilotlight Partner Charity

Weston Charity AWARDS



Introduction to Fumble

Fumble is a multi-award-winning youth charity, leading the way in supporting young people with their mental health, sexual health and relationships in the digital age.

“An exciting, forward-thinking charity that puts young people at the heart of their ways of working” Tamsin Watson, *Crisis*

Fumble exists to build a safer, more informed future for young people in the digital age through our core services:

Co-created digital content campaigns

Our website of 300+ free, expert-reviewed articles

Partnership work: Superdrug, LADbible & more!

Guidance for trusted adults who support young people



As a nationally-recognised charity, we believe that all young people deserve quality, accurate education about sex, relationships, their bodies, their identities and their mental health. We understand that for many young people, the digital world is where they primarily seek and engage with this information and so, we aim to meet them where they are - in a safe and non-judgemental way.

As young people's relationships with their devices has increasingly come under scrutiny, Fumble relates constructively to young people's contemporary digital lives, giving them safe, reliable information and guidance for this era.

Our values & safeguarding

Our charitable objective is to advance the education of the public, particularly young people up to the age of 25, on RSHE (Relationships, Sex and Health Education). We do this through our trusted, quality, co-created digital content and our specialised programme of RSHE advocacy, training and consultancy.

All of Fumble's activities are developed in line with our guiding values to be:

Collaborative

Fun

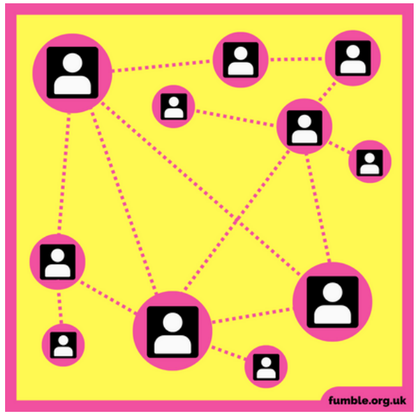
Inclusive

Safe

Fumble's safeguarding approach is foundational to its mission of enabling young people to live safe, happy, and healthy lives. Every aspect of Fumble's work is underpinned by an expert-led, evolving safeguarding framework: we provide responsive care for young people, while empowering them to co-create content and drive change in a safe and supportive environment.

While operating in a sensitive and increasingly politicised space, Fumble remains agile and expert-led in navigating risk. We maintain a formal risk register, build safeguarding into every project plan, and collaborate with partners such as NSPCC, Brook, and Sex Education Forum. This safeguards not only its young audiences, but also Fumble's organisational resilience. [Read more about Fumble's safeguarding approach here].







Sex ed beyond the margins



Fumble was born out of a recognition that boys are often dissatisfied with the sex education they receive in traditional settings (and seek it instead in non-traditional forums like online pornography) whilst the sex education girls receive is often disempowering in its tone, marginalising their agency and pleasure.

Within this context, Fumble aims to provide relatable and informative sex ed for **all young people**. We especially aim to meet the needs and experiences of young people that have been traditionally left out of mainstream provision of sex education, including:

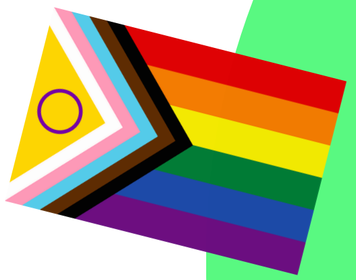
LGBTQIA+ young people

Those living with disability

Those struggling with their mental health

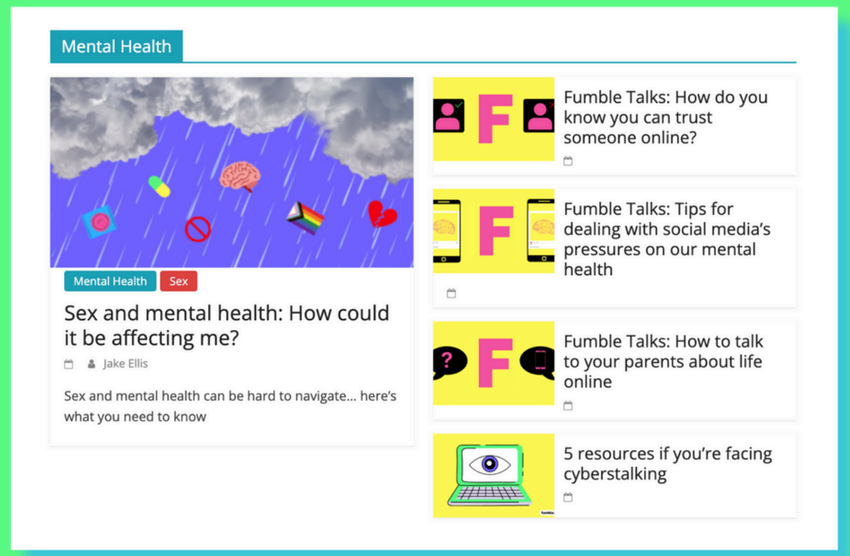
Those from racialised communities (i.e. communities who have been categorised and 'othered' by white-majority systems based on their skin colour or other cultural or religious features).





"While Fumble is for everyone, it has inclusion at its heart "

Mark Cusack @notdefining



Who's who?

Our CEO was formerly digital campaign lead at YoungMinds, and our Programme Manager brings 12+ years of youth work experience, including at national sexual health charity Brook. Our expertise enables us to deliver support that is empathetic, inclusive, and rooted in care.

Core team



Lucy Whitehouse
CEO



Emilie Cousins
Programme Manager



Dr Kerry Milller
Operations & Development Officer



Sandy Swain
Social Media & Comms Officer



Jess Freitas
Relationships & Engagement Officer

Freelancers



Jake Ellis
Digital Content



Duncan Wilbur
Fundraising



Shruti Soni
Accountancy



Celia Venables
Public Relations & Media

Trustee Board

“I genuinely believe that Fumble is offering something unique and essential for young people.” - Dr Emily Setty

Associate Professor in Criminology | Researcher in Young People's Online and Offline Sexual Behaviours and Cultures | Fumble Trustee

We are proud to have a Trustee Board of six with deep professional, academic, and lived experience in youth wellbeing, sex education, and digital culture, alongside charity governance and financial management.

Our Board covers strategic direction and operational governance, and play a vital role in the organisation’s leadership, including Amy, our Young Trustee and originally a member of our Youth Advisory Board.

Trustees at Fumble are recruited through a competitive recruitment process published on social media, Fumble’s website, and through professional networks. The interview process involves an application, reviewed by the CEO and Chair of Trustees against a series of performance markers, including relevant professional experience. Trustees undertake a number of briefing sessions on their legal obligations as Trustees under charity law during their onboarding. None of the Trustees receive remuneration or any other benefit for their work with the charity. All conflicts of interest must be disclosed to the Board of Trustees at the earliest possible moment.



Charlotte Chorley
Chair
Director of strategy and comms in the health tech sector, including a previous role at Google



Amy Thompson
Young Trustee & Secretary
Executive Support Officer at the University of Salford



Dr Emily Setty
Trustee
Associate Professor in Criminology at the University of Surrey



Ellie Stone
Trustee
Head of Fundraising and Alumni Communications at King's College London



Chris Pugh
Trustee
Former COO and co-founder in the financial services industry and chartered accountant



Hannah Wrathall
Trustee
Head of Communications and Engagement at Healthcare Central London, strategic consultant for women's health sector

Expert Advisory Panel

Our staff team and all of our programmes are constantly guided by our panel of expert advisors.

This is a group of leaders in their specialist fields, who, alongside our Trustees, steer our outputs and our impact.

Their active participation throughout the year ensures quality control of the highest calibre across our programmes, our content and our resources.

Our experts include **NHS doctors** (including sexual & reproductive health specialists and paediatricians), **leading academics** in the field of RSHE, **safeguarding specialists, digital marketing consultants, finance and legal experts**, and more.

Here we shine a spotlight onto six representative members of our Expert Advisory Panel.



Dr Yasmin Walters
HIV & Sexual Health Specialty Registrar, Chelsea & Westminster Hospital NHS Foundation Trust



Tasmin Watson
Senior Safeguarding Manager at Crisis, Safeguarding Lead at Blink Mental Health



Dr Faith Gordon
Associate Professor of Law & Deputy Associate Dean (Research) at The ANU College of Law



Dr Yvette Taylor
Professor of Education, LGBTQ+ specialist, University of Strathclyde Glasgow



Sakira Intrabal
Communications & Outreach at Eve Appeal, and Trustee at the Sex Education Forum



Helen Keevil
Deputy Head at Abingdon School. Expert in pastoral, mental health, e-safety & wellbeing

Youth Advisory Board

"The best part of being on Fumble's YAB was being able to give my personal input and feeling like my opinion was really valued."
(Al, YAB 2024)

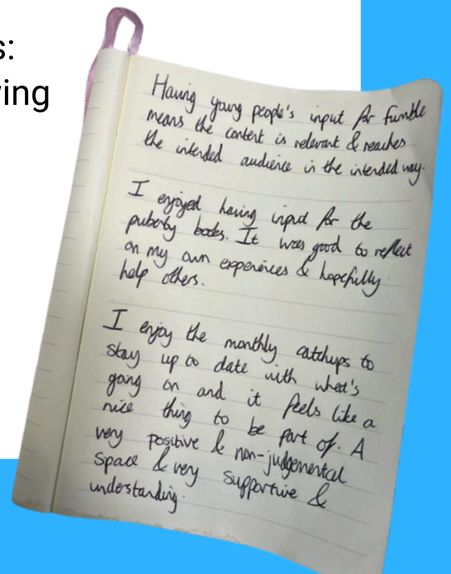
Our Youth Advisory Board (YAB) ensures that lived, current experiences across a diverse group of young people drive Fumble's services and steer everything we do.

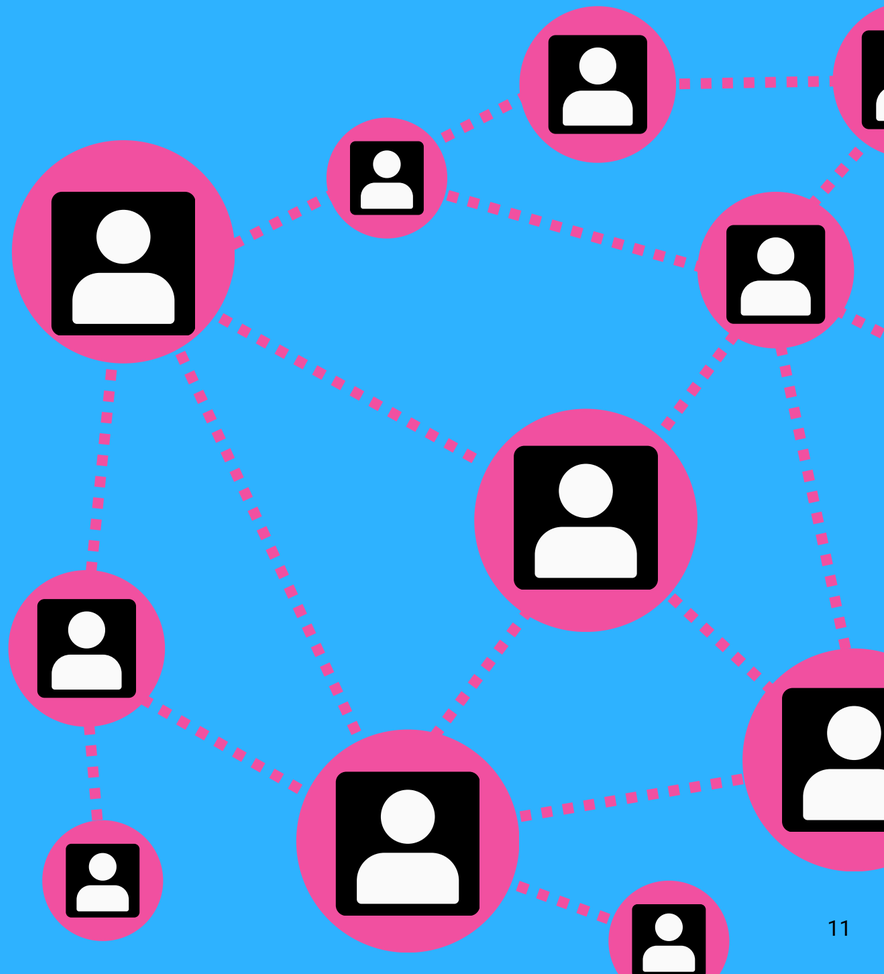
This is a Board of 20 young people, aged 16-21 from across the UK, who are passionate about and dedicated to building a safer future for young people in the digital age. They are a joy and inspiration to work with!

Our YAB is the beating heart of Fumble. They are actively involved in everything we do via a collaborative process that keeps them safe, respects their input, develops their skills, builds their confidence, and, in turn, strengthens all of Fumble's activity.

Through our online Hub and monthly meetings, our YAB members:

- Participate in the recruitment of our trustees and staff, reviewing applications and sitting on our interview panel
- Review our policies as these evolve
- Advise on our content, campaigns and projects
- Help design and deliver our annual Charity Day event
- Drive the creation of our strategy and vision.





Timeline: our journey so far

In five years, our grassroots, young women-led organisation has built a track record that proves our credibility, the need for our work, and our amazing impact with and for young people today. Here are some highlights from our journey so far.

2020-2021

2020

Fumble gains registered charity status.

Starting as a grassroots group of volunteers, almost all young women in our 20s, this was an amazing step forward; and confirmation of the demand for our urgent work.

We co-create our National Lottery Community Fund & DCMS funded **Pandemic Support Series**.

2022

We welcome **Naz Toorabally** onto our team to project manage our **Youth Manifesto** creation and national campaign.

We contribute to government calls for evidence on the women's health strategy, feature multiple times in BBC coverage, create our first 3 year strategy, and launch our Youth Advisory Board.

2023

We continue to strengthen our track record and impact with several amazing national campaigns including:

- Our award-winning emoji campaign for young men and boy: over **850,000 reached and engaged**.
- Our joint campaign on consent with **Superdrug**: You Before Yes
- Participation on leading research projects for **University of Surrey, Kings' College London, NATSAL** and more!

2024

This year saw:

- The launch of our **NEW Graduate Placement scheme**, and recruitment of **two young women** to it!
- Successfully supporting Jess, 24, to apply for the **prestigious Young Gamechangers award**, to tackle sexual violence in universities,
- Growing to **4 part time staff**!
- Presenting at a **national conference** to NHS doctors and nurses,
- And much, much more!

2025+

This year and **plans ahead**...

- **LadBible** national campaign for young men
- A major project to **tackle university sexual violence**
- Publishing **two puberty books** - for boys; and girls
- A co-created Q&A video series on young people's sexual health and relationships questions
- Continuing our team and operations development, launching our reach strategy, and more!

Our four strategic aims

1. Support young people through co-creation and digital content

2. Become a leading voice in our sector

3. Support the trusted adults around young people

4. Become a resilient charity!

These aims have been co-developed with 200+ young people, through our Youth Manifesto.

So, how are we doing?

1. Support young people through co-creation and digital content

We provided informative, inclusive, engaging digital content to **hundreds of thousands of young people** over 2024-25, with our trustworthy website and social media content.

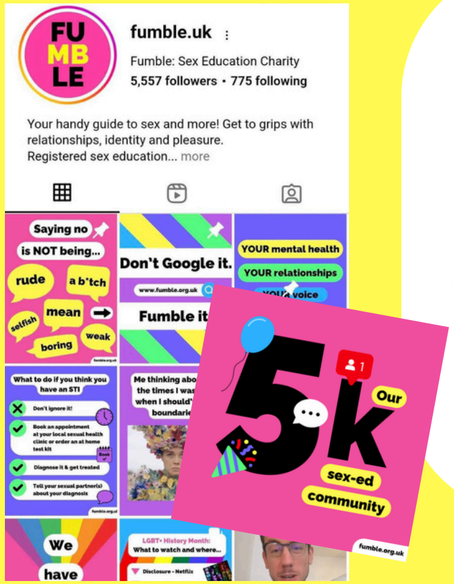
500,000+ young people reached!

Our socials engagement has increased exponentially since **Sandy joined our team as our new Social Media & Comms Officer**: utilising Instagram stories to be responsive to trends, share more about our team, and connect with partner organisations in the sector - including a brilliant collaboration series with **Sexpression**



Sandy Swain
Social Media & Comms Officer

Over 5,000 Instagram followers!

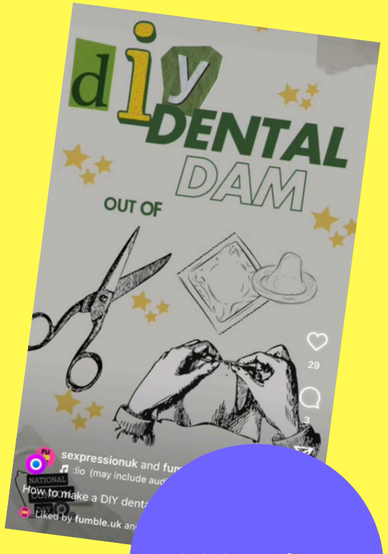


While our website is the beating heart of our **free-to-access resources for UK young people**, our Instagram channel sits alongside it as our primary social media platform.

We hit **5k followers** and that number's still climbing! This is such a **brilliant milestone** for our small (but growing!) charity.

In response to our Youth Advisory Board and youth audience calling for video content, we launched our co-created Reels using our **Fumble Talks podcast** episodes.





1,000+ views!

1. Support young people through co-creation and digital content

With funding to support young women and girls, our Social Media & Comms Officer delivered an **excellent online co-creation content workshop with our Youth Advisory Board**!

We used Canva Whiteboard to share thoughts and have insightful, thought-provoking discussions about what young women face in the digital age.

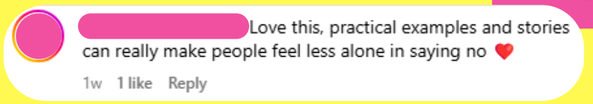


"People will start telling you off directly for being "abrasive" or "too much" - this is rarely an "us" issue and we are allowed to be assertive." **YAB member**



We welcomed 9 new YAB members!









18,000+ views
206 likes
10 saves

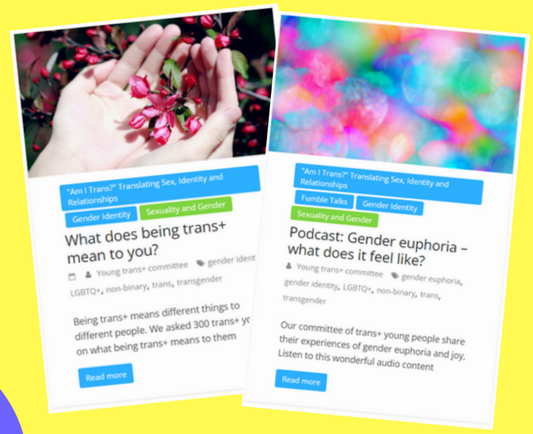
The biggest theme to emerge was **gendered expectations around boundary-setting and people-pleasing**, including:

- **Girls and young women have the right to be assertive!**
- **Recognising the impact of people-pleasing on energy levels.**
- **Setting boundaries across all types of relationships, and how to build comfort and confidence levels to say "no".**

1. Support young people through co-creation and digital content

We launched our most recent content series:
"Am I trans?" Translating sex, identity & relationships
Co-created with over 300 trans+ young people in the UK

Over 6,000 young people reached!



Read our Survey Report!



Part of our launch included an **Instagram campaign** ft. reels of audio clips & graphics co-created with our Trans+ Youth Committee and Youth Advisory Board

6.5% *avg campaign engagement*

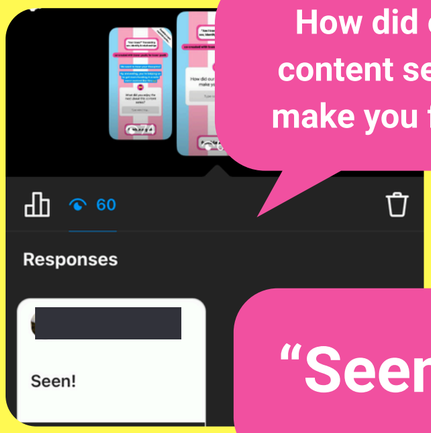
In partnership with **Stonewall**, our Programme Manager Emilie filmed a reel for the **first ever Trans+ History Week in the UK**: sharing how our content series works towards a better future of trans+ communities



"It was a good community to work with; I spend a lot of my time stressing over issues that I can't really impact, so it feels really positive to finally get to make a difference."
Project member, 20



4000+ plays!



How did our content series make you feel?

"Seen!"

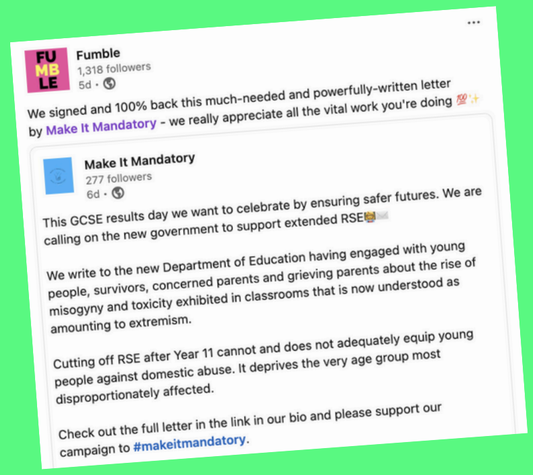


2. Become a leading voice in our sector

We endorsed the **FSRH Hatfield Vision open letter** to **Wes Streeting**, calling for Labour to prioritise women's reproductive healthcare



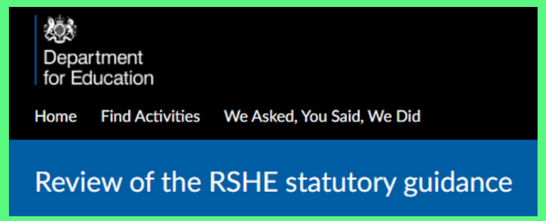
Political advocacy and government action

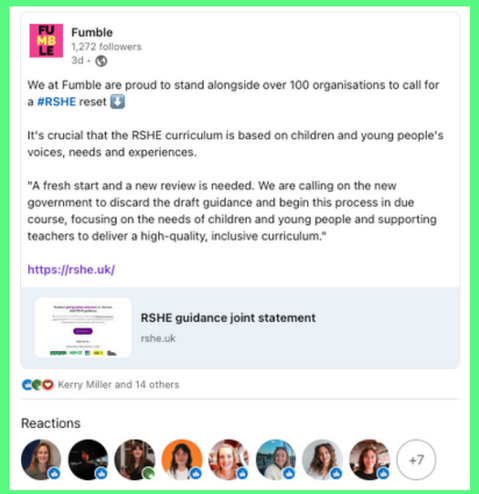


We were selected as a Weston Charity Award Winner 2024!

We signed the **Make It Mandatory** open letter to call for 16+ Relationships and Sex Education.

We submitted responses to two government consultations, representing the realities young people face right now and including feedback from our Youth Advisory Board and Graduate team members





Weston Charity AWARDS



We joined a **sector-spanning call for the new government to ditch plans to roll back RSE** in school.

2. Become a leading voice in our sector

We were invited onto two exciting panels!

Our Programme Manager, Emilie, participated on a **Movember x The Good Side panel**, discussing men's experiences of intimate relationships, alongside Split Banana, Beyond Equality and academic Emily Setty.

Emilie also participated on a panel for **TRANSforming Future's celebratory funder event**, alongside fellow grantees, to discuss our content series and the importance of funding youth-led projects.

"It's been a real joy to hear the work you do with young people. I have learnt lots on a professional and personal level and am inspired and in awe of your fabulous team, your vision, and your approach to filling in the gaps for young people (and adults!) around sex and sexual health."
Health Improvement Manager, NHS



We presented at two Derbyshire NHS events: Your Sexual Health Matters





Your Sexual Health Matters is with **Fumble** and **Sex Ed Book Club**.
21 October 2024 ·

A huge thank you to everyone who joined us at our Sexual Health Network Events in Derby and Chesterfield last week!

These events were filled with insightful discussions around women's sexual health, exploring the impact of the first Women's Health Strategy for England. We were proud to connect with professionals across Derbyshire, sharing valuable resources and conversations that will help us better support women in our communities.

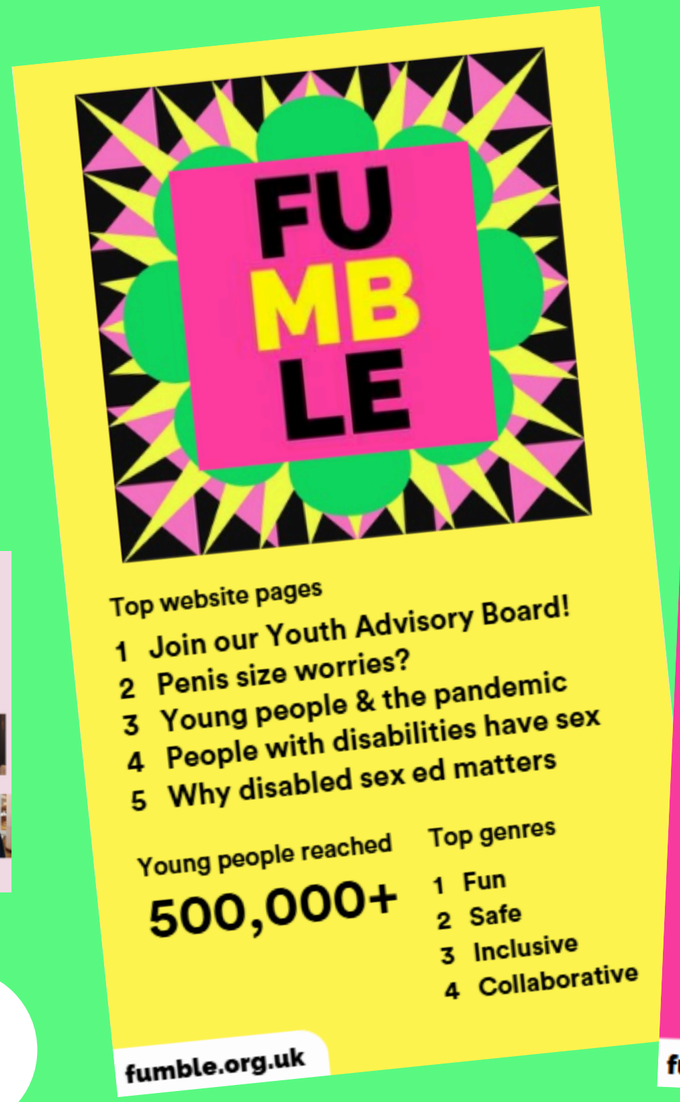
Special thanks to Fumble UK for their powerful session on supporting Trans-youth, and to Kerry from the Sex Ed Book Club for leading an engaging discussion on Sophia Smith Galer's "Losing It."

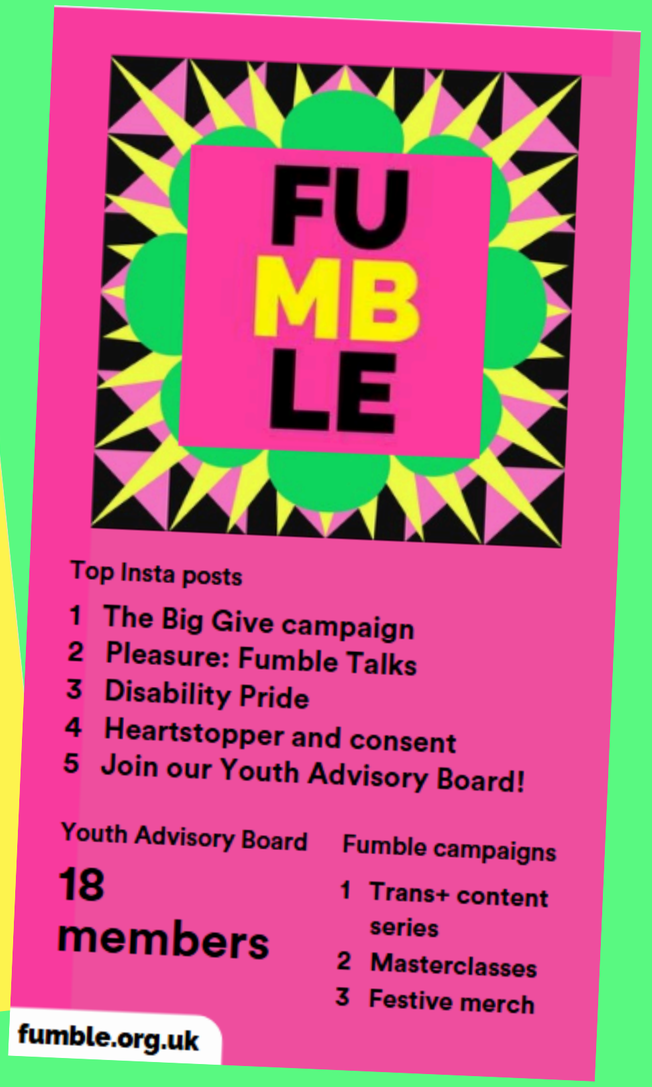
Together, we're shaping a future where access to sexual health services is more inclusive and equitable.

2. Become a leading voice in our sector

Introducing: Fumble Wrapped!

We hopped on the **Spotify Wrapped** trend to showcase this year's Fumble highlights:
an example of working with young people across everything we do, resulting in co-created, engaging, innovative content and comms - even when presenting and sharing our impact!





Plus...

Our team delivered a presentation about Fumble's mission to support young people at the University of Portsmouth's **Sex and Sexuality Education Research Group (SSERG) Symposium**





We partnered with **SheSpot**, a sexual wellness brand for women, on a campaign supporting small charities

3. Support the trusted adults around young people

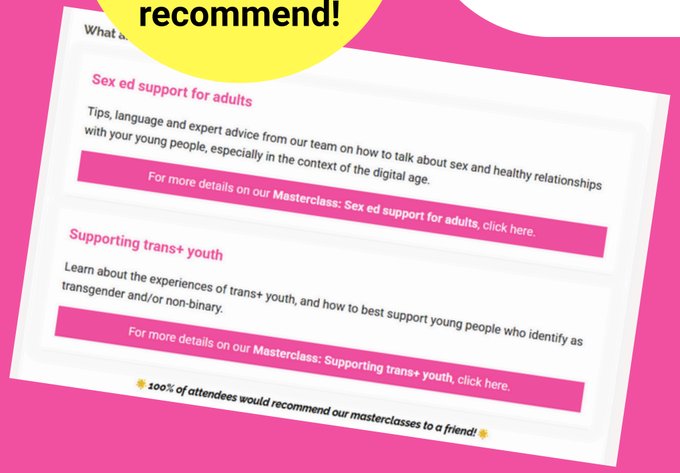


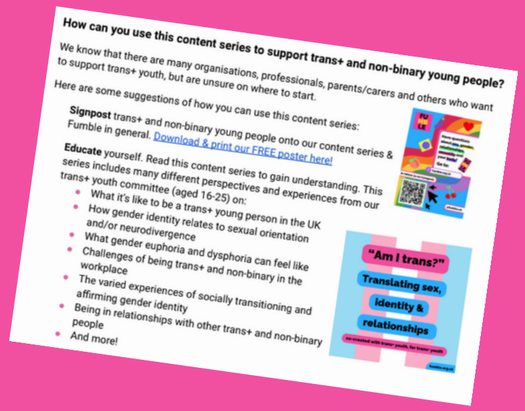
The launch of Fumble's masterclasses!

We launched our new masterclasses! **Guided by young people and developed with experts**, our masterclasses are for adults supporting young people in the digital age.

A Fumble masterclass is an online, expert-led webinar with downloadable resources. **Find out more here**.

100%
of attendees would recommend!





We published our FREE 'Guide for professionals, parents, carers & trusted adults'

Read our Guide!

We delivered our webinar: Supporting trans+ youth

Over 70% now feel more **confident** to support trans+ youth

"Really inspiring - and fills me with optimism after what has politically and in the media quite a damaging year or so for our young people. Great to know there is somewhere safe to signpost."
Webinar attendee

"Really clear resources, knowledgeable and engaging host. Am now full of ideas to go back to work with."
Webinar attendee



4. Become a resilient charity

Funding successes: Thank you to all our supporters!



Team development and awards



Our Programme Manager, Emilie, became an **Aspen UK Rising Leaders Fellow**





Kerry won the **Significant Contribution Off Campus award** for her work with Fumble, as part of the University of Sheffield's **Inspiring Student Worker Awards**

4. Become a resilient charity

We centre young people in our operations as well as in our delivery, and we are continually developing Fumble's structure to support this more as we grow!



Ellie
1-week summer placement



Sandy
3-month summer placement (from our YAB!)



Jess
Graduate Placement

We offered two Summer Placements!

Giving Sandy and Ellie the opportunity to learn more about how a charity works, particularly in the sector of youth engagement and digital content

We launched our first ever Graduate Scheme!

We offered two young people the opportunity to join our team for a 10-month Graduate Placement.

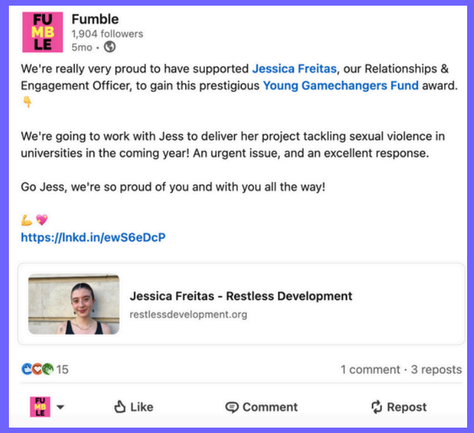
Following Sandy's brilliant development during her Summer Placement, she secured one of the Placement roles. We welcomed Jess, new to Fumble, in our second Graduate role!

Only 10% of grantees secure funding & Jess was chosen in the first 10 mins!

During Jess' placement, we supported her to secure a highly competitive **Young Gamechangers Fund award!**

With this funding, she is working to deliver a project **tackling sexual violence at universities** — in partnership with the University of Manchester, co-created with students themselves. We're incredibly proud to support her as a partner organisation on this project.





Our impact

Since launching, we've reached over 2.5 million young people online through four major campaigns and our digital hub of 300+ free, co-created articles: empowering young people to manage their relationships, sexual health, and mental wellbeing in today's complex digital world.

Here are some highlights of our impact for this year.

Website stats overview

At-A-Glance

Sessions	Average session duration	New users	Engagement rate
64,114	00:02:02	57,013	61.25%

Online reach in 2024-25

A digital-first charity, Fumble uses excellent analytical tools to track our online impact such as Meta, Buffer and Google Analytics to assess our reach and the quality of young people's interactions with Fumble.

These monitoring systems drive enhancements to our programmes and ensure that Fumble's content and delivery meet young people's needs.

Digital programme delivery

Totals

On our socials, across our channel mix, we reached (organic reach only, totals will be highe



Total Audience
7,797 ↗ 17%



Total Impressions
411,694 ↗ 166%

Socials annual stats overview

Our impact

“I spend a lot of my time stressing over issues that I can’t impact, it feels really positive to finally get to make a difference.”

“Being part of the committee helped me develop my confidence in talking to others, sharing my ideas, public speaking, and asking for help/setting professional boundaries and requesting reasonable accommodations for my time, emotional tether and ability”.

“It was really nice to work in an environment that was so intentional and well-intended, making it safe to take risks and try new things.”

Young people engaged

We also track our impact across our co-creation projects with young people with benchmarking and follow up surveys, giving us powerful qualitative and quantitative data. Some examples include:

Our Youth Committee who co-created our 2024 digital content series shared:
✅ 100% agreed that “Being on Fumble’s committee has improved my self-confidence”.
✅ 100% agreed that “I have developed my knowledge about mental wellbeing as a result of being part of this committee”.

Our Youth Advisory Board shared in 2025:
✅ 77% agreed that “Being on Fumble’s YAB has improved my self-confidence”.
✅ 78% agreed that “I have developed my knowledge about mental wellbeing as a result of being part of Fumble’s YAB”.

Digital programme delivery

Our impact

Our impact is more than broad educational reach, and it goes far beyond statutory provision: it is deep interventions that change real lives.

Impact of our in-person delivery

Alongside our digital offering - we are considered sector-leading for digital participation and safeguarding - we are also strengthening our in-person offering for young people.

Our new physical base in **Sheffield's Sharrow Community Forum** (we moved in 2025) embeds us in a diverse local community, allowing us to offer culturally sensitive, trauma-informed workshops to young people from marginalised backgrounds.

Following our recent pilot of our 'Healthy relationships for women and girls' programme in Sheffield, for example, we've already seen real lasting impact: a local caseworker told us one young woman who participated in our pilot felt empowered to leave a long-term coercive relationship after gaining the language and tools through our workshops.

"Very empowering approach—not telling the answers, but getting participants to come up with ideas... a real revelation for some clients who have been subjugated their whole lives."

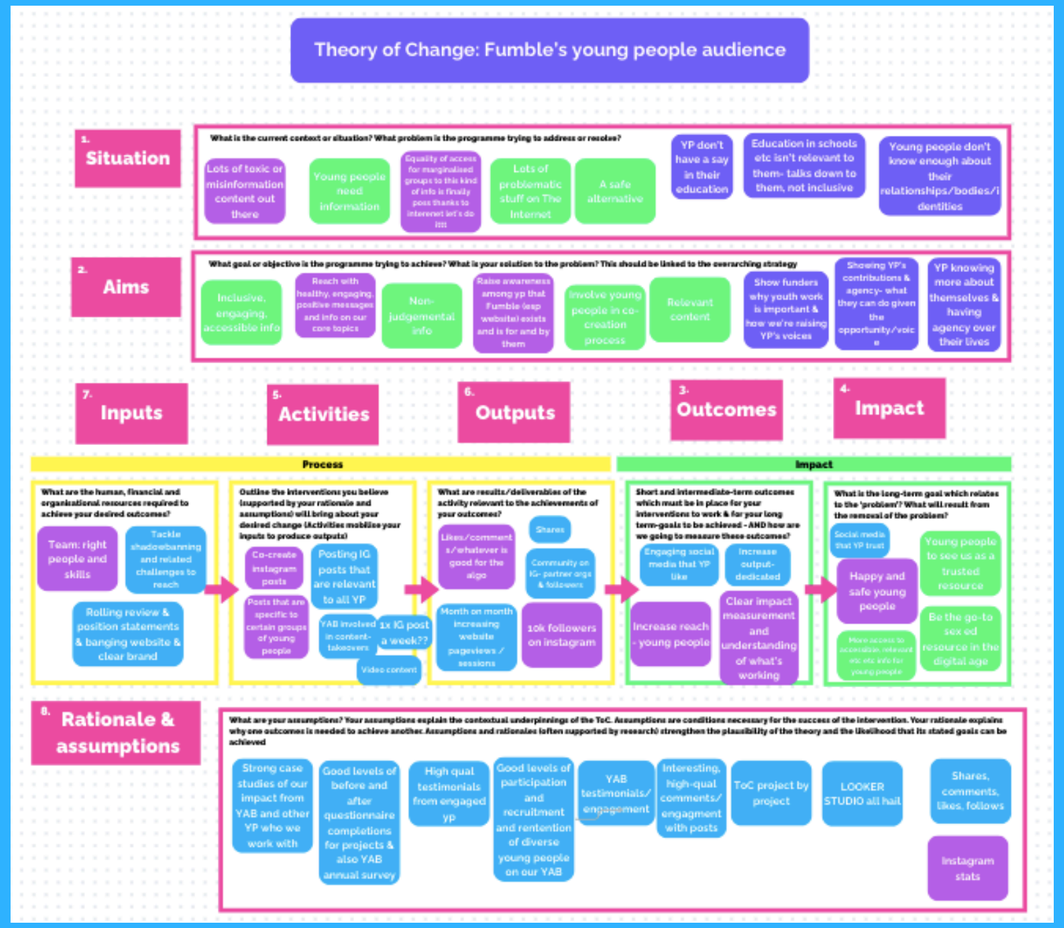
To evaluate impact outcomes from our face-to-face activities, we collect feedback via a form from participants after each session, which allows us to track changes in their confidence and knowledge.

It also feeds into our reflective practice, through which we continually improve and update our services, content and delivery to best meet young people's needs - especially important in a fast-evolving digital age.

Face-to-face programme delivery

Our impact

A sneak peek of this exciting work:



Developing our impact measurement practice

We use the socio-emotional skills development framework offered by the YMCA George Williams College, which is considered best practice for impact measurement in our sector.

While we've made a great start capturing our impact over our first five years building a track record, we're a young organisation and we recognise we need to further develop robust impact measurement practice.

Impact measurement ahead

This is a strategic priority for us in our future plans.



Preparing for 25-26

Major national LADbible campaign

We're partnering on **a major, national LADbible campaign**: Getting honest about porn! With **Movember** and **Pivotal Recovery**, we're meeting young people's call for more support and honest conversation about porn.

Website redesign

Our website is the **beating heart of Fumble**. It's served us well for our start-up phase, and now we have big plans to improve the user experience for young people and our supporters. We will create **a new, fit-for-purpose website**.

Develop our impact measurement

Using the recommended framework from **YMCA George Williams College**, we are levelling up our impact measurement to show the change Fumble makes to young people's lives, health and happiness.

Sexual health Q&As campaign

We will be launching our **powerful, co-created video series and campaign on sexual health Q&As** between young people and doctors!

Youth pulse check

As part of developing our PR and media reach, we will launch our **annual survey and report**: gathering stats on the important sex and relationships issues that young people face today.

What's next? Our longer term strategy

PR and media: reach

Alongside **Celia Venables**, who led the meteoric rise of **Pregnant then Screwed**'s public profile, we will develop and expand Fumble's PR profile. We plan to dramatically increase Fumble's visibility. To date, with only reactive PR, we have secured coverage on BBC, Times Radio, The Independent, Vice, and more. Time to go up a gear and **make Fumble a household name!**

Our pilot programme for young women & girls

We will expand our successful pilot programme for young women and girls aged 16-25, on mental health and healthy relationships in the digital age

"Very empowering approach. It was so encouraging to see some clients educating others. Lucy created a safe space - you should definitely run it again!"

The Snowdop Project

Our 4 strategic pillars!

We will continue to strengthen our work towards our strategic pillars:

1. Support young people through co-creation and digital content
2. Become a leading voice in our sector
3. Support trusted adults around young people
4. Become a resilient charity

Co-developed with 200+ young people, through our Youth Manifesto

Annual accounts

Charity name Fumble
Charity number 1188089

Charity address
Adventures Community Centre, Crowther Place, Sheffield, S7 1BJ

The Co-operative Bank address
1 Balloon Street, Manchester, M4 4BE

Financial overview
We are pleased to have continued to develop Fumble and to have increased our annual income to **£167,223**.

We have demonstrated the efficiency and impact of our operations, and are pleased that Fumble attracts high levels of support from both funders and individual donors.

Fumble takes its financial health seriously. We have established robust financial controls to ensure sound financial management and risk management best practice.

Receipts and payments
Our accounts have been prepared on a receipts and payments basis, in line with Charity Commission guidance.

Fumble's reserves policy
It is the policy of Fumble to hold in reserves the equivalent of six months of general running costs (including staff costs).

CHARITY COMMISSION FOR ENGLAND AND WALES

Fumble	1188089	CC16a

Receipts and payments accounts

For the period from	06/04/2024	To	05/04/2025

Section A Receipts and payments

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total funds £	Last year £
A1 Receipts					
Grants and donations	155,214		-	155,214	107,434
Gift aid	4,787		-	4,787	-
Earned income	5,263		-	5,263	4,111
Bank interest	1,959		-	1,959	
***Sub total** (Gross income for AR)*	167,223	-	-	167,223	111,545
Total receipts	167,223	-	-	167,223	111,545
A3 Payments					
Charitable activities	99,185		-	99,185	71,028
Fundraising costs	10,775		-	10,775	4,886
Core costs and overheads	6,443		-	6,443	
			-	-	
Sub total	116,403	-	-	116,403	75,914
Total payments	116,403	-	-	116,403	75,914
Net of receipts/(payments)	50,820	-	-	50,820	35,631
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	80,383	-	-	80,383	44,752
Cash funds this year end	131,203	-	-	131,203	80,383

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank current account	54,244	-	-
	Savings account	76,959	-	-
		-	-	-
	Total cash funds	131,203	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Debtors	1,500	-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Accruals	Unrestricted	3,462	

Related Party Transactions

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2024: £nil). No charity trustee received payment for professional or other services supplied to the charity (2024: £nil).
No trustees were reimbursed any expenses incurred in relation to their duties as trustees (2024: nil).

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
	C Chorley	Charlotte Chorley, Chair	24/11/2025

Annual accounts

Independent Examination

In line with the Charity Commission's requirements, the following annual accounts have been independently examined by:

Charles Ssempijja FCA | Founder and Director | NfP Accountants Ltd
Limited company No. 08217088 (England).
Registered address: 3rd Floor, 86-90 Paul Street, London, EC2A 4NE

CHARITY COMMISSION FOR ENGLAND AND WALES

Section A *Independent Examiner's Report*

Report to the trustees/ members of	Charity Name Fumble		
On accounts for the year ended	05.04.2025	**Charity no (if any)**	1188089
Set out on pages	appended (remember to include the page numbers of additional sheets)		

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **05 / 04 / 2025**.

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").

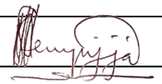
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 which gives me cause to believe that in, any material respect:

☐ accounting records were not kept in accordance with section 130 of the Act or
the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signature	Print Name	Date
	Charles Ssempijja, FCA	12/12/2025

Trustees' Declaration

The Trustees have had due regard to the commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

The Trustees declare that they have approved the Trustees' Report and annual accounts above.

Signed on behalf of the charity's trustees:

Signature: 

Full name: Charlotte Chorley

Position: Chair of Trustees

Date: 08 JANUARY 2026



Thank you

FUMBLE

To all our funders, partners, and young people who make our work possible!

SEXUAL HEALTH AWARDS 2021
WINNER
GRASSROOTS INITIATIVE of the year
SH:24 brook

Weston Charity AWARDS
Winner 2024-25

Registered charity 1188089



FUMBLE

England & Wales - Charity number 1188089

Accounts

Fumble

A happy, healthy digital world of sex ed.

By young people, for young people.

Annual Report 2023-2024



Contents

- Introduction to Fumble
- Organisation structure
- Activities and impact
- Plans ahead
- Message from the CEO
- Fumble’s accounts for 2023-24

Introduction to Fumble

Fumble

Your handy guide to sex.

Our mission

To give young people the skills and knowledge to successfully manage their sexual health, mental health and relationships today, especially in the challenging context of the digital age.

How?

Through our top quality co-created digital content and our programme of workshops, advocacy, and consultancy.



Introduction to Fumble

Fumble is a multi-award-winning youth charity, leading the way in supporting young people with their mental health, sexual health and relationships in the digital age.

'Fumble is like the knowledgeable best friend every young person needs when growing up. A handbook for everyone, to guide them in making the right sex and relationship choices for themselves.' *Amy, 19*

Established in 2017 by a team of volunteers in their twenties, Fumble exists to create a happy, healthy and free digital world of relationships, sex and health education (RSHE) for young people.

As a nationally-recognised charity, we believe that all young people deserve quality, accurate education about sex, relationships, their bodies, their identities and their mental health. We understand that for many young people, the digital world is where they primarily seek and engage with this information and so, we aim to meet them where they are in a safe and non-judgemental way.

As young people's relationships with their devices has increasingly come under scrutiny, Fumble tries to relate constructively to young people's contemporary digital lives, given them safe and reliable information and guidance for this era.



Introduction to Fumble

Our charitable objective is advancing the education of the public, particularly young people up to the age of 25, on RSHE (Relationships, Sex and Health Education). We do this through our trusted, quality, co-created digital content and our specialised programme of RSHE advocacy, training and consultancy.

All of Fumble's activities are developed in line with our guiding values to be:

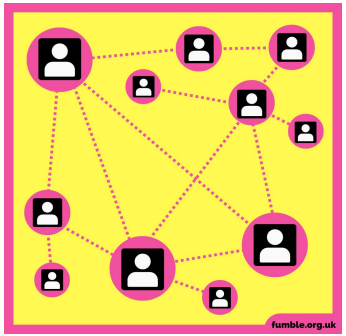
- **Collaborative**
- **Inclusive**
- **Fun**
- **Safe**

Safeguarding and quality control is the bedrock of everything we do at Fumble. We exist to ensure young people can lead safe, happy, healthy lives, and so, we take our responsibility for creating age-appropriate resources and programmes very seriously.

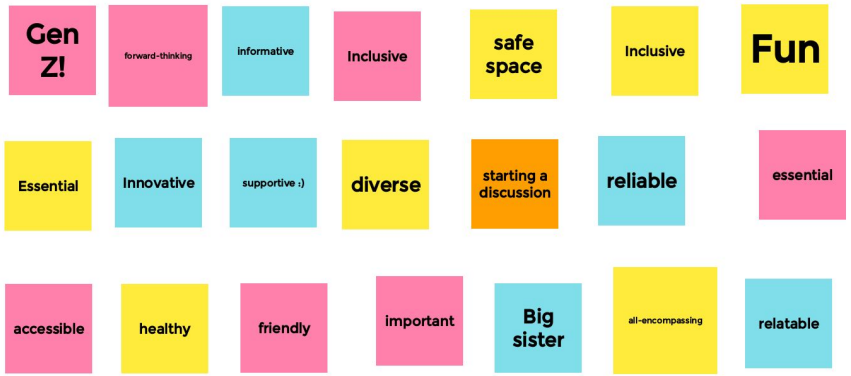
To ensure that we are protecting users, we have developed a suite of tools and processes that ensure our content is always accessed by young people who are developmentally ready for it.

We're guided in this by our expert advisory panel, including NHS doctors, leading academics in the field of RSHE, safeguarding specialists and legal experts.





How would you describe Fumble in one word?

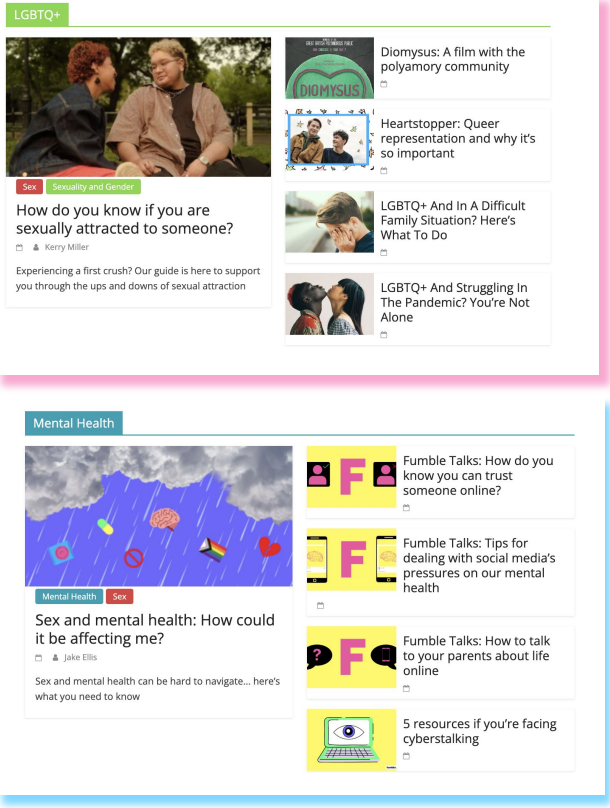


Introduction to Fumble

Fumble was born out of a recognition that young boys are often dissatisfied with the sex education they receive in traditional settings (and seek it instead in non-traditional forums like online pornography) whilst the sex education young girls receive is often disempowering in its tone, marginalising their agency and pleasure.

Within this context, Fumble aims to provide relatable and informative sex ed for all young people and we especially aim to meet the needs and experiences of young people that have been traditionally left out of mainstream provision of sex education, including:

- LGBTQ+ young people
- those living with disability
- those struggling with their mental health
- those from racialised communities (i.e. communities who have been categorised and 'othered' by white-majority systems based on their skin colour or other cultural or religious features).



Introduction to Fumble

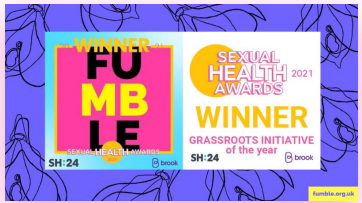
We are proud of our impact to date. In our first four years of operating as a registered charity, we have reached over **2.5 million UK young people online**, and **worked directly with over 750 young people** to co-create everything Fumble does. We are working with tools from the YMCA George Williams College in the coming period to further demonstrate our positive impact with and for young people, on both an individual and societal level.

This Annual Report outlines how we have delivered our transformative impact during 2023-24, and details how our unique, urgently-needed service is supporting the lives of young people in the UK today. Thank you for reading.

"Teenagers are going to want to explore: instead of trying to stop them, it's best to provide them with the answers they need."
Matt, 17

Weston Charity AWARDS

Winner 2024



UnLtd Award Winner

SEX EDUCATION FORUM
working together for quality relationships and sex education

Partner member

Organisation Structure

Core team, freelancers and volunteers

Core Staff Team!



Lucy Whitehouse
CEO



Emilie Cousins
Programme Manager



Kerry Miller
Digital Content Lead



Sandy Swain
Social Media & Comms Officer



Jess Freitas
Relationships & Engagement Officer

Freelancers & volunteers!



Jake Ellis
Graphic Designer (freelance)



Naz Toorabally
Digital Content Lead (freelance)



Sakira Intrabal
Project & Comms Support (volunteer)



Farrah Frost
Digital Marketing Consultant (volunteer)

Trustee Board



Charlotte Chorley
Chair



Amy Thompson
Trustee and Secretary



Dr Emily Setty
Trustee



Ellie Stone
Trustee



Chris Pugh
Trustee



Hannah Wrathall
Trustee

Youth Advisory Board

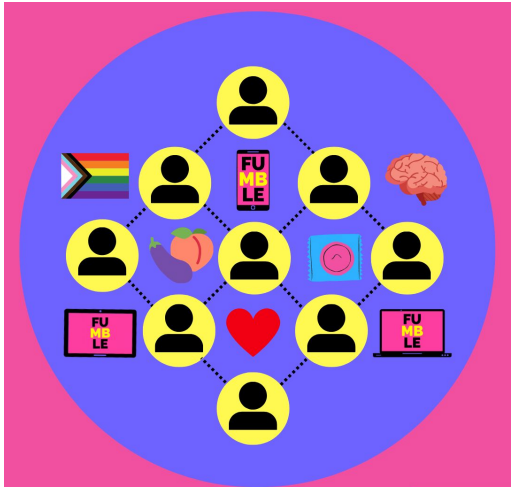
Our **Youth Advisory Board (YAB)** ensures that lived, current experiences across a diverse group of young people drive Fumble's services and steer everything we do.

Currently, the YAB comprises young people aged 16-21 who live across the UK (we recruit new members on an ongoing basis, see here).

Our YAB is the beating heart of Fumble. It is actively involved in everything we do via a collaborative process that keeps them safe, respects their input, develops their skills, builds their confidence, and, in turn, strengthens all of Fumble's activity.

For example, our YAB members:

- Participate in the recruitment of our trustees and staff, reviewing applications and sitting on our interview panel.
- Review our policies as these evolve,
- Advise on our content, campaigns and projects,
- Help design and deliver our annual Charity Day event,
- Drive the creation of our strategy and vision.



"Fumble has honestly changed my life, and I think the content and projects produced are really necessary."

(Jo, YAB 2022)

Expert Advisory Panel



Dr Yasmin Walters
HIV and Sexual Health Specialty Registrar, Chelsea and Westminster Hospital NHS Foundation Trust



Tamsin Watson
Senior Safeguarding Manager at YoungMinds | Safeguarding Lead at Blink Mental Health



Dr Faith Gordon
Associate Professor of Law and Deputy Associate Dean (Research) at The ANU College of Law



Dr Yvette Taylor
Professor of Education, LGBTQ+ specialist, University of Strathclyde Glasgow



Peter Bohm
Corporate Lawyer at gunnercooke LLP, hub leader of Inspire Hub peer support group for charity leaders*



Helen Keevil
Deputy Head at Abingdon School. Expert in pastoral, mental health, e-safety & wellbeing

Our staff team and all of our programmes are constantly guided by our panel of expert advisors.

This is a group of leaders in their specialist fields, who steer our outputs and our impact.

Their active participation throughout the year ensures quality control of the highest calibre across our programmes, our content and our resources.

Our experts include **NHS doctors** (including sexual & reproductive health specialists and paediatricians), **leading academics** in the field of RSHE, **safeguarding specialists**, **digital marketing consultants**, **finance and legal experts**, and more.

Here we shine a spotlight onto six representative members of our expert advisory panel.

Activities and Impact

Our four strategic aims:

1. Support young people through co-creation and digital content

2. Become a leading voice in our sector

3. Support the trusted adults around young people

4. Become a resilient charity!

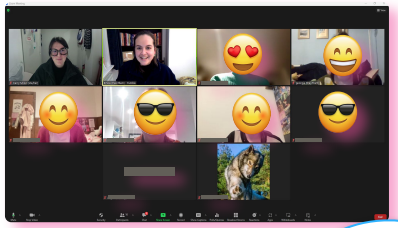
These aims have been co-developed with 200+ young people, through our Youth Manifesto.

> ***"Wow!! Absolutely inspiring,*** *I love that your charity is* ***so committed to tackling the problems*** *faced by young women and girls* ***growing up in the digital age****. The way you articulate that it is not just a woman's problem, and that boys and men will also benefit from better education on this topic* ***is amazing****."*
>
> ***Ellie, 17***
> ***Youth summer placement***

So, how are we doing? 🤔

1. Support young people through co-creation & digital content

We formed our **Trans+ Youth Committee** & delivered a **bespoke Safeguarding Training** to keep everyone safe.



"It was really nice to work in an environment that was so intentional and well-intended, making it feel safe to take risks and try new things."
Al, Trans+ Youth Committee

Spotlight on safeguarding

Safeguarding is the bedrock of everything we do at Fumble. Highlights this year include...

1. Review
Our Designated Safeguarding Officer led a full safeguarding review across our training & processes.

2. Best practice & knowledge sharing
We attend an external monthly knowledge sharing session.

3. Our Expert Advisor
We're guided by our expert external advisor, Tamsin Watson, Safeguarding Manager at YoungMinds.



We received
340
responses to our trans+ youth **survey** helping to inform our content

We expanded our co-creation with young people!

We partnered with **National Citizen Service (NCS)** to produce a blog on **consent** using examples from Heartstopper for **Sexual Health Week 2023**. Discover our collab **here**

New Youth Advisory Board

We recruited a brilliant new cohort of our YAB, ensuring that lived and current experiences across a diverse group of young people continue to drive our services.

"The skills I've learned are invaluable and I've used examples from my time with Fumble in a job interview which I was successful in."
Jess, Youth Advisory Board

"It's honestly changed my life to be part of and I think the content and projects produced are really necessary."
Alex, Youth Advisory Board

A review of all our website content:
300+
articles, blog pieces, audio & support pages!

Over 2.5 million
young people reached online and
750+
directly involved in our co-creation

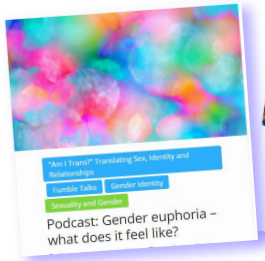


1. Support young people through co-creation and digital content

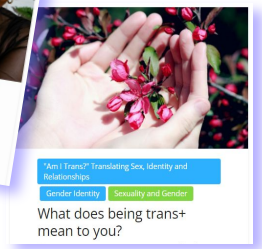
With our Trans+ Youth Committee, we co-created a transformative content series: **"Am I trans?" Translating sex, identity & relationships** including:

9 articles
5 blog pieces
2 audio episodes









"It was a good community to work with; I spend a lot of my time stressing over issues that I can't impact, so it feels really positive to finally get to make a difference."
Allie, Trans+ Youth Committee

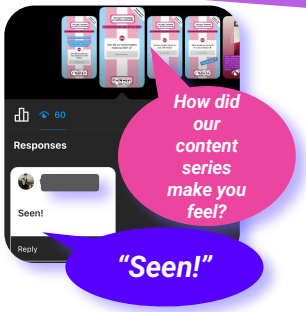
We delivered a series of trans+ focus content, reaching over 6000 young people!

"Being part of the committee introduced me to some amazing people and helped me develop my confidence in talking to others in a meeting setting, sharing my ideas, public speaking, and asking for help/setting professional boundaries and requesting reasonable accommodations for my time, emotional tether, and ability."
George, Trans+ Youth Committee

"A great opportunity and experience to gain knowledge and information on trans topics in a group of people similar to you. You feel safe and included and you gain experience for future work experiences. It's also fun and a talkable space, not only for work but you're able to talk about other topics too."
Sammy, Trans+ Youth Committee

TRANSFORMING FUTURES





More here

2. Become a leading voice in our sector

We presented at **King's College London** for a research event on sexual consent in digital cultures



We spoke on a **TRANSforming Futures** celebratory event panel!



Our Programme Manager joined **NATSAL's Advisory Board!**

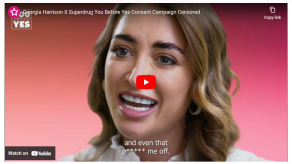
Consultancy

We're a leading voice in the UK relationships & sex education sector!



Our CEO & Young Trustee presented at the **RCPCH annual conference**

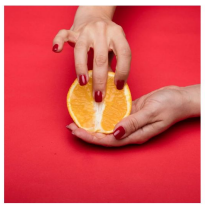
We were thrilled to partner with **Superdrug** on their **consent campaign!**

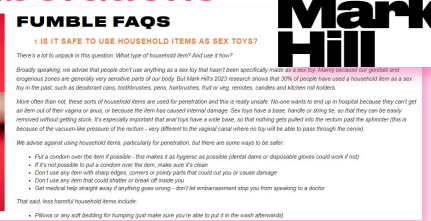






Collaborations



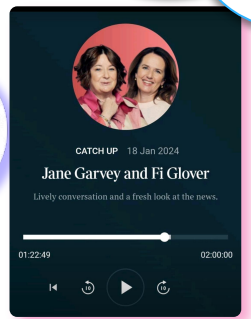


Mark Hill









TIMES RADIO

Listen here

Press & media





Fumble x Mark Hill campaign featured in **Cosmopolitan** & **Prolific North**

"It really is the ignorance of an older generation about technology that has led to so many really dark and difficult things happening for the younger generation, ***but just one look at the Fumble website does make you realise how easy it is to educate - Jane and I would both like to congratulate you on the website and everything you do.***"

3. Support the trusted adults around young people

"Really clear resources, knowledgeable & engaging host. Am now full of ideas to go back to work with."
Webinar attendee

🌟100%🌟 of attendees would recommend!

Live workshops and online masterclasses



Thursday, 25 July
Free bitesize learning webinar on supporting trans+ youth

Supporting trans+ youth

Sex ed support for adults

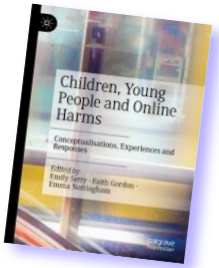
More here 🌟

We expanded our support for trusted adults!

Some highlights...

Fumble's in a book!

We contributed examples of our work to **Children, Young People and Online Harms: Conceptualisations, Experiences and Responses**

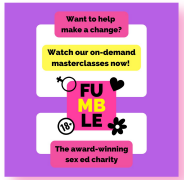


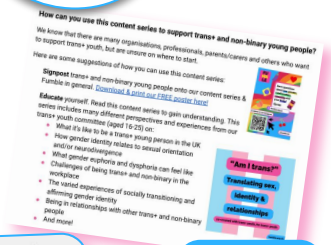


Presented at a national Sex Education Forum event

Our Programme Manager presented Fumble's work to an audience of **50+ professionals in our sector:** from local authorities, national & local voluntary sector organisations, social enterprises, universities & schools

Guide for trusted adults supporting trans+ youth





As a foster carer who has supported two transitioning young people, albeit for a short time, I found this guide hugely informative and will pass on to others who are caring for those with both gender identity and childhood trauma. Thank you Fumble

Read here 👆

4. Become a resilient charity!

Funding successes!

THE ELLIS CAMPBELL FOUNDATION

NATIONAL LOTTERY AWARDS FOR ALL COMMUNITY FUND

Garfield Weston FOUNDATION

Boots Charitable Trust

Woman & Girls Match Fund BigGive

TRANSFORMING FUTURES

Kind²Mind BigGive

Thank you to all our supporters!

Our Youth Advisory Board (YAB) member, Amy, moved on from her three years on the YAB to become our first ever **Young Trustee**!



We're a resilient small charity!

Some highlights...



Our **core Staff Team** grew from **two** to **five** members!









UnLtd Award Winner



We were selected from

150+

applications for the **Weston Charity Award 2024**

We're multi-award winning!

pilotlight Partner Charity

Weston Charity AWARDS



What our supporters are saying…

"My Rainbow Club [LGBTQ+] love the resources on Fumble and are avid users of the website."

Teacher

"I wish something like that had existed when I was growing up. It's so important to have open, honest dialogue with young people about sex."

Parent/carer

"Excellent work. Such a valuable resource, badly needed. Thank you."

Parent/carer

"It's cool how much work you guys do directly involving young people."

Teacher supporter

"It's been a real joy to hear the work you do with young people. I have learnt lots on a professional and personal level and am inspired and in awe of your fabulous team, your vision, and your approach to filling in the gaps for young people (and adults!) around sex and sexual health."

Health Improvement Manager, NHS

"I know that high quality RSE lessons can't ever be the whole solution. What's always been missing is a safe online space to take learning forward away from the classroom.
Finally, someone is joining the dots!"

School Governor

"I genuinely believe that Fumble is offering something ***unique and essential*** for young people."

Dr Emily Setty, University of Surrey

Plans Ahead

Plans ahead 🚀

To continue building on our success so far, our 2024-2025 strategy continues our four core aims:

1) Support young people through further co-creation and digital content 📱

- Co-create and publish new priority content on our core theme of **'girls and young women'**.
- Launch recruitment drive for our Youth Advisory Board, with a **focus on diversity**: specifically reaching out to boys and young men, as well as young people from racialised communities
- Continue our **Rolling Review** of content to ensure our website content remains top quality and relevant to young people's reality.

2) Continue establishing Fumble as a leading voice in RSHE 🗣️

- We feature in a 2025 book by **award-winning journalist** Frances Ryan for disabled women and girls, published by Penguin.
- We're on **NATSAL's Advisory Board** (The National Survey of Sexual Attitudes and Lifestyles) for their groundbreaking national report, Natsal-4.
- Continue to work with the Sex Education Forum, respond to policy consultations, and develop our consultancy outreach.

3) Support the parents/carers and trusted adults around young people to have necessary RSHE conversations 💬

- Develop and scale our **suite of masterclasses** for trusted adults to support them to better support young people.
- Develop **supporter-facing content** on our website, supporting them to further meet young people's needs.

4) Become a resilient charity 💪🏾

- Develop on the **Pilotlight organisational development programme**, awarded as part of the Weston Charity Awards, especially improving our evaluation and measurement to **better showcase our impact**.
- Develop a more resilient income mix, especially developing our earned income and individual giving programme, our Friends of Fumble.

Message from the CEO

Message from the CEO

Fumble was started by a group of young volunteers in our twenties with lived experience of inadequate sex education.

As members of the first generation to grow up alongside smartphones and the internet, we know the significant new challenges this technology poses to young people when it comes to developing healthy understandings of relationships, health and wellbeing. We also **see the enormous potential of a happy, healthy, free digital world** of relationships, sex and health education. That's Fumble.

We're so proud of where we've managed to take Fumble as we reach the end of our third financial year and look forward to building on this success in the years to come.

Today, **we continue to be led by young people** through our Youth Advisory Board. All of our work is co-created with young people, putting their voices at the heart of everything we do. We've reached **over 2.5 million UK young people, worked directly with over 750 young people to make it happen**, and **partnered with leading organisations** in our sector including NCS, YoungMinds and Brook. We're award-winning, and have been supported by some prestigious national funders, including the King's Fund via their GSK Impact Award, Garfield Weston, and UK Youth's Thriving Minds programme.

I'm proud every day of all the volunteers, expert advisors, funders and individual supporters who have helped us get here, and who continue to play an instrumental role in making Fumble happen. **Young people today need Fumble** - the alternative is the toxic resources they end up turning to, including online pornography (1) and misogynistic online influencers like Andrew Tate. (2)

With your support, **we can continue to combat this stark reality**, working with and for young people to, in the words of our young volunteer Ebony-Renee, **'be the voice for young people'**.

Find out more about our work, from some of the people making it happen, here: Fumble matters.

Thank you, and let's keep going!

Sign up to our newsletter to keep in touch here



Lucy Whitehouse
CEO

1. https://www.theguardian.com/society/2023/sep/13/adults-are-terrified-of-talking-to-us-about-it-10-things-i-learned-from-children-about-pornography
2. https://www.theguardian.com/commentisfree/2023/mar/09/andrew-tate-young-men-social-media-motivational-sexism

Fumble's Accounts for 2023 - 2024

Fumble's financial accounts 2023-24

6 April 2023 - 5 April 2024

Financial overview

We are pleased to have maintained steady year-on-year income in this financial year, with a total income of £111,545. We have demonstrated the efficiency and impact of our operations, and have established that Fumble attracts high levels of support from both funders and individual donors.

Fumble takes its financial health seriously. We have robust financial controls in place to ensure sound financial management, risk management best practice and the financial sustainability of Fumble.

See below for a detailed breakdown of our receipts and payments during the period.

Receipts and payments

Our accounts have been prepared on a receipts and payments basis, in line with Charity Commission guidance. Our 2022/23 accounts (previous year) were also prepared on a receipts and payments basis, and as such there are no prepayments or accruals to realise this year.

Fumble's reserves policy

It is the policy of Fumble to hold in reserves the equivalent of three months of general running costs (including staff costs). A relatively young organisation, Fumble's objective is to continue to increase its reserves over time to reach and maintain six months of general running costs.

This approach is on the basis of Fumble's current commitments and expenditure, and reflects the demands of the current point in our growth. We will review this reserves policy within 12 months, or if our committed expenditure changes before that point.

Independent Examination

In line with the Charity Commission's requirements, the following annual accounts have been independently examined.

Independent examiner:

Lachlan Stibbard Hawkes
94a Tangier Road, Richmond, TW10 5DN

Fumble's financial accounts 2023-24

Receipts and payments accounts (CC16a)

Charity name: Fumble

Charity number: 1188089

From the period from 6th April 2023 to 5th April 2024

Section A

Section A: Receipts and payments	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Donations and legacies	90,659	16,775	-	107,434	97,322
Charitable activities	4,110	-	-	4,111	3,158
Sub total(Gross income for AR)	94,769	16,775	-	111,545	100,480
Sub total	-	-	-	-	-
Total receipts	94,770	16,775	-	111,545	100,480
A3 Payments					
Charitable activities	50,936	20,092	-	71,028	81,506
Raising funds	4,886	-	-	4,886	238
Sub total	55,822	20,092	-	75,914	81,743
Sub total	-	-	-	-	-
Total payments	55,822	20,092	-	76,015	81,743
Net of receipts/(payments)	38,948	-3,317	-	35,631	18,737
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	41,414	3,317	-	44,731	25,994
Cash funds this year end	80,383	-	-	80,383	44,731

Fumble's financial accounts 2023-24

Receipts and payments accounts (CC16a)

Charity name: Fumble

Charity number: 1188089

From the period from 6th April 2023 to 5th April 2024

Section B

Section B: Statement of assets and liabilities at the end of the period				
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash funds in bank	**80,383**	-	-
	Total cash funds	**80,383**	-	-
(agree balances with receipts and payments account(s))		OK	OK	OK
B2 Other monetary assets	Not applicable	-	-	-
	Details	**Fund to which asset belongs**	**Cost (optional)**	**Current value (optional)**
B3 Investment assets	Not applicable		-	-
	Details	**Fund to which asset belongs**	**Cost (optional)**	**Current value (optional)**
B4 Assets retained for the charity's own use	Not applicable		-	-
	Details it	**Fund to which liability relates**	**Amount due (optional)**	**When due (optional)**
B5 Liabilities	Not applicable		-	

Trustee's Declaration

The Trustees declare that they have approved the Trustees' Report and annual accounts above.

Signed on behalf of the charity's trustees:

Signature:

Full name: Charlotte Chorley

Position: Chair of Trustees

Date: 29th November 2024



Charlotte Chorley
Chair 2023-24

Thank you

fumble.org.uk

Registered charity 1188089 | Twitter | Facebook | Instagram | LinkedIn

Fumble's generous supporters in 2023-24 included



FUMBLE

England & Wales - Charity number 1188089

Accounts

Fumble

A happy, healthy digital world of sex ed.

By young people, for young people.

Annual Report 2022-2023



Annual Report 2022-23

The Trustees of Fumble are pleased to present their Annual Report and Statement of Accounts for 2022-23 and confirm that they comply with the requirements of the Charities Act 2011 and the Charities SORP (FRS 102). This document details Fumble's objectives, activities, achievements and accounts for the period 6 April 2022 - 5 April 2023, and demonstrates the charity's success in meeting its objects as a charity delivering happy and healthy relationships, wellbeing and sex education to young people up to the age of 25. For a plain text version of this report, see here.

Charity name:	Fumble
Charity registration number:	1188089
Charity address:	Castle Green, 7 Castle St, Sheffield, S3 8LT
Names of charity trustees:	Ellie Stone (Chair) Asha Arul (Secretary) Charlotte Chorley Chris Pugh Emily Setty Adam Waddingham
CEO of the Charity:	Lucy Whitehouse
Independent Examiner:	Solutions Accountancy and Bookkeeping Ltd

Contents

- Introduction to Fumble
- Organisation structure
- Activities and impact
- Message from the CEO
- Plans ahead
- Fumble’s accounts for 2022-23

Introduction to Fumble

Fumble is an award-winning youth charity, leading the way in supporting young people with their mental health, sexual health and relationships in the digital age.

'Fumble is like the knowledgeable best friend every young person needs when growing up. A handbook for everyone, to guide them in making the right sex and relationship choices for themselves.' *Amy, 19*

Established in 2017 by a team of volunteers in their twenties, Fumble engages young people to create a happy, healthy free digital world of relationships, sex and health education (RSHE) for young people.

Now a nationally-recognised, award-winning charity, we believe that all young people deserve quality, accurate education about sex, relationships, their bodies, their identities and their mental health. This is especially urgent in the digital age, when the challenges young people face on these topics are unprecedented.

Our charitable objective is advancing the education of the public, particularly young people up to the age of 25,



Introduction to Fumble

on RSHE (Relationships, Sex and Health Education). We do this through our trusted, quality, co-created digital content and our specialised programme of RSHE advocacy, training and consultancy.

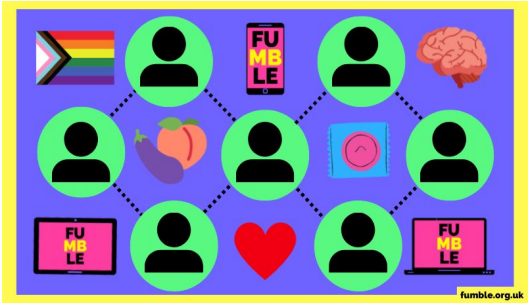
All of Fumble's activities are developed in line with our guiding values to be:

- **Collaborative**
- **Inclusive**
- **Fun**
- **Safe**

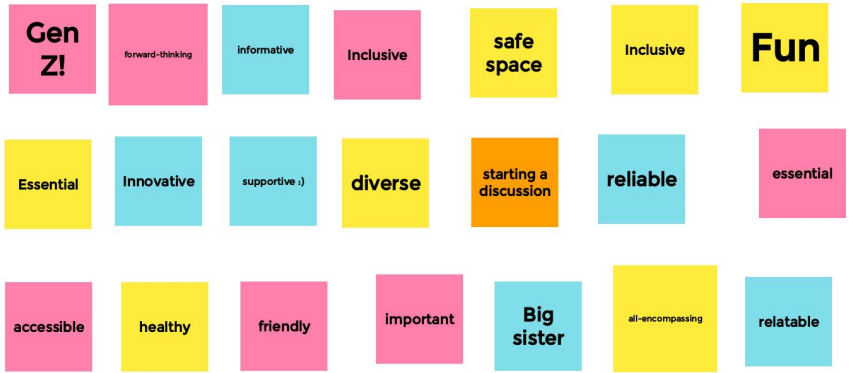
Safeguarding and quality control is the bedrock of everything we do at Fumble. We exist to ensure young people can lead safe, happy, healthy lives, and so we take our responsibility for creating age-appropriate resources and programmes very seriously.

To ensure that we are protecting users, we have developed a suite of tools and processes that ensure our content is always accessed by young people who are developmentally ready for it.

We're guided in this by our expert advisory panel, including NHS doctors, leading academics in the field of RSHE, safeguarding specialists and legal experts.



How would you describe Fumble in one word?



Introduction to Fumble

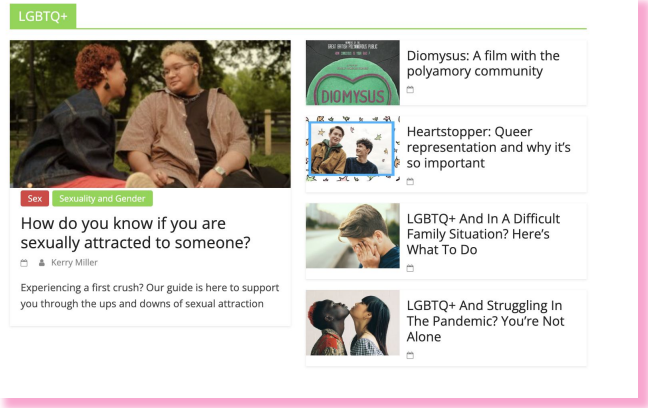
Fumble especially aims to meet the needs and experiences of young people that have been traditionally left out of mainstream provision of sex education, including:

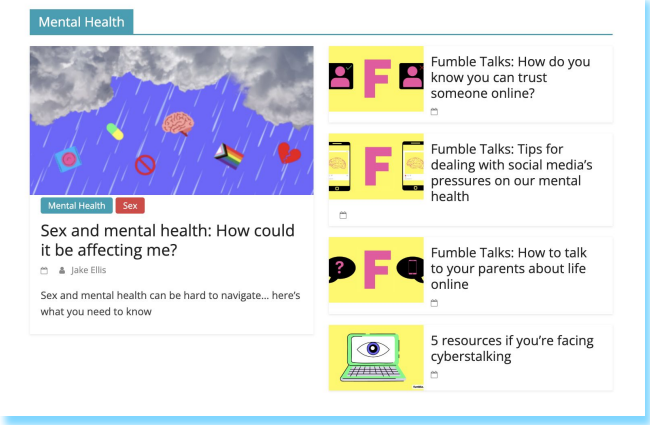
- LGBTQ+ young people
- those living with disability
- those struggling with their mental health
- those from minoritised ethnic groups

We are proud of our impact to date. In our first three years of operating as a registered charity, we have reached over 2 million UK young people online, and worked directly with over 750 young people to co-create everything Fumble does.

"Teenagers are going to want to explore, it's best to provide them with the answers they need instead of trying to stop them." *Matt, 17*

This Annual Report outlines how we have built our transformative impact during 2022-23, and details how our unique, urgently-needed service is transforming the lives of young people in the UK today. Thank you for reading.





Introduction to Fumble: how we work

Digital content

‘Handy guide’ website content:
top quality information on core topics

‘Feed’ website content:
fun & personal style
(including quizzes, videos, podcasts)

Social media content:
directed at core youth audience

Digital campaigns on core topics: LGBTQ+, women and girls, mental health, BAME experiences and more

Co-creation with young people

Education & insights workshops:
one-offs

Co-creation series:
workshop series on a topic or theme

Annual national Fumble youth survey

Youth Advisory Board

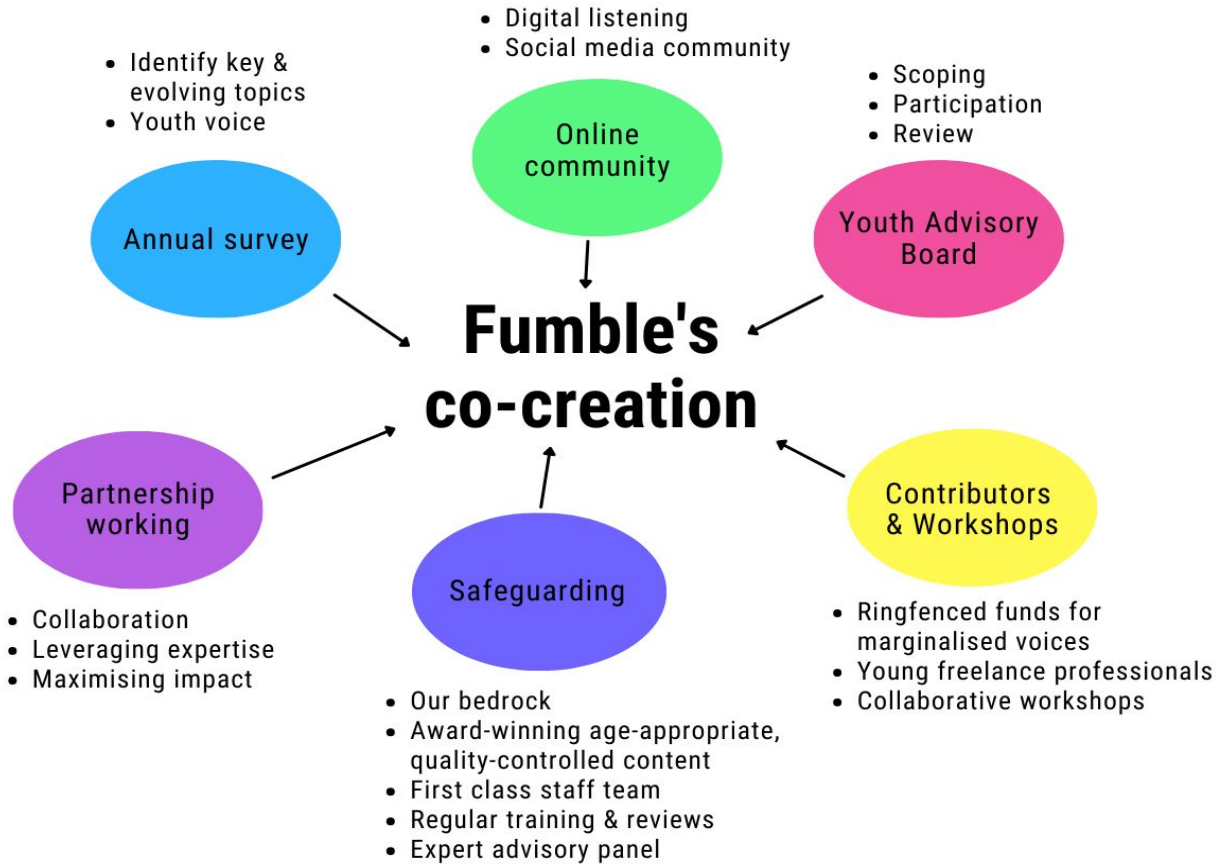
Young freelance content producers & paid project committee members

We make sure that young people have the skills and knowledge to successfully manage their sexual health, mental health and relationships today.
We do this through our top quality, trusted co-created digital content.

Aim: Be a top trusted resource for young people looking for sex education online
Impact so far: Over 2 million UK young people reached with our free, quality online resources in 2020-22.

Aim: Involve as many young people in co-creating Fumble content as possible, from diverse and varied backgrounds
Impact so far: 750 young people involved in our dynamic, asset-based co-creation process in 2020-22.

Introduction to Fumble: our co-creation model



Organisation structure: core team



Lucy Whitehouse
CEO



Emilie Cousins
Programme Manager



Naz Toorabally
Digital Content & Community Officer



Jalela Amari Leigh
Virtual Assistant



Rosie Quirke
Digital Media Lead (volunteer)



Jake Ellis
Graphic Designer



Kerry Miller
Digital Content & Community Officer

Organisation structure: Trustee Board



Ellie Stone
Chair 2022-23



Asha Arul
Trustee



Dr Emily Setty
Trustee



Charlotte Chorley
Trustee



Chris Pugh
Trustee



Dr Adam Waddingham
Trustee

Expert Advisory Panel



Dr Yasmin Walters
HIV and Sexual Health Specialty Registrar, Chelsea and Westminster Hospital NHS Foundation Trust



Tamsin Watson
Senior Safeguarding Manager at YoungMinds | Safeguarding Lead at Blink Mental Health



Dr Faith Gordon
Associate Professor of Law and Deputy Associate Dean (Research) at The ANU College of Law



Dr Yvette Taylor
Professor of Education, LGBTQ+ specialist, University of Strathclyde Glasgow



Peter Bohm
Corporate Lawyer at gunnercooke LLP, hub leader of Inspire Hub peer support group for charity leaders*



Helen Keevil
Deputy Head at Abingdon School. Expert in pastoral, mental health, e-safety & wellbeing

Our staff team and all of our programmes are constantly guided by our panel of expert advisors.

This is a group of leaders in their specialist fields, who steer our outputs and our impact.

Their active participation throughout the year ensures quality control of the highest calibre across our programmes, our content and our resources.

Our experts include **NHS doctors** (including sexual & reproductive health specialists and paediatricians), **leading academics** in the field of RSHE, **safeguarding specialists**, **digital marketing consultants**, **finance and legal experts**, and more.

Here we shine a spotlight onto six representative members of our expert advisory panel.

What young people are saying…

"Fumble underestimates the importance its platform is going to have in so many young people's lives. It's such a fantastic way to reach out to my generation."

Isabel, 17

"Fumble matters because it's a voice for young people that we don't often admit we need."

Ebony-Renee, 21

"I'm 22 with a history of sex work and sexual abuse. Through the things I have seen and have happened to me, I have learned so many things about how important sex education is to young men and women. This is why I am coming to Fumble."

Beth, 22

"Fumble matters because LGBTQ+ people need sex education too."

Jake, 20

"Fumble is the knowledgeable best friend that every young person needs growing up. A handbook for everyone, to guide them in the right sex and relationships choices."

Amy, 19

What our supporters are saying…

"My Rainbow Club [LGBTQ+] at school love the resources on Fumble and are avid users of the website."

Secondary School Teacher

"I wish something like that had existed when I was growing up. It's so important to have open, honest dialogue with young people about sex."

Parent/carer

"Excellent work. Such a valuable resource, badly needed. Thank you."

Parent/carer

"I was a sex ed teacher for 14 years in the high schools of Edinburgh. We lost our funding!! I love the name Fumble and your potential reach is huge."

Youth worker

"I know that high quality RSE lessons can't ever be the whole solution. What's always been missing is a safe online space to take learning forward away from the classroom. Finally, someone is joining the dots!"

School Governor

"I genuinely believe that Fumble is offering something unique and essential for young people."

Dr Emily Setty, University of Surrey

Activities and impact

In this section, we document the main activities undertaken by Fumble over the last year to meet our objectives for 2022-23. Please find our objectives below, with spotlights on our impact towards these objectives in the following slides.

Our objectives

- **Develop Fumble's digital reach and impact** 📈📱
  - Develop and deliver three national campaigns for young people
  - Increase our social media and website reach with top quality content responding to young people's essential sex ed questions.
- **Expand our co-creation and youth engagement** 👥
  - Recruit a new cohort of our Youth Advisory Board, and involve them in the planning, governance and delivery of Fumble's programme
  - Continue to ensure best practice safeguarding and quality control, including full website review.
- **Develop impactful partnerships and collaborations** 🤝
  - Partner with specialist youth organisations to amplify and increase our reach while extending the impact of the work of our partners in turn
  - Consult on leading academic research projects
  - Act as a leading voice for our sector, across media and public relations.
- **Develop our organisation to ensure longer-term resilience** 🗂️
  - Strategic planning: new three year plan
  - Grow and diversify our income
  - Develop our core team and processes.

Fumble's digital reach and impact

1.



Our Youth Manifesto involved over 200 young people, and reached over 900,000 online.

It was backed by 9 major national charities, including YoungMinds and Brook. We found that **89% of young people** want a resource like Fumble.

Explore our full campaign here.

Backed by

brook · Tender acting to end abuse · catch 22 · SEXPRESSION:UK · School of Sexuality Education · OUTSPOKEN Sex Ed · split banana · YOUNGMiNDS

2.

Superdrug

YOU BEFORE YES



We **partnered with Superdrug** to develop and deliver a national campaign on consent: our **'You Before Yes'** campaign.

We wrote the campaign FAQS for the main campaign site and contributed some brilliant guest blogs and graphics.

We delivered three national campaigns!

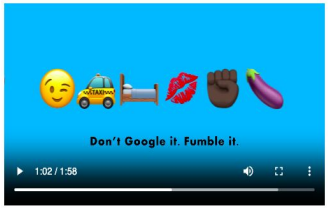
840,000 young men (14-18) reached - that's 22% of population for this age group!

1/3 clicked through to site - very high for our small budget!

3.

Award-winning comms agency RAPP supported us to deliver an Instagram campaign **aimed at boys and young men** - typically a hard-to-reach demographic for our sector.

The **'Don't Google It, Fumble It'** campaign really resonated, supporting young men and boys across the UK with their essential sex ed questions.





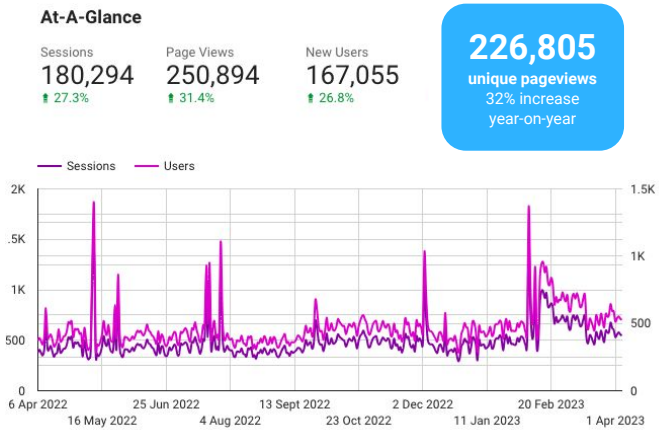
RAPP

Watch the video here.

Fumble's digital reach and impact

Fumble has a large and growing digital reach

Our website

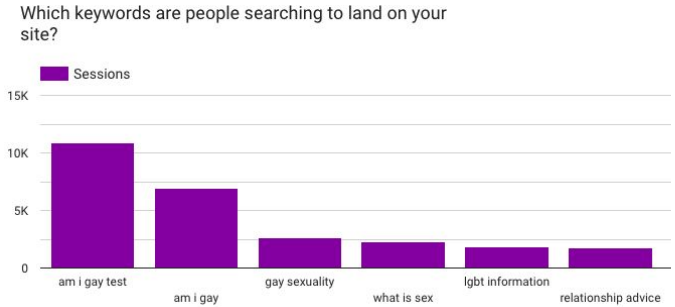


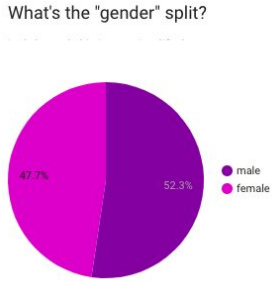
Our social channels

- Instagram
- Facebook
- Twitter
- YouTube
- LinkedIn

Total Impressions
7.29m ↗ 1,181%

Total Engagement
24,386 ↗ 170%

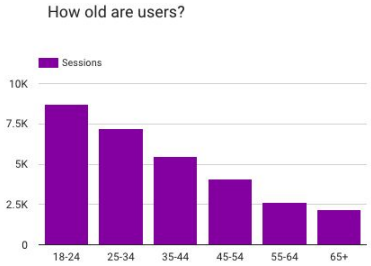




Fundamental questions: People with **very fundamental questions about sex and sexual identity (LGBTQ+)** are finding Fumble online.

Age: We reach our primary youth demographic, and also resonate with older audiences too. Comprehensive relationships and sex education is **needed across all age groups**. Fumble is responding and accessible to all.

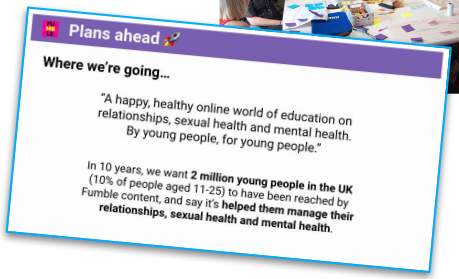
Gender: We reach both men and women (Google's analytics are binary), working towards **our vision of addressing gendered violence** through comprehensive, healthy, positive relationships and sex education content for everyone.



Our co-creation & youth engagement

Our annual Charity Day





New Youth Advisory Board

We recruited a brilliant new cohort of our YAB, ensuring that lived and current experiences across a diverse group of young people continue to drive our services.

Full website & channels review



300 articles reviewed by RSHE expert specialists

Age appropriate quality, safe content

We map our content against reliable, leading resources, including the NSPCC, UNESCO, and the Sex Education Forum's guidance.

We expanded our co-creation with young people!

Some highlights...

Safeguarding

Safeguarding is the bedrock of everything we do at Fumble. Highlights this year include...

1. Review
Our Designated Safeguarding Officer led a full safeguarding review across our training & processes.

2. Best practice & knowledge sharing
We attend a monthly knowledge sharing session.

3. Our Expert Advisor
We're guided by our expert external advisor, Tamsin Watson, Safeguarding Manager at YoungMinds.

"Being allowed to input into something I normally never have any say in really matters to me."
Kim, Youth Advisory Board

Our national youth survey of over 200 young people

Over half of young people had **used porn to learn about sex & intimacy**.

75% want us to educate parents & carers about the online world

89% want a happy, healthy online sex ed resource like Fumble

"I have a teenage boy myself and can see how your site is age appropriate, safe and informing."
Karen, parent supporter

Explore the full data here: https://drive.google.com/file/d/1TFcLryISn7VFDAOiW7b98rTdqfxlYmdf/view?usp=sharing

Partnerships and collaborations

Networks, awards & accreditations



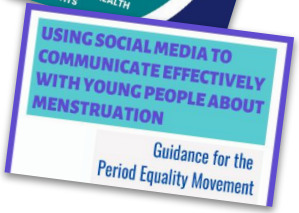




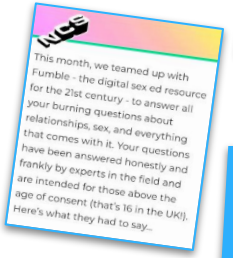
Fumble was in the top 99 applications out of **over 1000** to receive this funding & support.







Collaborations





Download your **free** Fumble poster here

We're a leading voice in the UK relationships & sex education sector!

Shortlisted for **four awards** in the Purpose Awards!
'Best proof of authenticity'
'Best use of creativity'
'Best use of digital/social media'
'Best health cause campaign'

Press & media





Listen here

Featured by
BBC NEWS · THE INDEPENDENT · METRO · UNILAD · VICE News · Mashable

Message from the CEO

Fumble was started by a group of young volunteers in our twenties with lived experience of inadequate sex education.

As members of the first generation to grow up alongside smartphones and the internet, we understand the significant new challenges this poses to young people when it comes to developing healthy understandings of relationships, health and wellbeing. We also **see the enormous potential of a happy, healthy, free digital world** of relationships, sex and health education. That's Fumble.

We're so proud of where we've managed to take Fumble as we reach the end of our third financial year and look forward to our new three year strategy. Today, **we continue to be led by young people** through our Youth Advisory Board. All of our work is co-created with young people, putting their voices at the heart of everything we do.

We've reached **over 2 million UK young people, worked directly with over 750 young people to make it happen**, and partnered with leading organisations in our sector including NCS, YoungMinds and Brook. We're award winning, and have been supported by some prestigious national funders, including the King's Fund via their GSK Impact Award, Garfield Weston, and UK Youth's Thriving Minds programme.

I'm proud every day of all the volunteers, expert advisors, funders and individual supporters who have helped us get here, and who continue to play an instrumental role in making Fumble happen. **Young people today need Fumble** - the alternative is the toxic resources they end up turning to, including online pornography (1) and misogynistic online influencers like Andrew Tate. (2)

With your support, **we can continue to combat this stark reality**, working with and for young people to, in the words of our young volunteer Ebony-Renee, **'be the voice for young people'**.

Find out more about our work, from some of the people making it happen, here: Fumble matters.

Thank you, and let's keep going!

Sign up to our newsletter to keep in touch here



Lucy Whitehouse
CEO

1. https://www.theguardian.com/society/2023/sep/13/adults-are-terrified-of-talking-to-us-about-it-10-things-i-learned-from-children-about-pornography
2. https://www.theguardian.com/commentisfree/2023/mar/09/andrew-tate-young-men-social-media-motivational-sexism

Plans ahead 🚀

To continue building on our exciting foundation, our upcoming three year strategy has four core aims:

1) Support young people through further co-creation and digital content 📱

- One example: we're developing a new content series funded by the TRANSforming Futures consortium! Including Stonewall, UK Black Pride and Gendered Intelligence, via the National Lottery Community Fund.

2) Continue establishing Fumble as a leading voice in RSHE 🗣️

- Consult on leading academic research projects into young people's online lives and how to support them to tackle the challenges they face regarding their mental health, sexual health and relationships.
- Act as a leading member of our sector-wide partner networks, including Plan International's Girls Rights Collective UK, UK Youth's Thriving Minds cohort, and the Sex Education Forum.

3) Support the parents/carers and trusted adults around young people to have necessary RSHE conversations 💬

- Launch Fumble workshops for parents & carers: how to have essential RSHE conversations with young people! These will be co-created with our Youth Advisory Board, and will support over 100 parents and carers each year.

4) Become a resilient charity 💪🏾

- Expand our core team: Digital Content and Community Lead recruitment & Trustee Board expansion.
- Develop a more resilient income mix, especially developing our earned income, individual giving and major donors.

Fumble's financial accounts 2022-23

Financial overview

We are pleased to have continued to develop Fumble and to have **increased our income by nearly 100%** in our third financial year, reaching an overall income of £100,480. This is a remarkable achievement.

We have demonstrated the efficiency and impact of our operations, and are pleased that Fumble attracts high levels of support from both funders and individual donors. Fumble takes its financial health seriously. We have established robust financial controls and put processes in place to ensure sound financial management, risk management best practice and the financial sustainability of Fumble.

Receipts and payments

Our accounts have been prepared on a receipts and payments basis, in line with Charity Commission guidance. Our 2021/22 accounts were also prepared on a receipts and payments basis, and as such there are no prepayments or accruals to realise this year.

Fumble's reserves policy

It is the policy of Fumble to hold in reserves the equivalent of two months of general running costs (including staff costs). In its early growth phase, Fumble's objective is to continue to increase its reserves over time to reach and maintain three months of general running costs. This approach is on the basis of Fumble's current commitments and expenditure, and reflects the particular demands of the current, early point in our growth. We will review this reserves policy within 12 months, or if our committed expenditure changes before that point.

Independent Examination

In line with the Charity Commission's requirements, the following annual accounts have been independently examined by Solutions Accountancy Ltd:

solutionsaccountancy.co.uk

Fumble's financial accounts

Receipts and payments accounts (CC16a)

Charity name: Fumble

Charity number: 1188089

From the period from 6th April 2022 to 5th April 2023

Section A

Section A: Receipts and payments	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Donations and legacies	**83,444**	**13,878**	**-**	**97,322**	**54,896**
Charitable activities	**1,250**	**1,908**	**-**	**3,158**	**3,620**
Sub total(Gross income for AR)	**84,694**	**15,786**	**-**	**100,480**	**58,516**
A2 Asset and investment sales					
Sub total	**-**	**-**	**-**	**-**	**-**
Total receipts	**84,694**	**15,786**	**-**	**100,480**	**58,516**
A3 Payments					
Charitable activities	**55,837**	**25,668**	**-**	**81,506**	**37,507**
Raising funds	**238**	**-**	**-**	**238**	**335**
Sub total	**56,075**	**25,668**	**-**	**81,743**	**37,842**
A4 Asset and investment purchases, (see table)					
Sub total	**-**	**-**	**-**	**-**	**-**
Total payments	**56,075**	**25,668**	**-**	**81,743**	**37,842**
Net of receipts/(payments)	**28,619**	**(9,882)**	**-**	**18,737**	**20,674**
A5 Transfers between funds	**-**	**-**	**-**	**-**	**-**
A6 Cash funds last year end	**12,795**	**13,199**	**-**	**25,994**	**-**
Cash funds this year end	**41,414**	**3,317**	**-**	**44,731**	**25,994**

Fumble's financial accounts

Receipts and payments accounts (CC16a)

Charity name: Fumble

Charity number: 1188089

From the period from 6th April 2022 to 5th April 2023

Section B

Section B: Statement of assets and liabilities at the end of the period				
Categories	Details	Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
B1 Cash funds	Cash funds in bank	41,414	3,317	-
	Total cash funds	41,414	3,317	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Not applicable	-	-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	Not applicable		-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Not applicable		-	-
	Details it	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Not applicable		-	

Independent Examination

Independent Examiner's Report to the trustees of Fumble

Charity No. 1188089

I report to the trustees on my examination of the financial statements of Fumble for the year ended 05 th April 2023 which comprise the Statement of Financial Activities, the Statement of Assets and Liabilities and the related notes on pages 21-22.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011('the Act'). The trustees consider that an audit is not required for this year under the Charities Act 2011, s.144(2) (the 2011 Act) and that an independent examination is needed.

I report in respect of my examination of the charity's financial statements 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 can 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:

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or the financial statements do not comply
- with the applicable requirements concerning the form and content of the financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

Victoria Newham
CPAA
Solutions Accountancy & Bookkeeping Ltd
1 The Mews
Little Brunswick Street
Huddersfield
HD1 5JL
27 September 2023

Trustee's Declaration

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

Signed on behalf of the charity's trustees:

Signature:

Full name: Ellie Stone

Position: Chair

Date: 20/09/2023



Ellie Stone
Chair 2022-23

Thank you

fumble.org.uk

Registered charity 1188089 | Twitter | Facebook | Instagram | LinkedIn

Fumble's generous supporters in 2022-23 included



FUMBLE

England & Wales - Charity number 1188089

Accounts

Fumble's Annual Report Financial Year 2021

The Trustees of Fumble are pleased to present their annual report and statement of accounts for the 2021 Financial Year, and confirm that the documents comply with the requirements of the Charities Act 2011 and the Charities SORP (2005).

The Annual Report details Fumble's objectives, activities, achievements and accounts for the period 6 April 2021 - 5 April 2022, and demonstrates the charity's success in meeting its objects as a registered charity in the UK.

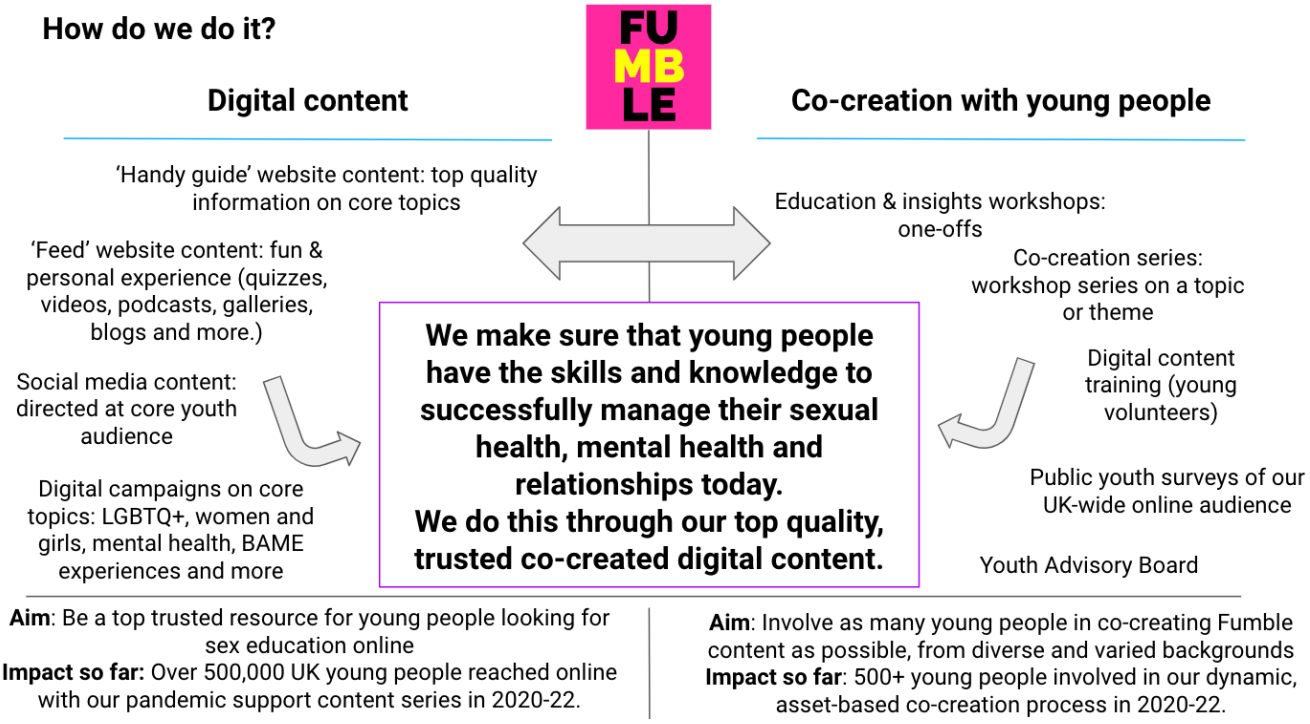
Charity name:	Fumble
Charity registration number:	1188089
Charity address:	Castle Green, 7 Castle St, Sheffield, S3 8LT
Names of charity trustees:	Charlotte Chorley (Chair) Adam Waddingham (Treasurer) Asha Arul (Secretary) Chris Pugh Ellie Stone
CEO of the Charity:	Lucy Whitehouse
Independent Examiner:	Cameron Carswell

Table of contents

- Introduction to Fumble
- Organisation structure
- Fumble's objectives in 2021
- Activities and impact
- Thank you from the CEO
- Fumble's financial accounts for the Financial Year 2021

Introduction to Fumble

Fumble is an award-winning youth charity in the UK. We create a happy, healthy digital world of education on relationships, sexual health and mental health, with young people, for young people. Our ultimate aim is advancing the education of the public - particularly young people up to the age of 25 - on RSHE (Relationships, Sex and Health Education). We do this through our trusted, quality co-created digital content and our programme of RSHE advocacy, training and consulting.



Fumble was established as a charity in 2020 and exists to address the unique challenges faced by young people in the UK today. Growing up in a world of smartphones and social media, the issues they face with regards to sex, relationships, identity and mental health are unprecedented. These issues were exacerbated by the recent COVID-19 pandemic, in which the UN says young people have been disproportionately hit[1].

More than ever, young people are turning online to ask their questions about sexual health, mental health and relationships. However, a majority of the content currently available is inaccurate, inappropriate or even unsafe. The British Board of Film Classification (BBFC), for example, found in 2020 that young people feel that sex education in school does not prepare them enough, and instead they use pornography to learn 'what to do' during sex.[2] The same survey found that over 40% of young people who knew about pornography believed that watching it made "people less respectful of the opposite sex".

Fumble is responding to this issue by creating a transformational intervention that, in its first two years alone, has reached over 500,000 young people - especially meeting the needs of those from marginalised groups. We have listened to the young people who have articulated

[1] Source: https://www.un.org/press/en/2020/sc14170.doc.htm
[2] Source: https://www.revealingreality.co.uk/wp-content/uploads/2020/01/BBFC-Young-people-and-pornography-Final-report-2401.pdf

the need for a new peer-to-peer, relevant, accessible approach[3] and we know that Fumble's co-created, digital, peer-to-peer RSE programme is an urgent and essential part of the response that young people want and need today[4]. See our recently launched Youth Manifesto to discover more: https://fumble.org.uk/manifesto/

Our mission is to make sure that young people have the skills and knowledge to successfully manage their sexual health, mental health and relationships in the modern world. We do this through our top quality, trusted, co-created digital content and our programme of RSE advocacy, training and consultancy. Critically, all our activities are developed in line with our guiding values to be:

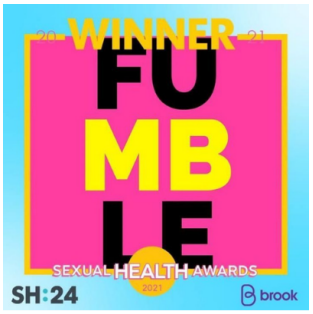
- Collaborative
- Inclusive
- Fun
- Safe

As mentioned above, Fumble especially aims to meet the needs and experiences of young people that have been traditionally left out of mainstream provision of sex education, including:

- LGBTQ+ young people
- those living with disability
- those struggling with their mental health
- those from minority ethnic groups.

We are incredibly proud of all we have achieved in the 2021 Financial Year - Fumble's second year as a registered charity. We invested deeply in our operational efficiency, bringing on a second member of staff (Naz Toorabally as Digital Content and Community Engagement Officer), growing our Trustee Board to 5 people, and building our volunteering team.

We also raised nearly £40,000 in grants from major, well-regarded national funders including The King's Fund, Unltd, UK Youth and The National Lottery. We launched our successful individual donor programme, and developed our earned income revenue. These operational and fundraising pillars have allowed us to scale our impact and support more young people to access critical RSHE content. Full detail on this impact is outlined below. As we close this financial year, we would like to take this opportunity to thank all of our members, volunteers, donors and partners for your continued participation, support and investment. We are extremely grateful.





[3] Source: https://www.sexeducationforum.org.uk/resources/evidence/young-peoples-rse-poll-2019
[4] Source: https://fumble.org.uk/manifesto/

What do our supporters and the young people we reach say about Fumble?

I'm 22 with a history of sex work and sexual abuse. Through the things I have seen and have happened to me, I have learned so many things about how important sex education is to young men and women. This is why I am coming to Fumble. - ***Beth, 22***

Fumble underestimates the importance its platform is going to have in so many young people's lives. It's such a fantastic way to reach out to my generation. - **Isabel, 17**

Fumble is the knowledgeable best friend that every young person needs growing up. A handbook for everyone, to guide them in the right sex and relationships choices. - ***Amy 19***

It is important for young people to have a safe and reliable space to access the information that they want in relation to sex and relationships. Young people should not feel shame or stigma when accessing the information that they need as an individual and Fumble are doing a great job at working to make this happen for us. - ***Mike, 19***

I was a sex ed teacher for 14 years in the high schools of Edinburgh. I love the name Fumble and your potential reach if schools promote you well is huge - ***Youth worker***

I know that high quality RSE lessons can't ever be the whole solution. What's always been missing is a safe online space to take learning forward away from the classroom. Finally, Fumble is joining the dots! - ***School Governor***

I wish something like that had existed when I was growing up. It's so important to have open, honest dialogue with young people about sex. - ***Parent/carer***

My Rainbow Club [LGBTQ+] at school love the resources on Fumble and are avid users of the website. - ***Teacher, Sheffield***

I genuinely believe that Fumble is offering something unique and essential for young people. - ***Dr Emily Setty, University of Surrey***

Organisation structure in 2021-22

Our Trustees & Staff Team



Charlotte Chorley
Chair (FY 2020, 2021)



Adam Waddingham
Treasurer



Asha Arul
Secretary



Ellie Stone
Trustee



Chris Pugh
Trustee



Lucy Whitehouse
CEO



Naz Toorabally
Digital Content & Community Officer



Emilie Cousins
Programme Manager



Paul Bown
Operations & Fundraising Manager

Trustee Board

- Charlotte Chorley, Chair
- Asha Arul, Secretary
- Adam Waddingham, Treasurer
- Chris Pugh
- Ellie Stone

Charlotte, Asha and Adam continued in their role as Trustees this year, and we also welcomed two new members to the Board, Chris and Ellie, who were recruited after responding to a competitive public recruitment drive in September - December 2021.

All Trustees have undertaken a number of briefing sessions on their legal obligations as Trustees under charity law. The Trustees are also encouraged to attend appropriate external training events where needed to facilitate the undertaking of their role. None of the Trustees receive remuneration or any other benefit for their work with the charity, and all conflicts of interest must be disclosed to the full Board of Trustees at the earliest possible moment.

Staff (salaried)

- Lucy Whitehouse, CEO
- Naz Toorabally, Digital Content and Community Engagement Officer

Lucy was re-appointed as CEO by the Trustees in April 2022 following an internal benchmarking and performance review that matched skills, experience, and potential against the operational and strategic priorities for Fumble. The Board of Trustees were strongly impressed by Lucy's performance over the last year and believed that she continues to be the best person to lead Fumble as CEO. Her unique and diverse skill set will continue to be essential to Fumble in this period of growth and, given

her extensive experience with Fumble, and her track record of performance in the role, the Board felt that keeping Lucy as CEO would allow Fumble to continue operating with the momentum it has generated thus far.

Naz was appointed following a public recruitment drive advertised across local and national job boards, social media and our network of supporters (both individuals and organisations). A talented and experienced health communicator, Naz joined Fumble from a background in sexual health and wellbeing research. An experienced marketing and PR professional, Naz previously worked for a health communication and PR agency, and Decolonising Contraception.

Since year end, as a result of continued success in attracting new funding, we have continued to expand our staff team and have hired Emilie Cousins, Programme Manager, and Paul Bown, Operations & Fundraising Manager. Both new roles will allow Fumble to consolidate and grow our impact in the coming year.

These new hires have been made possible since year end because in the opening three months of FY 2022, we have attracted a further £50,000 of funding so far. We are thrilled and humbled by this expression of support from funders (trusts, foundations and individuals) in our innovative and urgent programme of support for young people.

Core volunteer team (voluntary)

- Rosie Quirke, Head of Social and Communications
- Digital content & communications volunteers (17 volunteers)
- Youth Advisory Board (10 volunteers)
- Finance and fundraising volunteers (5 volunteers)
- Other pro bono support from external suppliers.

Volunteers are recruited through an open call for new volunteers, advertised publicly on Fumble's social media channels, email newsletter and website. We also ask relevant partner organisations to share the opportunity with their networks. All prospective volunteers are invited to an open information session to find out more about Fumble, and then invited to apply. Volunteers commit to a minimum of three months and are asked to give approximately four hours of time per month to the role.

Fumble is delighted to attract a significant number of volunteers to support our operations and inform the direction of our charity. Our volunteers are generally young professionals working across the health, education and media sectors. We are delighted that the personal and professional development of our volunteer team forms an additional part of the wider impact Fumble is making for young people in the UK.

Fumble's objectives in FY 2021

At the start of the year, Fumble's CEO and Board of Trustees set several objectives that were focused on consolidating Fumble's operations and finances in its second year of existence, and growing the impact Fumble was able to deliver to its target audience (young people up to the age of 25). They were to:

- Generate sufficient income to cover Fumble's start-up phase, with a view to lay the foundation for resilient revenue and funding streams in the coming years (via a resilient mix of grant funding, earned income, and individual giving)
- Ensure our core programme offering is as comprehensive, inclusive and impactful as it can be, with a focus on developing and delivering a co-created content project with our target beneficiaries
- Consolidate Fumble's strategic planning, governance and operations processes in order to continue meeting our legal, financial and governance commitments as a charity
- Continue growing Fumble's trusted reputation through earned and owned channels, events and awards.

We are proud to say that we made significant progress against all of these objectives (details of which can be found in the Activities and Impact section) and that the work we undertook over the last 12 months has complied with our duty to have due regard to the Charity Commission's public benefit guidance.

Activities and impact in 2021

In this section, we document the main activities undertaken by Fumble over the last year to meet the objectives we established at the start of the 2021 Financial Year (which can be found in the Objectives section above). These objectives were focused on strengthening Fumble's operations, finances and programme delivery in order to generate significant impact for the young people we support (up to the age of 25 in the UK).

Generate sufficient income to cover Fumble's start-up phase, with a view to lay the foundation for resilient revenue and funding streams in the coming years

Successes in this area include:

- **Grant funding**: We have established a strong track record in the management of grants and the delivery of our core programme and projects. This is evidenced by the fact that we have attracted the support of major, national funders who understand the enormous potential and impact of Fumble. We are especially proud of securing a place among the first 11 charities nationally on the prestigious King's Fund & GSK Grow Programme. Promisingly, Fumble consistently ranks in the top 10% of applicants for the grants we successfully secure.
- **Individual giving**: We launched our monthly giving programme for our regular supporters, and have developed a community of 30 engaged monthly donors.
- **Earned income**: We developed our programme of RSHE advocacy, training and consulting. Notably, Fumble consulted on a research project with the University of Surrey, creating a guidance document for healthy school cultures based on top quality relationships and sex education (RSE): Transforming School Cultures.

Ensure our core offering is comprehensive, inclusive and accurate, with a focus on developing and delivering a co-created content project with young people

Successes in this area include:

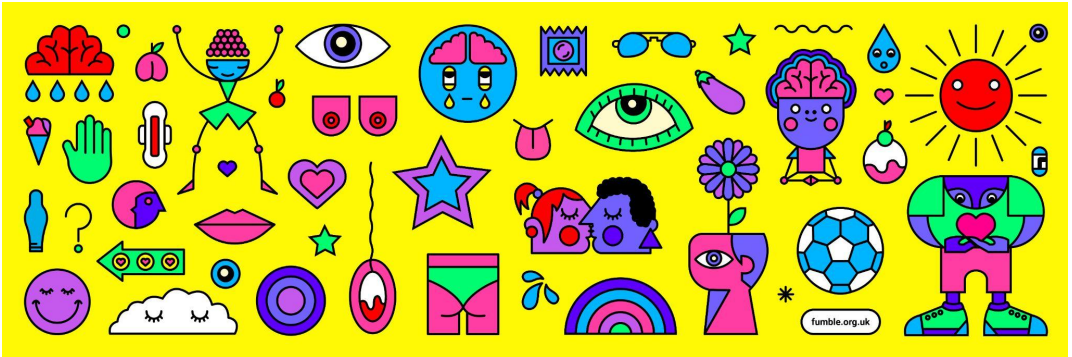
- Our co-created Youth Manifesto and associated launch campaign. We worked with over **200 young people** to develop this campaign, including a public survey and co-creation workshops. The launch campaign ran in early FY 2022 (May 2022), so full impact and evaluation will follow. This was made possible through the generous support of our funders, the Olwyn Foundation and the National Lottery Community Fund.
- We have reached over **500,000 young people** online in our first two years as a registered charity.
- We've worked with over **500 young people** to co-create, develop and deliver Fumble, across our programme and projects. This includes our Youth Advisory Board (YAB), a group of 13-21 year olds from across the UK who ensure a diverse range of voices have a say in everything we do.

Consolidate Fumble's strategic planning, governance and operations processes in order to continue meeting our legal, financial and governance commitments as a charity

- We put in place robust policies and processes to develop Fumble's activity, ensuring top quality design and best practice in the delivery of everything we do, as well as managing organisational risk. This includes our financial controls and safeguarding policies.
- We grew our staff team from one staff member to two, and laid the foundations to further develop this in FY 2022. We also maintained and strengthened our core volunteer team and our advisory support from industry experts, including safeguarding, financial management, legal and quality assurance expertise.
- We expanded our Trustee Board from 3 to 5 members, and continued the professional development of our CEO & Board of Trustees, especially regarding RSHE expertise, charity leadership and financial management.

Continue growing Fumble's trusted reputation through earned and owned channels, events and awards

- The BBC covered Fumble's work and impact three times in its national coverage in FY 2021. On television, we were featured by the BBC News at 6, and BBC Politics Live. We were also featured in this BBC news feature online.
- We won an award! Fumble won the Grassroots Initiative of the Year in the Sexual Health Awards 2021, presented by SH:24 and Brook.
- We spoke at a conference on sex education & Young Adult fiction, delivered 25 workshops to over 250 young people, and we collaborated with CATTs youth cancer awareness charity on a digital campaign.
- We launched our partnership with two fantastic youth-facing Ambassadors. More on our collaborations, press and partnerships can be found here.
- We increased our reach & impact via our social channels, newsletter and website by an average of +10%, and developed the design of Fumble's core, youth-facing brand. We worked with a young local Sheffield designer, Gabrielle Scott:



Thank you from the CEO



Fumble has continued to grow its impact and resilience at an extraordinary pace in our second year as a registered charity, and I am so proud of everything we achieved.

I want to briefly shine a spotlight on some of my personal highlights from the past year of Fumble's work supporting young people with our happy, healthy online world of education on relationships, sexual health and mental health.

We were proud to partner with Dr Emily Setty and the University of Surrey on the Transforming School Cultures research project, in which we developed a comprehensive guide for schools and educators on delivering top quality RSE. We were also delighted to be selected as one of the first 10 charities to join the inaugural Kings Fund & GSK Grow Programme, which is a real demonstration of Fumble's innovative and urgent contribution to supporting young people's physical and mental health.

Fumble really is making a difference to young people's lives. With over 500 young people having helped to develop Fumble so far, we truly are the co-created RSHE charity that young people want and need today - particularly given the unprecedented challenges of navigating their puberty years in the digital age. We've reached over 500,000 young people with our top quality, safe, fun RSHE content online, and we've worked with schools, universities, fellow youth organisations, and our passionate community of young people to make it happen.

We are so grateful to everyone who helped us get here: our monthly donors, grant funders (especially this year, The Olwyn Foundation, UK Youth, GSK, The King's Fund, and the National Lottery Community Fund), our expert advisors and mentors, and all of our wider community of supporters who keep Fumble's unique and impactful work going. Thank you.

Finally, and most importantly, a huge thank you to our team. Our staff, our volunteers, our Youth Advisory Board, our Trustees, and our Ambassadors - you are Fumble! Over to them: hear why Fumble matters to some of our brilliant team in our 'Fumble Matters' video.

Want to stay in touch? You can sign up to our newsletter to keep up to date with all our news and impact, and you can back us with a donation today to help us support more young people to successfully manage their sexual health, mental health and relationships.

Thank you for reading our Annual Report, and coming with us on this journey.

Lucy Whitehouse, CEO

Fumble's financial accounts for the Financial Year 2021

We are pleased to have continued Fumble as a going concern, and further, to have increased our income by over 100% in this second financial year. We have demonstrated the efficiency and impact of our operations, and have established that Fumble attracts high levels of support from both funders and individual donors.

Fumble takes its financial health seriously. We have established robust financial controls and processes in place to ensure risk management best practice and the financial sustainability of Fumble.

See below for a detailed breakdown of our operating costs and income during the period.

Changing accounts basis: Receipts and payments

Our accounts have been prepared on a Receipts and payments basis, in line with Charity Commission guidance. This is a change from our Financial Year 2020 accounts, which were prepared on an Accruals basis.

As such, when comparing this year's accounts with last year's, note that of the £7,379 Total funds on the Balance sheet at the end of the 2020 financial year, £2,531 of this was unrestricted accrued income relating to the 2021 financial year (see note 7 of the 2020 accounts). This £2,531 unrestricted accrued income from FY 2020 was realised in FY 2021 and is recorded under A1 receipts in the 2021 accounts. The £5,320 cash in the bank at the end of FY 2020 (note 8 of the 2020 accounts) corresponds to A6 Cash funds last year end in this year's accounts.

Fumble's reserves policy

It is the policy of Fumble to hold in reserves the equivalent of two months of general running costs (including staff costs). In its early growth phase, Fumble's objective is to continue to increase its reserves over time to reach and maintain three months of general running costs.

This approach is on the basis of Fumble's current commitments and expenditure, and reflects the particular demands of the current, early point in our growth. We will review this reserves policy within 12 months, or if our committed expenditure changes before that point.

Independent Examination

In line with the Charity Commission's requirements, the following annual accounts have been independently examined.

Independent examiner: Cameron Carswell (as in the previous Financial Year)

Receipts and payments accounts (CC16a)

Charity name: Fumble
Charity number: 1188089
From the period from 6th April 2021 to 5th April 2022

Section A: Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Donations and legacies	**24,121**	**30,775**	**-**	**54,896**	**24,529**
Charitable activities	**3,620**	**-**	**-**	**3,620**	**657**
Sub total(Gross income for AR)	**27,741**	**30,775**	**-**	**58,516**	**25,186**
A2 Asset and investment sales					
Sub total	**-**	**-**	**-**	**-**	**-**
Total receipts	**27,741**	**30,775**	**-**	**58,516**	**25,186**
A3 Payments					
Charitable activities	**19,858**	**17,648**	**-**	**37,507**	**19,416**
Raising funds	**335**	**-**	**-**	**335**	**450**
Sub total	**20,193**	**17,648**	**-**	**37,841**	**19,866**
A4 Asset and investment purchases, (see table)					
Sub total	**-**	**-**	**-**	**-**	
Total payments	**20,193**	**17,648**	**-**	**37,841**	**19,866**
Net of receipts/(payments)	**7,547**	**13,127**	**-**	**20,674**	**5,320**
A5 Transfers between funds	**-**	**-**	**-**	**-**	**-**
A6 Cash funds last year end	**5,248**	**72**	**-**	**5,320**	**-**
Cash funds this year end	**12,795**	**13,199**	**-**	**25,994**	**5,320**

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash funds in bank	**12,795**	**13,199**	**-**
	Total cash funds	**12,795**	**13,199**	**-**
(agree balances with receipts and payments account(s))		OK	OK	OK
B2 Other monetary assets	Not applicable	**-**	**-**	**-**
	Details	**Fund to which asset belongs**	**Cost (optional)**	**Current value (optional)**
B3 Investment assets	Not applicable		**-**	**-**
	Details	**Fund to which asset belongs**	**Cost (optional)**	**Current value (optional)**
B4 Assets retained for the charity's own use	Not applicable		**-**	**-**
	Details it	**Fund to which liability relates**	**Amount due (optional)**	**When due (optional)**
B5 Liabilities	Not applicable		**-**	

Trustees' declaration

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

Signed on behalf of the charity's trustees

Signature(s): 

Full name(s): Charlotte Chorley

Position: Chair of Trustees

Date: 15th August 2022

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Charity Name Fumble		
On accounts for the year ended	5 April 2022	**Charity no (if any)**	1188089
Set out on pages	1-2 (remember to include the page numbers of additional sheets)		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 05/04/2022.

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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

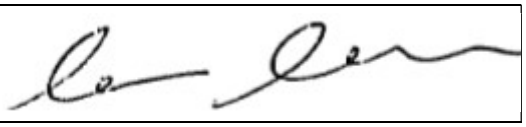
Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* *Please delete the words in the brackets if they do not apply.*

Signed:		**Date:**	01/08/22
Name:	Cameron Carswell		
Relevant professional qualification(s) or body (if any):			
Address:	24 Don Bosco Close Oxford OX4 2LD		

Section B	Disclosure
	Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).
Give here brief details of any items that the examiner wishes to disclose.	N/a

FUMBLE

England & Wales - Charity number 1188089

Accounts

Fumble's Annual Report Financial Year 2020

The Trustees of Fumble are pleased to present their annual report and statement of accounts for the 2020 Financial Year, and confirm they comply with the requirements of the Charities Act 2011 and the Charities SORP (FRS 102). This document covers the period from 20 February 2020 to 5 April 2021 (the end of our first full financial year).

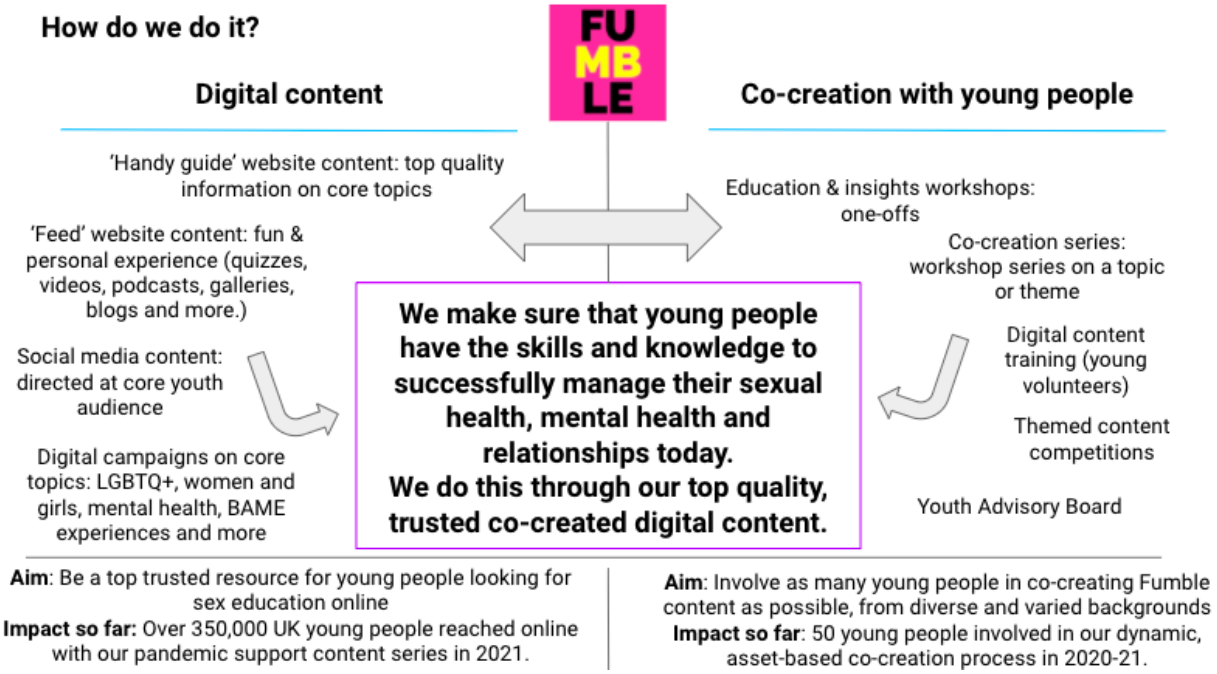
Charity name:	Fumble
Charity registration number:	1188089
Charity address:	81 Findon Street, Sheffield, S6 4QN
Names of charity trustees:	Charlotte Chorley (Chair) Adam Waddingham (Treasurer) Asha Arul (Secretary)
CEO of the Charity:	Lucy Whitehouse
Independent Examiner:	Cameron Carswell

Table of contents

- Introduction to Fumble
- Organisation structure
- Fumble in the pandemic: our objectives in 2020
- Activities and impact
- Thank you from the CEO
- Fumble's financial accounts for the financial year 2020

Introduction to Fumble

Fumble is a new, exciting youth charity in the UK. We create a happy, healthy digital world of sex education with young people, for young people, and we advance the education of the public - particularly young people up to the age of 25 - on the subject of sexual health, wellbeing and relationships. We do this through our trusted, quality co-created digital content and our peer-to-peer relationships and sex education (RSE) programme.



Fumble was set up because young people are really struggling. Growing up with their puberty years online, the challenges that they face when it comes to sex, relationships, our identities and our mental health are unprecedented. These issues have been exacerbated by the recent COVID-19 pandemic, in which the UN says young people have been disproportionately hit[1]. Fumble is creating a transformational intervention that, in our first year alone, has reached over 350,000 young people, especially meeting the needs of those from marginalised groups.

We recognise that school will never be the site of truly relevant and impactful sex and relationship education. Instead, from our experience of being the first generation to grow up alongside smartphones, we believe the online world is where this will happen. We know young people use the internet to ask questions about sex, relationships, health and wellbeing, and a lot of content currently available for this is not appropriate, safe or positive. Indeed, much of it is actively harmful.The BBFC, for example, found that young people feel that sex education in school does not prepare them enough, and instead they use pornography to learn 'what to do' during sex.[2] The same survey found that over 40% of young people who knew about pornography believed that watching it made "people less respectful of the opposite sex".

[1] Source: https://www.un.org/press/en/2020/sc14170.doc.htm
[2] Source: https://www.revealingreality.co.uk/wp-content/uploads/2020/01/BBFC-Young-people-and-pornography-Final-report-2401.pdf

Recent Sex Education Forum annual surveys reveal that young people consistently believe the sex education they receive in school is inadequate, and they often articulate the need for a new peer-to-peer, relevant, accessible approach.[3] We believe that Fumble's co-created, digital, peer-to-peer RSE approach is an urgent, essential part of the response that young people want and need today.

Our mission is to make sure that young people have the skills and knowledge to successfully manage their sexual health, mental health and relationships today. We do this through our top quality, trusted, co-created digital content. We are a values-driven organisation, guided by our principles to be:

- Relevant & non-judgemental
- Inclusive & diverse
- Engaging & accurate
- Collaborative

Fumble especially aims to meet the needs and experiences of young people that have been traditionally left out of mainstream provision of sex ed, including:

- LGBTQ+ young people,
- those living with disability,
- those struggling with their mental health,
- those from minority ethnic groups.

After three years of incredible growth in Fumble's impact, in demand from our audience, and in the numbers of young people keen to volunteer, we gained charity status in February 2020. This has allowed us to expand our team, formalise our operations and generate income in order to more effectively meet the demand for Fumble from young people around the UK. As we close our first year as a charity, we would like to take this opportunity to thank all of our members, volunteers, donors and partners for your continued participation, support and investment over the last year. We are extremely grateful.

This Annual Report documents our objectives, activities, achievements and accounts for the 2020 Financial Year (period 20 February 2020 to 5 April 2021), demonstrating our success in meeting our objects as a charity delivering happy and healthy relationships and sex education.

[3] Source: https://www.sexeducationforum.org.uk/resources/evidence/young-peoples-rse-poll-2019

Organisation structure in 2020

Trustee Board

- Charlotte Chorley, Chair
- Asha Arul, Secretary
- Adam Waddingham, Treasurer

Trustees were recruited after responding to a competitive recruitment process that was published on social media and Fumble's website, as well as through professional networks. The interview process saw candidates submit an application which was then reviewed by the Acting CEO against a series of performance markers, including relevant professional experience. Trustees have undertaken a number of briefing sessions on their legal obligations as Trustees under charity law as well as developing a series of main documents which set out the operational framework for the charity, and the current financial position of the organisation. The Trustees are encouraged to attend appropriate external training events where needed to facilitate the undertaking of their role. Future Trustees will be recruited and onboarded in a similar manner. None of the Trustees receive remuneration or any other benefit for their work with the charity, and all conflicts of interest must be disclosed to the full Board of Trustees at the earliest possible moment.

Staff (salaried)

- Lucy Whitehouse, CEO

The CEO was appointed by the Trustees following a recruitment process which matched skills, experience, and potential against the operational and strategic priorities for Fumble in the charity's initial startup period. The role became salaried in January 2021, and Lucy is in post up to March 2022.

Core volunteer team (voluntary)

- Rosie Quirke, Head of Social and Communications
- Charlotte Miller, Editor (website)
- Emilie Cousins, Youth Engagement Lead
- Sam Searles-Byrant, Data and Operations Officer

Wider volunteers (voluntary)

- Digital content & communications volunteers (17 volunteers)
- Youth Advisory Board (10 volunteers)
- Finance and fundraising volunteers (3 volunteers)
- Other pro bono support from external suppliers

Volunteers are recruited through an open call for new volunteers, advertised publicly on Fumble's social media channels, email newsletter and website. We also ask relevant partner organisations to share the opportunity with their networks. All prospective volunteers are invited to an open information session to find out more about Fumble, and then invited to apply. Generally we ask for a short cover letter outlining the volunteer's interest in the role, in Fumble and any relevant experience. Volunteers commit to a minimum of three months and are asked to give approximately four hours of time per month to the role.

Fumble in the pandemic: our objectives in 2020

At the start of the year, we set ourselves several objectives focused on establishing and expanding Fumble's operations in its first year as a charity and generating significant benefit for our target audience (young people up to the age of 25). These were to:

- Expand our core programme offering (digital content and co-creation) and develop systems for impact measurement
- Build our safeguarding policies and processes for both online and offline activity
- Invest in our branding and public relations programme
- Secure funding from multiple revenue streams that would allow us to continue operating
- Operationalise Fumble's planning, governance, systems, financial controls and admin processes
- Improve our people management and volunteer recruitment processes

We are proud to say that we made significant progress against all of these objectives (details of which can be found in the Activities and Impact section) and that the work we undertook over the last 12 months has complied with our duty to have due regard to the Charity Commission's public benefit guidance.

However, alongside pursuing these objectives, we also had to pivot in response to the COVID-19 pandemic which presented new and unprecedented challenges for young people in the UK.

Fumble and COVID-19

Due to the pandemic, many young people did not have access to the same level of health, relationships and sex education they would normally receive in schools or other related in-person settings. The pandemic, and the enforced isolation associated with it, also meant that some young people experienced increased challenges relating to loneliness, domestic violence, online harms and mental health difficulties. Indeed, a survey Fumble led in 2020/2021 revealed that:

- 88% of young people have struggled with their mental health due to the pandemic;
- 50% believe mental health to be the issue they've struggled with the most;
- 72% of respondents are not comfortable talking to a parent or caregiver about issues related to sex, relationships and mental health, with 67% turned to friends for information and support instead

We felt that, as a digital charity, we were uniquely placed to support young people during the pandemic due to our online expertise, mode of online delivery and model of co-created digital resources for young people. Young people have consistently told us that other online content currently available does not address the social, physical and emotional issues they

face, and so, we felt it was our responsibility to directly respond to the issues that young people were facing during the pandemic. We have done this in a number of ways:

Launching a Youth Advisory Board (YAB)

We established a Youth Advisory Board (YAB) in response to the rising demand among young people for our services as a result of the pandemic. Fumble's YAB is a diverse group of 10 young people, aged 16-21, and the board is designed to meaningfully include young people's voices in everything we do. Some examples of their input include reviewing policies, suggesting new content topics, and offering feedback on our activities and programmes to continually evolve and improve them. We felt it was particularly important to hear their opinions about the most meaningful content we could develop in response to the COVID-19 crisis.

As such, we mobilised to launch the YAB entirely remotely in July 2020. When recruiting for members, we worked with relevant partner organisations to reach as wide a range of young people as possible. We then ran a members' induction which included co-designing a group agreement with all members, and an overview of the charity's safeguarding processes and support available to all participants. The YAB meets once every quarter, and has been instrumental in improving our content and delivery. Full safeguarding processes are in place to support and protect Fumble's YAB members.

Co-developing digital resources

We secured a National Lottery Coronavirus Community Support Fund grant to co-create a series of digital resources, aimed at young people, that address the issues that they have particularly struggled with as a result of the pandemic. The project, '*pandemic support content series*', began at the start of October 2020 and ended at the end of March 2021.

To identify what those issues were, we first launched a public survey and the results found that, during the pandemic, young people suffered from:

- higher levels of isolation and loneliness;
- increased mental health difficulties;
- inability to access sexual and reproductive health services;
- increased risks of accessing inappropriate content online, particularly given the limited positive, healthy digital resources currently available;
- experiencing difficult family relationships or unsafe spaces;
- increased uncertainty about the future;
- online pressures;
- higher risks of being victims of online abuse;
- struggling with motivation and self-esteem.

In response, we co-created a content series and social media engagement campaign with young people that reached over 350,000 young people across the UK. This included:

- 21 x articles
- 3 x Fumble Talks podcasts
- 1 x animation
- 20 x illustrations

You can explore the series here: https://www.fumble.org.uk/pandemic/

The resources were available for all young people, and 30% of the resources were dedicated to those most vulnerable to the negative impacts of COVID-19: young people with disabilities, from the LGBTQ+ community, and from minority ethnic groups.

Throughout, we centred young people's involvement. Alongside canvassing insights from young people from the public survey, we also worked with many youth groups, including:

- School groups: groups of young people from partner schools worked with the project lead (Lucy Whitehouse) to develop co-creation themes and content ideas during several co-creation workshops (6 workshops total). See deep-dive below for more information.
- Our Youth Advisory Board (YAB): reviewed content ahead of publication and offered feedback.
- YAB and young volunteers: also supported content creation (eg. provided audio and written content)
- YAB and school group: provided follow up feedback on the content and the co-creation project. See deep-dive below for more information.

Outcomes and impact

This project was a huge success on two fronts:

1. Fumble supported young people through the pandemic with impactful, quality digital content that both offered advice and support in situ, and signposted users to further support provision. The series reached 350,000 young people, and 50 were involved directly in its co-creation.
2. Fumble trialled its co-creation process on a given content topic theme from start to finish to great success, and we have come out of it with invaluable learnings to take forward.

Deep-dive: Qualitative feedback from our Youth Advisory Board

Our Youth Advisory Board found that the content series was a particular success in the following areas:

- Inclusive of various perspectives and good to hear from a range of people - particularly good that school children were involved as this gives a different perspective to what Fumble volunteers provide
- Podcasts brought in perspectives you wouldn't otherwise necessarily hear - suggestion of using podcasts/Fumble Talks to bridge the gap between older young people and younger young people, giving advice through an 'agony aunt' format
- Easy to navigate the pandemic posts - useful to have a separate tab in the menu
- Good range of articles
- Good signposting to further support services and sources of information in each article.

Deep-dive: Co-creation with young people

The pandemic support content series project was delivered mostly remotely with some in-person co-creation activity. We worked with partner schools: Epsom College in Surrey and Firth Park Academy in Sheffield to run a RSE workshop series with a year 12 group and a year 9 group respectively. The workshops involved 50 young people in total and addressed two key objectives:

1. RSE content and support: we invited the young people to share their experiences of the pandemic, offering them a safe and supported environment to explore these issues.
2. Content co-creation: we then collaborated with the young people to co-create relevant digital content about these experiences (including written blogs, audio clips, and illustrations). This content was hosted on the Fumble website and promoted to an UK audience of young people on our social media channels.

We were able to offer these schools a successful blended learning approach, responding to the various and evolving restrictions of the COVID-19 pandemic: delivering our services both in-person in school where safe to do so, and through digital education - across digital content resources and remote workshop facilitation and participation.

Activities and impact in 2020

In this section, we document the main activities undertaken by Fumble over the last year to meet the objectives we established at the start of the 2020 Financial Year (which can be found in the Objectives section above). These objectives were focused on establishing and expanding Fumble's operations and generating significant benefit for our target audience (young people up to the age of 25).

Expanding our core programme offering: digital content and co-creation with young people

- **Sex education in schools research project**: we offered consultancy on a research project being led by the University of Surrey, which aims to support schools to create healthier cultures for all students (ongoing - **the project website is available here**).
- **'Young people and the pandemic' public survey**: we launched a survey on our website and social media channels, canvassing young people's insights into the key issues they dealt with during the pandemic. These insights were used to frame a co-creation project that directly responded to young people's needs.
- **Youth Advisory Board launched**: we recruited and onboarded 10 young people to be our Youth Advisory Board and give critical insight and feedback on the work we do on a quarterly basis.
- **Content creation:** we continued to create new content across multimedia formats for our website with young people, involving our team of 17 young digital content volunteers. A key part of this was our pandemic support content series.
- **Content review:** we continued to review the existing content on our website to ensure it remains up to date, relevant and engaging and all information we provide remains accurate and safe. This is in line with our Editorial Policy.
- **Social media presence development:** we built our following among young people on Instagram, Twitter and Facebook through targeted campaigns
- **Website development:** we began work towards a website redesign, a project of co-creation with young people that we hope to fund and deliver in the coming two year period.

Developing systems for impact measurement

Using data analytics from our social channels and our website (via Google Analytics), we compile monthly reports of data analytics of our impact.

We also continued tracking our articles in our central content spreadsheet: part of our quality assurance means we regularly review live content on our website, and update it wherever relevant to continually meet our Editorial Policy and processes. We also tag all of our content internally to track that we are meeting our aim to be inclusive and relevant to all young people, through our internal system of DEI tags.

We have identified scope for further future work to develop our impact measurement: e.g. tracking tangible behaviour changes among the young people we reach with our online content & measuring the impact of our co-creation workshops both short and longer term.

Building our safeguarding policies and processes for both online and offline activity

Designated Trustee for Safeguarding (DTS): Charlotte Chorley
Designated Safeguarding Officer (DSO): Lucy Whitehouse

Safeguarding is a critical priority for us as a youth charity that co-creates our programme with young people. We have a full safeguarding policy in place which remains relevant and robust in the context of COVID-19, and alongside this, we have produced a full guide to facilitating our activity with young people remotely, with safeguarding concerns at its heart.

We regularly check in with an external safeguarding specialist who advises us on how to maintain and, where appropriate, adapt our safeguarding policy and processes, and have had several reviews with them during the past year to respond to COVID-19.

Investing in our branding and public relations programme

Media and thought leadership

- Journalists now proactively reach out to Fumble for comment. We have been featured in:
  - The Independent
  - The BBC

Podcasts and speaker appearances:

- Lucy our CEO has participated in several this year, and they have been very successful for brand profile and reaching new audiences and contacts.
  - Sara Pascoe's 'Sex Power Money' podcast
  - Dr Yvette Taylor 's CILIA LGBTQ+ podcast
  - The Feminist Library's panel discussion on reproductive health and care
  - The University of Oxford's Feminist Festival
  - The University of Oxford's Reproductive Justice Society's panel discussion on sex education.

Email newsletters:

- Our email newsletter has above industry standard engagement from our 300 supporter subscribers: a 45% open rate, 7-8% link click rate. Our newsletter audience of supporters continues to grow.

Securing funding from multiple revenue streams

In the 2019/20 financial year (FY20), Fumble sought to generate income from a diverse mix of funding streams. We prioritised:

- Trusts and Foundation grant funding
- Individual Giving donations from our network of engaged supporters
- Earned Income via consultancy and events.

Through project funding received to date, we have established a strong track record in the management of grants and the delivery of our core programme and projects. We are pleased to have established a reliable reputation of programme and project delivery and impressive measurable impact.

Operationationlising Fumble's planning, governance, systems, financial controls and admin processes

After gaining charitable status in February 2020, we set out to formalise our processes and operations across a number of areas:

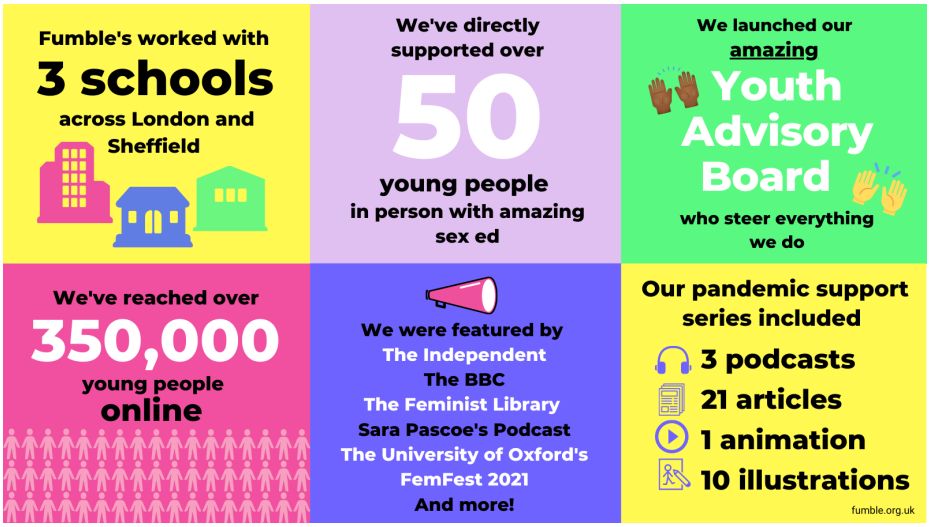
- Team: Hiring our first member of staff: our CEO.
- Financial, legal and governance requirements: Trustee Board and CEO continue to meet these.
- Finance: all legal requirements and those set out in our Financial Controls Policy are being met.
- Strategy: VTO ('vision traction organiser') model of strategy planning in place.
- Policies and processes: all key required policies in place, plus ongoing DEI work.
- Risk register: up to date and mitigating activities complete.
- HR: all activity required by law is ongoing.

Improving our people management and volunteer recruitment processes

- **Volunteer recruitment:** we recruited a talented, dynamic core team and wider team of volunteers, all aged 30 and under.
- **Volunteer management and development:** we developed the skills and experience of our volunteers across the work required to run Fumble. This included developing our induction process and ongoing training and development, as per our policies and processes.

Thank you from the CEO

Launching a charity in a pandemic is not the easiest thing to do - but Fumble has had an amazing first year! Here are just some of Fumble's achievements so far...



You helped make it happen, whether you're part of our amazing team of volunteers, on our Trustee Board, on our Youth Advisory Board, or one of our supporters who keep us going with essential donations, words of advice and encouragement, and just generally spreading the good, Fumbly word. Thank you. I would especially like to thank the following people and organisations.

Partners and supportive organisations

We are delighted to be supported by an amazing group of advisors, external consultants and suppliers across safeguarding, fundraising, digital, legal, finance, charity leadership and governance, who either offer their time and expertise *pro bono*, or go well above and beyond the expectation of their contracted role with Fumble. Thank you.

We're also grateful to be part of the vibrant and growing ecosystem of the Relationships and Sex Education (RSE) sector in the UK. Being collaborative is one of Fumble's core values, and we actively work with fellow organisations and individuals to bring about the change young people both want and need in this area. Special thanks to the following (which is a non-exhaustive list!), for their interest in and support of Fumble this year...

University RSE researchers

- Dr Emily Setty, University of Surrey.
- Dr Yvette Taylor, University of Strathclyde
- Dr Cristina Costa, University of Durham

Fellow organisations

- YoungMinds
- Tender
- Outspoken Sex Education

- Bloody Good Period
- Galop LGBTQ+ support
- Split Banana
- School of Sexuality Education
- Sexpression

Schools

- Firth Park Academy, Sheffield
- Epsom College, Surrey
- Cranleigh School, Surrey

Funders and donors

One big challenge of navigating our first year as a registered charity in the COVID-19 pandemic has been fundraising. Every penny our supporters have donated has made a massive difference to our survival, growth and impact, and we are so grateful to those who support Fumble with donations. We have also received grants from some fantastic funders this year: a huge thank you to each and every one of them.

Plans ahead!

We have some really exciting plans lined up. Here's just a taster...

- We're consulting on a sex education research project with Dr Emily Setty from the University of Surrey. We're tackling the very issues of gendered violence in schools that have recently been hitting the headlines.
- We'll be in schools again! Several more workshops are lined up, and we invite new schools to get in touch to access our in-school RSE programme and co-creation activity.
- We've begun to build links with universities, especially in Sheffield: The University of Sheffield and Sheffield Hallam. Again, we welcome outreach from universities and academic researchers in relevant fields.
- We're planning a digital campaign with a major creative agency to boost Fumble's reach and impact, tackling the topic of gendered violence, co-created with our young volunteers.

Finally, in the words of Youth Advisory Board member Isabel, 17: *"Fumble's platform is such a fantastic way to reach out to my generation. I think Fumble underestimates the impact its platform is going to have in so many young people's lives."*

We would love you to join our sex ed revolution, sign up to our newsletter here.

Thank you for coming with Fumble so far. We look forward to growing Fumble's fantastic impact with you!

Lucy Whitehouse
CEO

Fumble's financial accounts for the financial year 2020

In this first accounting period (20 February 2020 to 5 April 2021) we are pleased to have established Fumble as a going concern. We have demonstrated the efficiency and impact of our operations, and have established that Fumble attracts high levels of support from both funders and individual donors. Their enthusiasm for the impact Fumble makes has enabled us to generate sufficient income and we are confident we will build on this into the future. In particular, two aspects stand out from our first accounting period:

- **Efficiency of our charity**

  As outlined in our Statement of Financial Activities below, Fumble enjoys an excellent level of efficiency in our operations, with over 97% of our expenditure going towards programme delivery and impact.

- **High levels of support**

  During our first financial year, we met and exceeded our initial income target of £25,000. We are delighted with this proof of concept, and note it is especially thanks to the community of 155 individual supporters who donated to our end of year crowdfunder appeal, and the trusts and foundations who supported us with grants throughout the period.

Fumble takes its financial health seriously. We have established robust financial controls and processes in place to ensure risk management best practice and the financial sustainability of Fumble. As we embark on our second year of delivering high quality programmes, we are confident in our ability to attract and retain funding for our core objectives, and to appropriately manage the funding we receive to deliver maximum impact for young people.

See below for a detailed breakdown of our operating costs and income during the period.

Fumble's reserves policy

It is the policy of Fumble to hold in reserves the equivalent of one month of general running costs (including staff costs). It is our policy that should we reach one month of general running costs (or less) in the bank, the trustees will make a decision on the continued running or closing down of Fumble's activities. This approach is on the basis of Fumble's current commitments and expenditure, and reflects the particular demands of the current, early point in our growth. We will review this reserves policy within 12 months, or if our committed expenditure changes before that point.

Independent Examination

In line with the Charity Commission's requirements, the following annual accounts have been independently examined.

Independent examiner: Cameron Carswell
Relevant professional qualification or body: Chartered accountant (ICAE)

Fumble

Statement of Financial Activities

for the period from 20 February 2020 to 5 April 2021

	Unrestricted funds £	Restricted funds £	Total funds £
Incoming resources (note 3)			
Donations and legacies	7,418	18,950	26,368
Charitable activities	677	200	877
Total	**8,095**	**19,150**	**27,245**
Resources expended (note 4)			
Raising funds	-	450	450
Charitable activities	788	18,628	19,416
Total	**788**	**19,078**	**19,866**
Net Income	**7,307**	**72**	**7,379**

Fumble

Balance Sheet as at 5 April 2021

	Unrestricted funds £	Restricted funds £	Total funds £
Current assets			
Debtors (note 7)	2,531	-	2,531
Cash at bank and in hand (note 8)	5,248	72	5,320
Total current assets	**7,779**	**72**	**7,851**
Creditors (note 9)	472	-	-
Net current assets	7,307	72	7,379
Total net assets or liabilities	**7,307**	**72**	**7,379**
Funds			
Unrestricted funds	7,307	-	7,307
Restricted funds	**-**	72	72
Total funds	**7,307**	**72**	**7,379**

Signed by Adam Richard Waddingham
on behalf of all the trustees

16/07/2021

Fumble

Notes on the accounts

Note 1. Basis of preparation

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

The accounts have been prepared in accordance with:

• the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014

• the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)

• the Charities Act 2011.

1.2 Going concern

The trustees are of the view that the charity is a going concern.

1.3 Change of accounting policy

This is not applicable as the financial statements cover Fumble's first accounting period

1.4 Changes to accounting estimates

This is not applicable as the financial statements cover Fumble's first accounting period

1.5 Material prior year errors

This is not applicable as the financial statements cover Fumble's first accounting period

Note 2. Accounting policies

2.1 Income

Income is 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.

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).

In the case of performance related grants, income is recognised only 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 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.

The charity has not received government grants in the reporting period.

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 are 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 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.

The charity has incurred no expenditure on support costs.

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 is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.

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.

Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP) and are included as an item of other income in the SoFA.

Investment gains and losses include 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.

2.2 Expenditure and Liabilities

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.

The charity incurred no governance or support costs.

Expenditure has been allocated between fundraising and charitable activities, on the basis of time spent.

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

The charity made no redundancy payments during the reporting period.

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

Creditors are measured at settlement amounts less any trade discounts.

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.

The charity accounts for basic financial instruments on initial recognition as per paragraph 10.7 FRS 102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS 102 SORP.

2.3 Assets

The charity has no tangible fixed assets.

The charity has no intangible fixed assets.

The charity has no heritage assets.

The charity has no fixed asset investments in quoted shares, traded bonds and similar.

The charity has no stock.

Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently they are measured at the cash or other consideration expected to be received.

The charity has no investments which it holds for resale.

Note 3 **Analysis of income**

Analysis	Unrestricted funds £	Restricted funds £	Total funds £
Donations and legacies			
Donations and gifts	5,781	-	5,781
Gift Aid	637	-	637
General grants	1,000	18,950	19,950
Total	**7,418**	**18,950**	**26,368**
Charitable activities			
RSE programme delivery	677	200	877
Total	**677**	**200**	**877**
TOTAL INCOME	**8,095**	**19,150**	**27,245**

Note 4 **Analysis of expenditure**

Analysis	Unrestricted funds	Restricted funds	Total funds
Expenditure on raising funds	**£**	**£**	**£**
Incurred seeking donations	-	225	225
Incurred seeking grants	-	225	225
Total expenditure on raising funds	**-**	**450**	**450**
Expenditure on charitable activities			
RSE programme delivery	788	18,628	19,866
Total expenditure on charitable activities	**788**	**19,078**	**19,866**
TOTAL EXPENDITURE	**788**	**19,078**	**19,866**

Note 5. Fees for the examination of the accounts

No fees were paid for the independent examination of the accounts.

Note 6. **Paid employees**

6.1. Staff Costs

	£
Salaries and wages	8,188
Social security costs	1,284
Total staff costs	**9,472**

6.2. Average headcount in the year

The average headcount and the average number of full time equivalent staff were both 0.25, following the appointment of the CEO on 1 January 2021.

6.3 Pension scheme

The CEO (sole employee) has chosen not to enrol in a pension scheme.

6.4 Other payments

No ex gratia or redundancy payments were made during the period.

Note 7. Debtors and prepayments

Analysis of debtors	**£**
Prepayments and accrued income	2,531
Total	2,531

Note 8. Cash at bank and in hand

	£
Cash at bank and on hand	5,320
Total	**5,320**

Note 9. Creditors

Analysis of creditors	**£**
Taxation and social security	118
Other creditors	354
Total	**472**

Note 10. Transactions with Trustees and Related Parties

There were no financial transactions with trustees during the period. Before her appointment as an employee, Lucy Whitehouse was paid £7,650 for the supply of services to the charity, on Fumble's standard terms and conditions.

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Report to the trustees/ members of

Charity Name
Fumble

On accounts for the year ended	**FOR THE PERIOD 20 FEBRUARY 2020 TO 5 APRIL 2021**	**Charity no (if any)**	1188089

Set out on pages

1-2
(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the period ended **05/04/2021**.

Responsibilities and basis of report

As the charity's trustees, 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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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: 

Date: 08/08/2021

Name: Cameron Carswell

Relevant professional qualification(s) or body (if any):	Chartered accountant (ICAEW)
Address:	44 Southfield Road, Oxford, OX4 1NZ

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.	N/a