

LIVING KEYS

England & Wales · Charity number 1194890

Details

Status Registered

Legal form CIO

Registered 2021-06-22

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

Contact

Address Living Keys
The George Alcock Centre
whittlesey Road
Peterborough
Cambridgeshire
PE2 8QS

Phone 07507269081

Email Linda@livingkeys.co.uk

Website www.livingkeys.co.uk

Activities

Objects: THE OBJECT[S] OF THE CIO [IS][ARE]THE RELIEF OF PHYSICAL AND MENTAL DISTRESS BY PROVIDING EDUCATIONAL SUPPORT TO ANY PERSON HAS EXPERIENCED DOMESTIC ABUSE 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: Living Keys provide Free courses to men, women and children who have experienced domestic abuse. The details of the courses can be found website <https://www.livingkeys.co.uk/courses>. There are application forms for Clients to complete and this will come to Living Keys and we will be in touch with dates etc for the courses. We also provide emotional support and have a weekly drop in service.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity, Recreation, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Cambridgeshire
- Leicestershire
- Lincolnshire
- Northamptonshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£41,648	£31,673	-	-
2024-03-31	£10,329	£27,141	-	-
2023-03-31	£37,803	£28,384	-	-
2022-03-31	£29,908	£14,379	-	-

Trustees

Name	Role	Appointed
ANTHONY JEWITT Pastor		2021-02-02
Antonia Nequita Bannister		2022-09-23
Karen Minya Harper		2021-02-02
Malcolm Phillips Harper		2021-02-02
Melanie Claire Elizabeth Seal		2026-03-25
Rachel Louise Blakemore		2021-02-02
Sharon Lesley Crosby		2021-02-02
Susan Carol Elizabeth Jewitt Pastor		2021-02-02

LIVING KEYS

England & Wales - Charity number 1194890

Accounts

Charity registration number 1194890

LIVING KEYS CIO
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025



LIVING KEYS CIO

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

A Jewitt
M Harper
R Blakemore
K Harper
S Crosby
A Bannister
S Jewitt

Key management personnel

L Huskisson (CEO)

Charity number

1194890

Principal address

The George Alcock Centre
Whittlesey Road
Peterborough
PE2 8QS

Independent examiner

Kerry Hilliard ACA FCCA CTA

LIVING KEYS CIO

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LIVING KEYS CIO

TRUSTEES' INTRODUCTION

FOR THE YEAR ENDED 31 MARCH 2025

Living Keys is a grassroots Charity that provides support to women and children who have experienced domestic abuse.

Living Keys has been running now for almost 4 years, and was established by Linda Huskisson who has lived experience, her ex husband. After running away and escaping the violence and abuse, found herself on the Streets of London, homeless and alone and scared. Later she got into a further relationship, which resulted into being groomed into prostitution as well as violence and abuse, finding it really difficult to escape.

Linda eventually managed to escape after running, for the third time to safety. Linda has been out of her abusive relationship now for almost 40 years. She is now married to a man that totally supports her passion and dreams in making a difference to others.

In 2015, Ralph Turner, an Author and friend of Linda's had the privilege/challenge of writing Linda's story and her book can be found on Amazon called "Cheating Death, Living Life".

Linda says "After my story was out in book form it opened many doors and I became a speaker in conferences, churches bringing awareness of domestic abuse and the harm it causes to us mentally and physically.

I started a Cherished Group in November 2015 which is a coffee morning for women who are lost, alone, widowed, abused. During the coffee mornings we would have talks on things that matter to us, budgeting on a tight budget, talks on fear, freedom, menopause and so much more... also arts and crafts.

In the same year a pastor and friend from Hemel Hempsted asked if I had training to facilitate the Freedom Programme, I replied no, my name is on the list but no, not yet. he said "Linda we have a place right here for you, you must do the facilitator course, we have one coming up and have a free space so come over and join us". I did, they even sorted out my accommodation and that week I became a facilitator for the Freedom Programme. Kingsgate Church which I am a member of, allowed me to have a free room so I could facilitate and support women who have been through abuse by providing the freedom programme course.

During the pandemic, the statistics for domestic abuse was extremely high, by 125%. Our homes are supposed to be a safe place, but for many it became a place of fear and uncertainty and definitely not safe. We learnt how to use zoom so we could set up courses on line, and I decided to step down from my career and raise Living Keys as a Charity so we could concentrate on this full time and provide a service that helps women not only grow but to thrive with an abuse free life." Linda Huskisson

Since Living Keys came into being, we have supported over 500 women on courses, through our drop in service or on workshops that are provided and courses.

Living Keys provide different courses which are totally free, and they are as follows:-

The Freedom Programme a 12 week course that looks at the tactics of a perpetrator, their beliefs, how those beliefs are reinforced in our society today, how it effects us, the beliefs we may have shared, and then looking at the opposite of a perpetrator that portrays as a healthy relationship. This course is nationally known and really empowers women to recognise that the abuse was of no fault of their own but that of the one who chose to abuse them.

New – The Freedom Programme for Teenagers – this is something that we want to promote in schools and now looking for funding to be able to facilitate in schools in our region. Bringing awareness early may prevent abusive relationships and hoping that prevention is better than cure. (new to us)

Hope2Recovery Course – This course is a 6 week course and is for those that are stuck in the cycle of abuse and concentrates on Coercive Control as many don't even know what this means. We also provide plans for leaving safely if and when they decide to do so and any future goals. (this course is also available for men who experience abuse and carried out online)

LIVING KEYS CIO

TRUSTEES' INTRODUCTION

FOR THE YEAR ENDED 31 MARCH 2025

Domestic Abuse Recovery Toolkit is a 12 week Course and is CBT based, where beneficiaries work on themselves, challenging negative automatic thinking, self esteem, grounding techniques to help through any triggers, knowing who we are responsible for and our rights, affirmations the power of positive self talk, exploring passive, anger and learning to be assertive in a positive way, setting boundaries and trust to protect ourselves and loved ones and future goals.

Children/young people DA toolkit – 8 week course for children and young teenagers – once again, we want to get this out in schools when funding is available.

Cherished Support Group – is held on Monday mornings from 09:30-12:00 for all women and provides positive topics to talk about, arts and crafts.

Drop In Service – is held on Mondays from 13:00-17:30 for all women. We support women in various ways, providing an internet café so ladies can update CV's complete any on line forms for benefits/work etc. Referrals to Foodbank for those in need. Referrals for Care Zone, a local charity that provides free furniture for those in need. Sign post and walk with beneficiaries to get the support they need.

Counselling – Is provided for those in need when Funding is available.

Workshops - In the past we have had workshops on budgeting, debt, and soon will be starting a workshop on mental health and well being.

The Trustee's are really proud of the work that Living Keys have achieved, even through challenging times, when Linda was diagnosed with Breast cancer, and then having treatment and operation, we are so pleased to say that Linda is now in remission. Her illness did not stop her and she continued to work with women during this difficult time.

We are pleased that Linda now has extra help with the work of Living Keys and now has 6 volunteers, 4 of which came through our courses, and now want to give back and make a difference to the lives of others, sharing their story and bringing hope to others.

We were so pleased to know that Linda was receiving an Award from BBC Radio Cambridgeshire "Making A Difference" so well deserved and we hope that next year of a further "Kings Award" to announce, as she has been nominated for this.



.....
Sharon Crosby

Trustee

Dated: 5.5.2025

LIVING KEYS CIO

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The charity's objects are the relief of physical and mental distress by providing educational support to any person that has experienced domestic abuse.

We will achieve this by:

- Supporting people to develop confidence in their ability to create a new and brighter future. (on line support for those in rural areas) emotional support, safety planning, sign posting, providing a drop in service and providing workshops on mental health and wellbeing.
- Enabling people to move on from their past with a better well-being and new ways of thinking and behaving by providing therapeutic interventions such as cognitive behavioural therapy based courses such as The Adult Domestic Abuse Recovery Toolkit course, also counselling with a trained CBT Counsellor.
- Supporting people to value themselves by understanding abuse and their experiences and have pride in their progress and achievements – This is also done through providing free courses, such as the Freedom Programme (Nationally known) and Hope2Recovery course.
- Creating Support Networks and a sense of belonging – Cherished support Group, Freedom Hub, Drop in service, Activities, Social media with private groups so clients can stay in touch in safety, WhatsApp private groups, so groups who have journeyed together can stay in touch and also know any updates of activities that Living Keys provides, also providing zoom meetings for those in rural areas.
- Empowering Survivors to achieve a sense of purpose and potential by volunteering.
- Poverty Relief – providing referrals to foodbanks, Carezone, also providing toiletries and sanitary products, food that may have been donated to Living Keys. Providing a SWAP Shop as well twice a year. Summer and Winter. The SWAP shop allows our beneficiaries to sort out their wardrobes and bring in what is good condition and swap for other items that come in.

Living Keys provide a person centred on going support for people who have been affected by domestic abuse/ violence, whether historically or current. We believe that each person's experience is different and we will value and listen to those differences, giving people support and choice in how they use our services, empowering them and giving them tools to go on and live abuse free lives and enabling them to recover and build confidence and self-esteem. Our focus is on bringing tools of knowledge and freedom to those who have been victim to domestic abuse/ violence using a trauma informed approach.

Abused survivors face many difficulties when trying to rebuild their lives – going into refuge, moving into an area they don't know with little or nothing... starting life over again, finance, child support, feeling isolated and alone. Many abused survivors who have gone into refuge often have IDVA or Women's Aid specialist support but once that support ends after the initial crisis, victims often feel lost and alone once again.

We are committed to supporting our clients achieve long term recovery. We believe this requires a combination of interventions which we deliver in a variety of ways with our online and face to face courses, support Groups, Freedom Hub – where we go out into the rural communities to bring awareness and support to those who need it, Drop In service and workshops. Also counselling when funding is available.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake for the public benefit.

LIVING KEYS CIO

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Achievements and performance

This last year Living Keys provided 9 x Freedom Programmes – face to face and online (this is not include the courses we facilitate for Women's Aid Boston), 4 Hope2Recovery courses in Refuge and with a mental health and wellbeing group called Sunflower in Spalding. We also provided 5 x Domestic abuse recovery toolkit courses, 2 of which was evening courses for those that are unable to attend during the day due to work commitments.

We also continue to provide a coffee morning called Cherished and we will be celebrating 10 years of Cherished this year which is a great achievement. Last year we had a couple of workshops which included mental health and wellbeing, Menopause Workshop and Debt management, learning how to budget and save.

Living Keys also provided 2 SWAP SHOPS in the last year. One for the summer and then a winter one. The SWAP shop allows people to attend with carrier bags, pay £5 to get in and then they can exchange their items for other items they need/want totally free of charge.

The Winter SWAP Shop was awesome, many of our ladies struggle near Christmas for Christmas Presents for their children, some pregnant mums needed clothing for their new born child when the child arrives. We put out a post for toys and was overwhelmed with the generosity of people donating. Even Primark donated lots of items, children's PJ's and women's, socks, children's sweat shirts and jumpers, duvet covers brand new and bedding. It was truly amazing and many of our women went home with a great big smile as they managed to get items to wrap for Christmas. We are so thankful to all who donated.



Donation received from Manager, Kaylee at Primark.

LIVING KEYS CIO

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Living Keys also attended "White Ribbon" Day, remembering those who have been through domestic abuse and met the Mayor and Mayoress of Peterborough. We were joined by Peterborough City Council and also IDVA team, Women's Aid and Refuge.



Living Keys also celebrated their 3rd Birthday as a Charity and invited other Agencies to come and have a stall with information on their services, and Linda and Volunteer, Emma who both have lived experience of domestic abuse. It was a wonderful day and many agencies attended, including Rape Crisis, Hope Into Action, Women's Aid, and more. Linda had also asked her volunteers if they wished to share their stories on Card. They didn't need to talk and Linda had many volunteers come forward for this who have been through her courses. Each one, came in holding a card up as to where they were – and then turned it over, to show where they are now. It was very impacting and not a dry eye in the room. Each Volunteer came in holding card up with back ground music of Whitney Houston "There can be miracles if you believe".



Here is another impactful picture that one of our ladies did....



LIVING KEYS CIO

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

We are so proud to know that Linda had received "Making A Difference" BBC Radio Cambridgeshire Award in 2024 and has now been nominated for a "Kings Award".

Events were also raised to raise funds for Living Keys including a Rum & Reggae evening which really was a fabulous night and after taking out expenses of hall hire, band hire (live band) we raised just over £500.

Peterborough Soroptimist Ladies Group chose Living Keys as their Fund Raiser of the year along with Little Miracles and have now been invited to their AGM so they can present us with a cheque for what they raised, which will be on April 28th.

Living Keys also continue to facilitate courses for Boston Women's Aid and Enfield Women's Centre as a sub contract. We have carried out 3 courses for the year with Enfield and 4 Freedom Programs for Boston Women's Aid and a further 3 Hope2Recovery courses in Refuge and a further one with Sunflower Group for women. (Sunflower Group is new to us)

Our Referrals come from various agencies such as IDVA, Women's Aid, IMPAKT Housing, Social Subscribers, Peterborough City Council, Social Services, Police, GP's, Mental Health and ladies can also self refer on our website.

Linda was invited to be a speaker for Boston Women's Aid AGM and made some great connections there, one of which had informed Linda that domestic abuse is rife in rural area's and there has been little or no support. The lady gave Linda some contacts of Councils who have housing in rural area's and Linda was able to get funds from Lottery Community Fund and used this to provide support and reach out to those in rural area's. We did this by providing pop up stalls and chatting to those who needed support. From this we were able to set up zoom support, also courses on zoom to help them understand that domestic abuse is not normal and also provided safety plans should they need to leave their partners at any time.

Linda has attended Domestic Abuse Forums, where various Agencies come together and discuss challenges and share what services are being provided and how to refer to these services. Linda has made a big impact and built up a great relationship with other Agencies and is now Guest Speaker at the next conference which will be held in June this year.

Voices of lived experience

We continue to recognise the power of lived experience in shaping our service and our staff and volunteers have lived experience and most are ex service users, who now have a passion to help support others.

Bianca's Story – Volunteer

" I came to Living Keys after being violated by my abuser who not only became violent, but tried to strangle me. I needed help as I loved this man and I thought he loved me. This happened because I didn't agree with something that he said and he got really defensive and turned on me. My IDVA support worker referred me to Living Keys and I joined their freedom program, although it was a little triggering, as everything was fresh at that time, I continued and Linda has such a great way of reassuring people and is so empathetic and I really love her for this. I asked if I could do the course again, and the reply was, "you can do it as many times as you need too", so I signed up again and did it a 2nd time which seemed easier this time round. I then signed up for the CBT Based course called Domestic Abuse Recovery Toolkit" and loved every minute of it. We were challenged to improve our self-esteem, our confidence, I personally like the positive affirmations that we have to write out and read out loud.

I wanted to give back so I asked if I could sign up to be a volunteer and I had an interview and DBS checks with Linda and once my DBS came through, I was able to work with them. I now volunteer and help Linda with the Freedom Program for Boston Women's Aid, I help out at the drop in service and also set up an 8 week simple course, on Health and Wellbeing and with Linda we put it all together and now run a workshop called "Mental health and Wellbeing – born to thrive".

Working with Living Keys has given me the confidence to apply for work and I wanted to work within the mental health Services. I got an interview and now I have been offered part time work. I am currently training now for the role as a Peer support worker for mental health and will continue to volunteer with Living Keys. I will be forever grateful to Linda and to the rest of the Volunteers for being a part of Living Keys family.

LIVING KEYS CIO

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Some of the feedback from our previous courses,

"When I first walked through the doors of Living Keys, I was so scared, I didn't know what to expect, I was scared to share what had happened to me. Linda has such a great aura about her, that she really made everyone feel welcomed and valued. She shared that she had lived experience of 10 years and this is the reason why she does what she does. Not only did I learn that the abuse was not my fault, I made some amazing friends and now we meet up every Tuesday, for a coffee and get together and we continue to do so. Thank you Living Keys, for being a part of the change in my life. I feel much stronger, I feel loved and wanted." (Freedom Program)

"I felt I had nowhere to turn and lived in a prison with a man that constantly put me down and made me feel small. I didn't even know his behavior was abusive. I was going to my local shop in Crowland and saw a pop up by the hall about domestic abuse. I went in and there was this lady with a great big smile and she greeted me, made me a cuppa and sat with me. I told her I wasn't sure if I was in an abusive relationship as my husband has never hit me... and explained what was happening. Linda gave me a Questionnaire with a tick box, and most of the questions I answered was Yes. I then recognised that I wasn't going mad, that I was in an abusive relationship. Linda met with me a few times after our meeting via zoom, when my partner was at work. I made a decision that I wanted to leave the relationship after he called my 5 year old son really horrible names. Linda helped me to set up a plan to leave safely, working with women's aid as well, we were able to get a place in refuge. I was so scared, but Linda got me to the train station, paid for some lunch for me and 2 children, and waved us good bye on the train. She continued to meet up with me on zoom for the next few weeks, until I got the right support in place. I was able to complete the Freedom Program on line and then Domestic abuse recovery toolkit on zoom. And now I am rehoused, in a lovely location with a good school for my children, I am free to be me, free to enjoy being a mum instead of constantly being put down in front of my children. I will forever be grateful to Living Keys – Life Changing experience that I will never forget and will definitely recommend to others." (anonymous)

Future plans

We believe it is vital to provide long-term on-going support to our beneficiaries for as long as they need. We recognise the huge need for services that offer long-term support for those who have experience domestic abuse and look to continue developing our service to best suit that need.

- To continue to provide free course to those who have or are living with domestic abuse.
- Continue to provide Drop In Service every Monday afternoon, as this has become invaluable to those who attend. In the last year our drop in services has provided support to 83 ladies. The support included updating CV's so they can look for employment, getting ID for bank accounts, Referrals to foodbank and CareZone, housing issues, (we have a lady from IMPAKT attend our drop in every 2nd Monday of the Month, support with completing on line forms for benefits, etc., emotional support.
- Pamper and Prosecco Night for Ladies on July 4th. – fund raising event.
- Setting up a drop in service for families that have grown up children living with abuse. – This came about after there had been a few calls from parents who just need to find someone to talk too and get advise. Linda is currently talking to Kingsgate Community Church, where she is a member and discussions are taking place to see if this will work. Looking to do this on monthly basis and if successful we may go to fortnightly or weekly drop in.
- Guest Speaking at events including the Peterborough Domestic Abuse Conference in June this year.
- Linda has been nominated for a Kings Award, she has had her first assessment by Riz Rahemtulla, who is the deputy Lord Leutenant of Cambridgeshire and this is now going through to the next round of assessments, and we do wish Linda all the best as she deserves to be recognised for the amazing work she does.
- Set up a FUN DAY for all ladies from our services, with their children, at Ferry Meadows, for a family fun day with games, prizes etc.
- SWAP SHOP – summer and winter event.
- International Women's Day – event in March next year.

LIVING KEYS CIO

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

- White Ribbon Day – 16 days of Awareness of Abuse. – bringing awareness in communities.
- Working with Groups of young people who have been in care and now leaving care to live in the world. – Our subject is Healthy relationships and avoiding abuse by recognising red flags. Through Peterborough City Council.
- Continue to promote and make good connections to others in the same field of work and make a difference in the lives of others.
- Apply for Grants and Funds.

Financial review

This last year we have been blessed with funding to be able to continue the work of Living Keys.

Cambridge Community Fund Grant £20,000 restricted funding for Office Rent for 2 years (this is now 2nd year), Drop In Service and volunteer mileage.

National Lottery Community Fund had provided £14,300, restricted, which was used to go out into rural area's bringing awareness, signing up for courses to those in need. Freedom Program, Domestic Abuse Recovery Toolkit, Hope2recovery (in refuge) also for training of another facilitator for the Freedom Program, Domestic Abuse Recovery Toolkit, so we can cover more courses, as our waiting list has soared, and volunteer training.

Hedley Trust – restricted for materials for courses, books, journals, printing handouts etc. – restricted.

Peterborough City Council £3,000 for office expenses. - restricted.

Charities Trust £500 unrestricted.

Kingsgate Community Church - £1,000 unrestricted.

Living Keys 500 club – still a work in progress – we need 500 people to sign up for £2.00 per month. We have 9 members that are paying more than £2.00 – the most being £20 per month which we are so grateful for.

500 club – Living Key - £822.00.

Other Donations/events fund raised £2365.48

Although the Accounts are not as how we would like them to be, we are much better than last year's accounts. This was due to Linda, struggling with health issues with Breast Cancer. Now, thankfully in remission.

The charity's financial regulations include a policy on maintaining reserves at a suitable level to meet any financial commitments on dissolution of the CIO. The Trustees confirm that this objective was met through the year.

This year, although we have struggled with funding and grants, we thank those whom we received grants from, their generosity has really helped us to support and make a difference to so many women. You are part of this, and without our generous funders we wouldn't be able to carry out the work we do.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The charity is a charitable incorporated organisation (no. 1194890) which was first registered on 22 June 2021.

LIVING KEYS CIO

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

The trustees who served during the year and up to the date of signature of the financial statements were:

A Jewitt
M Harper
R Blakemore
K Harper
S Crosby
A Bannister
S Jewitt


We are currently looking for more Trustee's to come on board with experience in Safe Guarding, Finance this will be advertised with Peterborough Voluntary Services and on our website.

Living Keys continue to benefit from the support of an active group of Trustees', many of whom have experience that is relevant to Living Keys work. We remain on the lookout for people with relevant experience to join us. Each prospective new member will provide a CV and is then interviewed to ensure that there is a good fit between Living Keys and the prospective trustee's expectations and values. We then invite suitable candidates to a Trustee meeting and ask them to present to the group who they are and what skills they have and then vote in their election to the board. Following election, trustees spend time with Living Keys Manager and other staff to bring them up to speed with Living Keys manager and other staff/volunteers to bring them up to speed with the work of Living Keys and on going activities. All new Trustees are encouraged to use the wealth of knowledge and resources from the Charity Commission and others to inform themselves of the role and responsibilities of being a trustee.

Day to day operations of the charity are managed by CEO Linda Huskisson (and founder). Linda works with 6 volunteers to help her with day to day running of Living Keys.

None of the trustees has any beneficial interest in the charity. All of the trustees are members of the charity and guarantee to contribute £1 in the event of a winding up.

The trustees' report was approved by the Board of Trustees.


.....
S Crosby
Trustee

Date: 5.5.2025.....

LIVING KEYS CIO

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF LIVING KEYS CIO

I report to the trustees on my examination of the financial statements of Living Keys CIO (the charity) for the year ended 31 March 2025.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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



Kerry Hilliard ACA FCCA CTA

Institute of Chartered Accountants in England and Wales

Price Bailey LLP
36 Tyndall Court
Commerce Road
Lynchwood
Peterborough
PE2 6LR

Dated: 28/5/25

LIVING KEYS CIO

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Donations and legacies	3	2,999	25,807	28,806	3,097	2,700	5,797
Charitable activities	4	10,975	-	10,975	4,524	-	4,524
Other trading activities	5	1,854	-	1,854	-	-	-
Investments	6	13	-	13	8	-	8
Total income		<u>15,841</u>	<u>25,807</u>	<u>41,648</u>	<u>7,629</u>	<u>2,700</u>	<u>10,329</u>
Expenditure on:							
Raising funds	7	1,505	-	1,505	-	-	-
Charitable activities	8	9,781	20,387	30,168	16,284	10,857	27,141
Total expenditure		<u>11,286</u>	<u>20,387</u>	<u>31,673</u>	<u>16,284</u>	<u>10,857</u>	<u>27,141</u>
Net income/(expenditure) for the year/ Net movement in funds							
		4,555	5,420	9,975	(8,655)	(8,157)	(16,812)
Fund balances at 1 April 2024		<u>3,896</u>	<u>4,240</u>	<u>8,136</u>	<u>12,551</u>	<u>12,397</u>	<u>24,948</u>
Fund balances at 31 March 2025		<u><u>8,451</u></u>	<u><u>9,660</u></u>	<u><u>18,111</u></u>	<u><u>3,896</u></u>	<u><u>4,240</u></u>	<u><u>8,136</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

LIVING KEYS CIO

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	13		728		648
Current assets					
Debtors	14	5,308		2,548	
Cash at bank and in hand		26,690		5,896	
		<u>31,998</u>		<u>8,444</u>	
Creditors: amounts falling due within one year	15	<u>(14,615)</u>		<u>(956)</u>	
Net current assets			17,383		7,488
Total assets less current liabilities			<u>18,111</u>		<u>8,136</u>
Income funds					
Restricted funds	18		9,660		4,240
Unrestricted funds			8,451		3,896
			<u>18,111</u>		<u>8,136</u>

The financial statements were approved by the Trustees on 5.5.2025


S Crosby
Trustee

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Living Keys CIO is a Charitable Incorporated Organisation registered on 22 June 2021 with the Charity Commission under charity number 1194890. The charity's principal office address is The George Alcock Centre, Whittlesey Road, Peterborough, Cambs PE2 8QS.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

No amounts are included in the financial statements for services donated by volunteers.

Grant income is recognised according to the terms of each individual agreement.

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Expenditure is accounted for on an accruals basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Computers	25% reducing balance
-----------	----------------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

LIVING KEYS CIO

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

3 Donations and legacies	Unrestricted funds		Restricted funds		Total		Unrestricted funds		Restricted funds		Total	
	2025	2025	2025	2025	2025	2025	2024	2024	2024	2024	2024	2024
	£	£	£	£	£	£	£	£	£	£	£	£
Donations and gifts	2,999	-	-	-	2,999	-	3,097	2,700	5,797	-	-	5,797
Grants	-	25,807	25,807	25,807	25,807	-	-	-	-	-	-	-
	<u>2,999</u>	<u>25,807</u>	<u>25,807</u>	<u>25,807</u>	<u>28,806</u>	<u>3,097</u>	<u>3,097</u>	<u>2,700</u>	<u>5,797</u>	<u>2,700</u>	<u>2,700</u>	<u>5,797</u>
Grants receivable for core activities												
National Lottery Community Fund	-	11,440	11,440	11,440	11,440	-	-	-	-	-	-	-
Cambridgeshire community fund	-	9,167	9,167	9,167	9,167	-	-	-	-	-	-	-
Hedley Foundation	-	2,200	2,200	2,200	2,200	-	-	-	-	-	-	-
Peterborough City Council	-	3,000	3,000	3,000	3,000	-	-	-	-	-	-	-
	<u>-</u>	<u>25,807</u>	<u>25,807</u>	<u>25,807</u>	<u>25,807</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

4 Charitable activities

	2025 £	2024 £
Course fees and book sales	10,975	4,524

5 Other trading activities

	Unrestricted funds	Total
	2025 £	2024 £
Fundraising events	1,854	-

6 Investments

	Unrestricted funds	Unrestricted funds
	2025 £	2024 £
Interest receivable	13	8

7 Raising funds

	Unrestricted funds	Total
	2025 £	2024 £
<u>Fundraising and publicity</u> Staging fundraising events	1,505	-
	1,505	-

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

9 Support costs

	Support costs	Governance costs	2025	Support costs	Governance costs	2024
	£	£	£	£	£	£
Printing, postage and stationery	1,184	-	1,184	543	-	543
Computer running costs	1,239	-	1,239	1,198	-	1,198
Rent	5,962	-	5,962	5,400	-	5,400
Insurance	449	-	449	448	-	448
Bank charges	5	-	5	10	-	10
Sundry expenses	1,704	-	1,704	761	-	761
Independent examiner fees	-	1,986	1,986	-	1,464	1,464
Legal and professional	-	531	531	-	2,013	2,013
Fundraising expenses	-	-	-	-	2,500	2,500
	<u>10,543</u>	<u>2,517</u>	<u>13,060</u>	<u>8,360</u>	<u>5,977</u>	<u>14,337</u>
Analysed between Charitable activities	<u>10,543</u>	<u>2,517</u>	<u>13,060</u>	<u>8,360</u>	<u>5,977</u>	<u>14,337</u>

Governance costs includes payments to the independent examiners of £1,986 (2024: £1,464) for independent examination fees.

10 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

11 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	<u>1</u>	<u>2</u>
Employment costs	2025	2024
	£	£
Wages and salaries	11,610	10,280
Other pension costs	121	-
	<u>11,731</u>	<u>10,280</u>

All staff costs in the year relate to remuneration of key management personnel.

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

8 Charitable activities

	2025 £	2024 £
Staff costs	11,731	10,280
Depreciation and impairment	210	217
Course materials	1,864	1,595
Travelling expenses	1,999	702
Staff training	1,304	10
	<hr/>	<hr/>
	17,108	12,804
Share of support costs (see note 9)	10,543	8,360
Share of governance costs (see note 9)	2,517	5,977
	<hr/>	<hr/>
	30,168	27,141
	<hr/> <hr/>	<hr/> <hr/>
Analysis by fund		
Unrestricted funds	9,781	16,284
Restricted funds	20,387	10,857
	<hr/>	<hr/>
	30,168	27,141
	<hr/> <hr/>	<hr/> <hr/>

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

11 Employees (Continued)

There were no employees whose annual remuneration was more than £60,000.

12 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

13 Tangible fixed assets

	Computers £
Cost	
At 1 April 2024	1,311
Additions	290
	1,601
At 31 March 2025	1,601
Depreciation and impairment	
At 1 April 2024	663
Depreciation charged in the year	210
	873
At 31 March 2025	873
Carrying amount	
At 31 March 2025	728
At 31 March 2024	648

14 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	2,456	-
Other debtors	240	43
Prepayments and accrued income	2,612	2,505
	5,308	2,548

15 Creditors: amounts falling due within one year

		2025 £	2024 £
	Notes		
Deferred income	16	13,693	-
Accruals and deferred income		922	956
		14,615	956

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

16 Deferred income

	2025 £	2024 £
Other deferred income	13,693	-
	<u>13,693</u>	<u>-</u>
	2025 £	2024 £
Deferred income is included within:		
Current liabilities	13,693	-
	<u>13,693</u>	<u>-</u>
Movements in the year:		
Deferred income at 1 April 2024	-	-
Resources deferred in the year	13,693	-
	<u>13,693</u>	<u>-</u>
Deferred income at 31 March 2025	13,693	-
	<u>13,693</u>	<u>-</u>

Deferred income is included in the financial statements as follows:

Cambridgeshire Community Foundation	£10,833
National Lottery Community Fund	£2,860

17 Retirement benefit schemes

Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to profit or loss in respect of defined contribution schemes was £121 (2024 - £-).

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

18 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds			Balance at 31 March 2025 £
	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	
Howard Trust	-	2,700	(450)	2,250	-	(2,250)	-
Arnold Clarke Peterborough City Council - Evelyn Trust	615	-	(192)	423	-	(120)	303
New Philanthropy Capital - Tackling Financial Hardship	1,782	-	(1,175)	607	-	(240)	367
Cambridgeshi re Community Fund	10,000	-	(9,040)	960	-	(431)	529
Hedley Trust PCC Councilor National Lottery Community Fund	-	-	-	-	9,167	(7,380)	1,787
	-	-	-	-	2,200	(485)	1,715
	-	-	-	-	3,000	(1,991)	1,009
	-	-	-	-	11,440	(7,490)	3,950
	<u>12,397</u>	<u>2,700</u>	<u>(10,857)</u>	<u>4,240</u>	<u>25,807</u>	<u>(20,387)</u>	<u>9,660</u>

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

18 Restricted funds

(Continued)

The Howard Trust donation was received to fund the rent for the charity offices.

Arnold Clarke grant was received to fund a support group called Cherished. To provide materials, refreshments and gifts to attendees.

Peterborough City Council grant was received through the Evelyn Trust to fund workshops and counselling sessions.

New Philanthropy Capital grant was received through the Tackling Financial Hardship fund to provide counselling services, courses, to run a drop in service, to fund rent for the charity offices and to provide supermarket vouchers for those in extreme need when fleeing their home to a refuge.

Cambridge Community Fund grant was received to assist with costs for providing a drop in service, skills courses and wellbeing workshops to 300 women who are survivors of domestic abuse.

Hedley Trust grant was received for materials for the courses, e.g. Books required for freedom programme, journals required for the Hope2Recovery and for Domestic Abuse Recovery toolkit. Also for printing of the handouts that we give to those on course. Also Zoom annual payment so that zoom courses can continue for those living in rural areas.

PCC Councillor grant was received to assist with costs for running the Freedom Program and the Domestic Abuse Recovery Toolkit courses.

National Lottery Community Fund grant was received to be able to go out into rural areas, bringing awareness of domestic abuse, using pop up stalls in community centres (booked) giving out questionnaires, signing up for zoom courses to those who are struggling to get over their relationship even though abusive. Also for refreshments and items needed for the courses etc. eg. Books required, postage and packing, advertising purposes, events etc.

19 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total Unrestricted funds 2025 £	Restricted funds 2024 £	Total 2024 £
Fund balances at 31 March 2025 are represented by:					
Tangible assets	728	-	728	648	648
Current assets/(liabilities)	7,723	9,660	17,383	3,248	7,488
	<u>8,451</u>	<u>9,660</u>	<u>18,111</u>	<u>3,896</u>	<u>8,136</u>

20 Related party transactions

There were no disclosable related party transactions during the year.

LIVING KEYS

England & Wales - Charity number 1194890

Accounts

Charity registration number 1194890

LIVING KEYS CIO
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024



LIVING KEYS CIO

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	A Jewitt M Harper R Blakemore K Harper S Crosby A Bannister S Jewitt	
Key management personnel	L Huskisson (CEO) K Smith (Manager)	(Resigned 28 July 2023)
Charity number	1194890	
Principal address	The George Alcock Centre Whittlesey Road Peterborough PE2 8QS	
Independent examiner	Kerry Hilliard ACA FCCA CTA	

LIVING KEYS CIO

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LIVING KEYS CIO

TRUSTEES' INTRODUCTION

FOR THE YEAR ENDED 31 MARCH 2024

*"I suffered from abuse for over 10 years, groomed into prostitution, and was almost killed 3 times. I never had a voice at all. I was scared to speak out and was afraid to go to the police. Back then, Domestic abuse was frowned upon, I believed, from the police, I heard an officer one say "oh it's just a domestic". "Domestic abuse is on the rise and is still a huge problem in the UK and beyond. I left my abusive partners, by running away and becoming homeless. I hated life and didn't think I had anything to live for, tried suicide, that didn't work, but then 2 ladies came to my rescue in 1986. They helped and supported me and helped me to change and live a life for purpose. I am now a Christian, God rescued me and now I live for Him, rescuing others from abuse. Once upon a time, I never had a voice, now I am a voice for many, by the grace of God. My tragic life, now a testimony for others. **Linda Huskisson Founder of Living Keys.***

Living Keys officially became a CIO Charity in June 2021 and continue to work hard in making a difference in the lives of our beneficiaries in various ways. We continue to provide free courses for women who have been victim to domestic abuse/violence. These courses are delivered face to face and also on zoom where many live in isolation and unable to sign up for courses close to where they live.

We were very pleased to be invited to the first Domestic Abuse Conference, held for the first time in Peterborough and Living Keys were able to network with other agencies, known and once, unknown, and we now receive many of our referrals through IMPAKT housing, Social Subscribers, Rape Crisis, Mental Health Team, GP's, IDVA Team (Independent Domestic Violence Agency) Peterborough City Council, Social Services, Barnardo's and more.

We are now in our second year of having office space and as we have this space, we have been able to support clients more, with a Drop In Service which is held on Monday afternoon's and we can support with support letters, advocacy, setting up appointments to attend court with victim, supporting them with housing issues, debt, benefits, signposting to other agencies if we are unable to help, we can also refer to Carezone, a local charity that provides free furniture and bric-a-brac for those in need, and to the foodbank. We often get toiletries donated from Boots and these go out to ladies that have fled domestic abuse and to those in need, we also provide emotional support for many.

This year has been a challenging year and some changes needed to take place. Kelly Smith has now left Living Keys. She played a big part of Living Keys and will be sadly missed. She is now a mum and we wish her all the best in her new season of life.

Linda, our CEO had been diagnosed with breast cancer and went through chemotherapy, surgery and then radiotherapy. Although this was all going on, Linda decided that she wanted to continue to work as it gave her a focus on others instead of the cancer. Linda continued to deliver courses, face to face and zoom, she continued with Femi, to look for funding, kept up with the finance side of things. Linda sadly had to let Femi go as the funding was going down and Living Keys could no longer afford to keep Femi on.

We are pleased to announce that Linda is now cancer free and continues to work hard in the Community to support and bring awareness of domestic abuse.

Living Keys found it really difficult to find funding and it is times like this that you appreciate those who support on a regular basis, and to a funder, wishing to remain anonymous, who happily gave us £2,700 to cover 6 months' rent.

Linda called a meeting with the Trustee's due to the issues we were all facing regarding funding. Linda said that the money we have left in the bank needs to be spent on the courses and drop-in centre which Linda normally received a wage. Linda said that the money must be spent on the ladies, and therefore, stopped her salary and worked voluntarily, at least until funding could be found to sustain the work of Living Keys.

Cherished Support Group was set up 9 years ago when Linda was still employed with a local housing association and continues to meet with ladies, providing topics that encourage and uplifts others, creative arts and crafts and having guest speakers in – Linda continues to run this Group every Monday morning, offering lots of tea and coffee, biscuits, cake and lots of love.

LIVING KEYS CIO

TRUSTEES' INTRODUCTION

FOR THE YEAR ENDED 31 MARCH 2024



Cherished 9th Birthday, celebrated with a Home baked and beautifully decorated cake.



Some Cherished Ladies – handmade Easter Cards



Cherished painting plates.

Living Keys now has 7 Volunteers who work tirelessly to make a difference in the lives of others.



Linda and some of her amazing volunteers

Living Keys continues to be subcontracted by Boston Women's Aid to facilitate the Freedom Programme and now also delivering Hope2Recovery Course in Refuge. In September 2023, we were approached by Enfield Women's Centre, asking if Living Keys could deliver the Freedom Programme on their behalf. So, we are now subcontracted by them also and deliver the course via Zoom.

The Trustee's are very proud of those who work tirelessly for the work of Living Keys. Linda has made great progress with other agencies who also work with Domestic Abuse and continue to meet on a regular basis to discuss what each agency is doing and what is also needed. Regular meetings are held with IDVA team, Women's Aid, Peterborough City Council, IMPAKT Housing, Rape Crisis and Police.

Although this has been a challenging year, Living Keys responded really well to the challenges and sacrificed salary to continue the work that Living Keys offers.

Linda continues to be very dedicated to the work of Living Keys. Linda is supposed to be coming to retirement age in 2025 but says that she plans to keep going until the Good Lord tells her otherwise.



Sharon Crosby

Trustee

Dated: 29/9/24

LIVING KEYS CIO

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their annual report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The charity's objects are the relief of physical and mental distress by providing educational support to any person that has experienced domestic abuse.

We will achieve this by:

- Supporting people to develop confidence in their ability to create a new and brighter future. (phone support, emotional support, safety planning, sign posting, providing a drop in service and workshops.
- Enabling people to move on from their past with a better well-being and new ways of thinking and behaving by providing Therapeutic interventions such as Cognitive behavioural therapy based courses such as The Adult Domestic Abuse Recovery Toolkit course, also counselling with a CBT Counsellor.
- Supporting people to value themselves by understanding abuse and their experiences and have pride in their progress and achievements – This is also done through providing free courses, such as the Freedom Programme, (Nationally Known) Hope2Recovery course.
- Creating Support Networks and a sense of belonging – Cherished support Group, Freedom Hub, Drop in service, Activities, Social media with private groups so our clients can stay in touch. Also Zoom meetings for those that live in rural areas.
- Empowering Survivors to achieve a sense of purpose and potential by volunteering.
- Poverty Relief – Providing referrals to foodbanks, CareZone, also providing toiletries and toiletry bags. – providing workshops around budgeting and debt and Living Keys SWAP SHOP. (Twice yearly).

Living Keys provide a person centred on-going support for people who have been affected by domestic abuse/violence, whether historically or current. We believe each person's experience is different and we will value and listen to those differences, giving people support and choice in how they use our services, empowering them and giving them tools to go on and live abuse free lives and enabling them to recover and build confidence and self-esteem. Our focus is on bringing tools of knowledge and freedom to those who have been victim to domestic abuse/violence using a trauma informed approach.

Abused survivors face many difficulties when trying to rebuild their lives – going into refuge, moving to an area that they don't know, starting life again, finance, child support, feeling isolated and alone. Many abused survivors who have gone to refuge often have IDVA or Women's Aid (when case is current), when specialist support ends after the initial crisis, victims feel alone once again.

We are committed to supporting our clients achieve long term recovery. We believe this requires a combination of interventions which we deliver in a variety of ways with our online and face to face courses, support Group, Freedom Hub, Drop in services and workshops. Also counselling when funding is available.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake for the public benefit.

LIVING KEYS CIO

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Achievements and performance

This last year we have completed 5 Freedom Programmes – including online and face to face (not including Women's Aid) 11 week course, 2 Hope2Recovery, 6 week course, and 3 Adult Domestic Abuse Recovery toolkit. (12 week course). This included 3 x evening courses on zoom for those who work and unable to get time off to attend the course.

We also completed 3 Freedom Programmes for Boston Women's Aid, 2 Hope2Recovery in Refuge, and a further Freedom Programme course for Enfield Women's Centre who approached Living Keys to facilitate the course on zoom as they had struggled to get a course set up and running.

We are also continuing to meet at Cherished Support Group, a group that Linda formed 9 years ago, and still going strong. Here our ladies are welcomed, loved and accepted.

Here we continue to provide Arts and Crafts, workshops for women that affect their health, like our Menopause Workshop, which went down a treat and we have been asked if we can provide a further one in the future, which we are now looking into.

We carried out a further SWAP SHOP, as it came back after popular demand. This is an event where our clients can bring in clothing that is too big, too small, childrens, ladies and men's clothing and they can leave with a new wardrobe totally free of charge.



A few ladies from our SWAP Shop



Living Keys family day out at Ferry Meadows.



A few of our ladies from one of our courses.

Living Keys also attended "White Ribbon" day, remembering those who have been through abuse and those who have lost their lives to abuse, and to bring awareness that violence and abuse in a relationship is wrong. We met with other Agencies at the Town Hall and even met the Mayor who really showed an interest on the work that all Agencies did to support victims of abuse/violence.

As Linda, the founder of Living Keys had been poorly and not able to complete as many events as she would have liked to to raise funds, she continued to soldier on when she could with her faithful volunteers, and were able to attend a Christmas Fayre, a Spring Fare and also put on an Afternoon Tea event. We were able to raise much needed funds for Living Keys and everyone enjoyed their time together at each event.

Our Referrals come from various agencies such as IDVA team, DASS IMPAKT, mental health team Rape Crisis, Social Services, Local housing agencies, Peterborough City Council and clients can also self refer. We have assisted 192 people over the course of the year. Although we are happy that Living Keys is now established and known by Agencies, it is really sad to know that the statistics of abuse is still very high and continues to increase.

We continue to work with Boston Women's Adi (SOLDAS) and have also carried out a further 3 Freedom Programmes and 2 Hope2Recovery courses. Living Keys has established a great work relationship with Boston Women's Aid, and we will continue to do so. Linda is now invited to speak at the 2024 Lincolnshire Domestic Abuse Conference.

Enfield Women's Centre also approached Living Keys asking if we could deliver courses for them as they don't have anyone close by to be able to do this. Living Keys gave them a quote for the delivery of Freedom Programme and it was accepted and we will continue to support them until they can find another facilitator.

LIVING KEYS CIO

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Voices of lived experience

We continue to recognise the power of lived experience in shaping our service and our staff and volunteers have lived experience and some are ex service users.

Emma's Story – Volunteer

"After a life time of abuse I found myself in yet another and was viciously assaulted , my home severely damaged and my young puppy was traumatised .

This time I involved the police and agreed to support from other services . I was deeply affected and I suffer with CPTSD .

One of the services I was offered was the freedom programme by Living Keys , 3 months after the assault .

I went on to complete two freedom programmes and on the second I decided that Living Keys was my safe place , when there were very few and I wanted to give back .

I began volunteering which has helped not only other people but also myself in my recovery and a huge leap to getting back into work .

I have been able to bring my strengths to the charity , with my experiences both personally and during working life , which in turn has given me a chance to bring my pain to purpose .

Everyone at Living Keys are very passionate and work very hard to give as much as they can to their roles , full of joy and compassion to everyone they meet .

*I truly believe that without Living Keys I would not be living the life I have now or quite possibly not here at all " - **Living Keys Volunteer and previous client***

Story from a Service User:-

" I came from Nigeria on a work permit with my 2 daughters and my abusive husband, hoping that moving to the UK would change him. I became a live in carer and my husband was responsible for taking care of the children. When I found out he was abusing my 13 year old daughter and beating her, I reported him to the police and we moved to my sister's so we can feel safe. I needed to get back into the workplace and contacted my employers who had advised me that I could continue to work with them as they are known throughout UK and have many offices. I moved to Peterborough as they had an office there but I didn't know what to do. I rented a 3 bedroom home, private landlord, with absolutely nothing in it other than a cooker and a fridge. Someone pointed me in the direction of Living Keys and I contacted them and spoke to Linda. I explained my situation and she was so kind and comforting. The next day she was at my door, with a referral form for the Care Zone, she took me there and I was delighted to get a 3 piece suite a double bed, and a table and chairs all for free along with brand new bedding. I still needed so much as we had come away empty handed, and Linda and Emma got on social media, got in touch with Cherished Ladies and contacted the Church that she attends. Before I knew it there were pots and pans, dinner plates, kettle, toaster, microwave, more bedding, a chair and more... it just kept coming.

I will always be grateful for Linda and Emma, as they were my Angels when I needed help. Words fail me, my gratitude is so big for them. They supported me to attend an appeal to get one of my daughter's in the school that was near our home, and this too was successful. God has blessed me with amazing friends who had welcomed us and prayed and supported us with everything. Thank you from the bottom of my heart."

We firmly believe in the power of lived experience and know it give us capacity to gain an accurate and deeper insight into our processes and services and also offers hope to those at the start of their journey.

We are really pleased to say that the team has grown and we now have 5 volunteers. All of them with lived experience of domestic abuse/violence and all of them dedicated in their roles of volunteer, making a difference to the lives of those coming through our doors. Linda, our founder says " This is what Living Keys is all about, dedication, commitment in making a difference. Volunteers have become family. They are truly amazing – seeing others grow in confidence and finally feeling satisfied with their new lives is awesome beyond words."

LIVING KEYS CIO

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Impact

When we set up as a CIO, we created feedback forms to review the impact on our service users, and to ensure we were making continued improvements. We wanted to be sure we were meeting the needs of survivors of domestic abuse and continue to support their long-term recovery. It is important to us that we hear the voices of our service users and have adapted to accommodate their needs. The feedback we received demonstrates this by:

- 100% of beneficiaries were made to feel welcome when first reaching out to Living Keys.
- 98% of beneficiaries state that Living keys partially or fully met their needs.
- 100% of beneficiaries said it was really helpful to meet others facing similar challenges, as they previously thought they were alone in this.
- 99% of beneficiaries said it was helpful to meet with others facing similar experiences.

Some of the feedback comments we have received over this last year highlights the positive impact we have.

"I was very sceptical when I first walked in the doors of Living Keys. I think everyone felt the same on the day we arrived for the Freedom Programme. The first session was an introduction to the course and the facilitators of the course, and getting to know each other. We were offered a drink on arrival and biscuits and we got our books and my heart was pounding, thinking what are you doing here? Linda has such a gentle spirit and voice, and I couldn't believe it when she had shared that she had also been through abuse and her passion is to see others set free and live an abuse free life. Her passion shone through and the following week I had no hang ups about attending the course, I felt safe, I felt heard, I felt accepted. I will be forever grateful to Linda and her team at Living Keys." (Freedom Programme)

"I have been away from the abuse for almost 5 years, and I still got triggered and still felt nervous about going out and being "a normal human being". I attended the Drop In Service and met Living Keys volunteers who made me feel so welcome, I completed the forms I needed to fill in and then I met Linda. What a WOMAN! What can I say about her..... a breathe of fresh air, all I can say she genuinely cares, she is the real deal. I was invited onto the Domestic Abuse Recovery Toolkit and it was the best thing I every did. I never knew there were so many women and children going through abuse, it really has changed my way of thinking. I am no longer a "can't do" woman to a "I can do this" woman. I have been so hard on myself, blaming myself for everything that went wrong.... How wrong was I? I needed to forgive myself and forgive the person who harmed me, so I could move on and live an abuse free life."Forever grateful" !! (Domestic abuse Recovery Toolkit)

"I knew I was in an abusive relationship, and I left many times and went to refuge, but I always ended going back after listening to his promises and lies. Believing that he would change. I did a Hope2Recovery course in Refuge, and the course really helped me to understand that I had been coercively controlled and that he will never change. I will be leaving refuge very soon and moving to Peterborough. I was so surprised when Linda advised that she lived in Peterborough and that I could access further services. I was thrilled to bits, and my support worker at Boston Women's Aid, said you are in good hands with Linda, she will make sure you are ok. I moved to Peterborough, I accessed the support with the Drop In Service that Living Keys provides and was given a referral to a place called the CareZone, who gave me furniture for my home free of charge. I also got a couple of foodbank referrals whilst waiting for benefits to be put in place. I was really looked after, and now I pop in every now and again, to see if they need any help, as I am once again, working. (after 5 years of being stuck at home). I have my life back. Thank you to all at living keys for all that you have done."

LIVING KEYS CIO

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Future plans

We believe it is vital to provide long-term on-going support to our beneficiaries for as long as they may need. We recognise the huge need for services that offer long-term support for those who have experienced domestic abuse and look to continue developing our service to best suit that need.

- To continue to provide free courses to those who have or are living with domestic abuse.
- Continue to provide the Drop In Service every Monday afternoon, as this has become an invaluable to those who attend. In the last year our drop in service has provided support to 76 ladies. The support included housing issues, seeking work by using our internet café in the drop in service, budgeting, emotional support, referrals to carezone and foodbanks. Benefit form filling, support at meetings or courts.
- Living Keys wish to bring joy to families that have been affected by domestic abuse and we did a day trip to Ferry Meadows, where families could have a picnic, kids can play in the park, feed the ducks and go on the pedaloes on the lake. It was great fun. We would like to do something again next year.
- We also plan to do some awareness events next year for "White Ribbon Day".
- We also plan to celebrate our 3rd Birthday as a Charity and invite other Agencies, so we can network and work together.
- We also plan an evening of entertainment to raise funds for Living Keys.

Financial review

The charity has recorded a deficit of £16,812 in the year. Funds at the year end consist of £4,240 restricted and £3,896 unrestricted funds. The charity's financial regulations include a policy on maintaining reserves at a suitable level to meet any financial commitments on dissolution of the CIO. The Trustees confirm that this objective was met throughout the year.

This year we have really struggled with funding, this is partly because Linda, the Founder of Living Keys, had been struck with breast cancer at the early part of last year, and had to go through chemotherapy, surgery, and radiotherapy. Although Linda has struggled with her health over the last year, she continues to strive to support others.

At the beginning of January Linda decided that the courses that Living Keys provides would be done free, and no salary from any funding as she wanted to make sure that the little that we had in funds would be spent on those who needed the services. A meeting was called and although Trustees' were concerned about this, as well as Linda's health, Linda convinced us to let her continue the courses, without a wage until such a time when the finances have improved then can look at a salary once again.

We are now pleased that Linda is back full time at work, and funding grants have been put in and accepted and 2024-2025 is a lot healthier than this last year.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The charity is a charitable incorporated organisation (no. 1194890) which was first registered on 22 June 2021.

The trustees who served during the year and up to the date of signature of the financial statements were:

A Jewitt

M Harper

R Blakemore

K Harper

S Crosby

A Bannister

L Smyth

S Jewitt

(Resigned 30 June 2023)

LIVING KEYS CIO

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

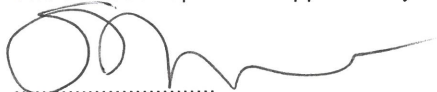
L Smyth – worked until the end of June last year, and sadly had to resign due to health issues and personal issues arising. L Smyth has advised that she would like to return when she is in a better position.

Living Keys continue to benefit from the support of an active group of Trustees', many of whom have experience that is relevant to Living Keys work. We remain on the lookout for people with relevant experience to join us. Each prospective new member will provide a CV and is then interviewed to ensure that there is a good fit between Living Keys and the prospective trustee's expectations and values. We then invite suitable candidates to a Trustee meeting and ask them to present to the group who then vote in their election to the board. Following election, trustees spend time with Living Keys Manager and other staff to bring them up to speed with Living Keys work and on going activities. All new Trustees are encouraged to use the wealth of knowledge and resources from the Charity Commission and others to inform themselves of the role and responsibilities of being a trustee.

Day to day operations of the charity are managed by CEO Linda Huskisson (and founder). Linda now works with 5 volunteers to help her with day to day running of Living Keys.

None of the trustees has any beneficial interest in the charity. All of the trustees are members of the charity and guarantee to contribute £1 in the event of a winding up.

The trustees' report was approved by the Board of Trustees.



S Crosby

Trustee

Date: 29/12/24

LIVING KEYS CIO

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF LIVING KEYS CIO

I report to the trustees on my examination of the financial statements of Living Keys CIO (the charity) for the year ended 31 March 2024.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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



Kerry Hilliard ACA FCCA CTA

Institute of Chartered Accountants in England and Wales

Price Bailey LLP
36 Tyndall Court
Commerce Road
Lynchwood
Peterborough
PE2 6LR

Dated: 7/10/24

LIVING KEYS CIO

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Income from:							
Donations and legacies	3	3,097	2,700	5,797	19,095	14,830	33,925
Charitable activities	4	4,524	-	4,524	3,864	-	3,864
Investments	5	8	-	8	14	-	14
Total income		<u>7,629</u>	<u>2,700</u>	<u>10,329</u>	<u>22,973</u>	<u>14,830</u>	<u>37,803</u>
Expenditure on:							
Charitable activities	6	16,284	10,857	27,141	25,951	2,433	28,384
Gross transfers between funds		-	-	-	22	(22)	-
Net (expenditure)/income for the year/							
Net movement in funds		(8,655)	(8,157)	(16,812)	(2,956)	12,375	9,419
Fund balances at 1 April 2023		<u>12,551</u>	<u>12,397</u>	<u>24,948</u>	<u>15,507</u>	<u>22</u>	<u>15,529</u>
Fund balances at 31 March 2024		<u><u>3,896</u></u>	<u><u>4,240</u></u>	<u><u>8,136</u></u>	<u><u>12,551</u></u>	<u><u>12,397</u></u>	<u><u>24,948</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

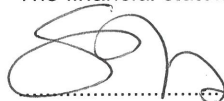
LIVING KEYS CIO

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	11		648		865
Current assets					
Debtors	12	2,548		2,522	
Cash at bank and in hand		5,896		21,941	
		<u>8,444</u>		<u>24,463</u>	
Creditors: amounts falling due within one year	13	<u>(956)</u>		<u>(380)</u>	
Net current assets			7,488		24,083
Total assets less current liabilities			<u>8,136</u>		<u>24,948</u>
Income funds					
Restricted funds	14		4,240		12,397
Unrestricted funds			3,896		12,551
			<u>8,136</u>		<u>24,948</u>

The financial statements were approved by the Trustees on 29.11.24.



S Crosby
Trustee

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

Charity information

Living Keys CIO is a Charitable Incorporated Organisation registered on 22 June 2021 with the Charity Commission under charity number 1194890. The charity's principal office address is The George Alcock Centre, Whittlesey Road, Peterborough, Cambs PE2 8QS.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

No amounts are included in the financial statements for services donated by volunteers.

Grant income is recognised according to the terms of each individual agreement.

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies (Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Expenditure is accounted for on an accruals basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Computers	25% reducing balance
-----------	----------------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2024	2024	2024	2023	2023	2023
	£	£	£	£	£	£
Donations and gifts	3,097	2,700	5,797	6,492	-	6,492
Grants	-	-	-	12,603	14,830	27,433
	<u>3,097</u>	<u>2,700</u>	<u>5,797</u>	<u>19,095</u>	<u>14,830</u>	<u>33,925</u>
Grants receivable for core activities						
Peterborough City Council finance for courses	-	-	-	250	-	250
Postcode Lottery	-	-	-	12,353	-	12,353
Arnold Clarke	-	-	-	-	750	750
Peterborough City Council	-	-	-	-	3,630	3,630
New Philanthropy Capital	-	-	-	-	10,450	10,450
	<u>-</u>	<u>-</u>	<u>-</u>	<u>12,603</u>	<u>14,830</u>	<u>27,433</u>

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

4 Charitable activities

	2024 £	2023 £
Course fees and book sales	4,524	3,864

5 Investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	8	14

6 Charitable activities

	2024 £	2023 £
Staff costs	10,280	18,070
Depreciation and impairment	217	291
Course materials	1,595	1,689
Travelling expenses	702	27
Staff training	10	385
	<u>12,804</u>	<u>20,462</u>
Share of support costs (see note 7)	8,360	5,317
Share of governance costs (see note 7)	5,977	2,605
	<u>27,141</u>	<u>28,384</u>
Analysis by fund		
Unrestricted funds	16,284	25,951
Restricted funds	10,857	2,433
	<u>27,141</u>	<u>28,384</u>

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

7 Support costs	Support costs	Governance costs	2024	Support costs	Governance costs	2023
	£	£	£	£	£	£
Printing, postage and stationery	543	-	543	477	-	477
Computer running costs	1,198	-	1,198	620	-	620
Rent	5,400	-	5,400	3,150	-	3,150
Insurance	448	-	448	333	-	333
Bank charges	10	-	10	2	-	2
Sundry expenses	761	-	761	735	-	735
Independent examiner fees	-	1,464	1,464	-	582	582
Legal and professional	-	2,013	2,013	-	2,023	2,023
Fundraising expenses	-	2,500	2,500	-	-	-
	<u>8,360</u>	<u>5,977</u>	<u>14,337</u>	<u>5,317</u>	<u>2,605</u>	<u>7,922</u>
Analysed between Charitable activities	<u>8,360</u>	<u>5,977</u>	<u>14,337</u>	<u>5,317</u>	<u>2,605</u>	<u>7,922</u>

Governance costs includes payments to the independent examiners of £1,464 (2023: £582) for independent examination fees.

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

9 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
	<u>2</u>	<u>3</u>
Employment costs	2024	2023
	£	£
Wages and salaries	<u>10,280</u>	<u>18,070</u>

All staff costs in the year relate to remuneration of key management personnel.

There were no employees whose annual remuneration was more than £60,000.

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

10 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

11 Tangible fixed assets

	Computers £
Cost	
At 1 April 2023	1,311
At 31 March 2024	1,311
Depreciation and impairment	
At 1 April 2023	446
Depreciation charged in the year	217
At 31 March 2024	663
Carrying amount	
At 31 March 2024	648
At 31 March 2023	865

12 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Other debtors	43	161
Prepayments and accrued income	2,505	2,361
	2,548	2,522

13 Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals and deferred income	956	380

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

14 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 April 2022		Movement in funds		Transfers		Balance at 1 April 2023		Movement in funds		Balance at 31 March 2024	
	£	£	Incoming resources	Resources expended	£	£	£	£	Incoming resources	Resources expended	£	£
Howard Trust	22	-	-	-	(22)	-	-	-	2,700	(450)	2,250	
Arnold Clarke	-	750	750	(135)	-	615	615	-	-	(192)	423	
Peterborough City Council - Evelyn Trust	-	3,630	3,630	(1,848)	-	1,782	1,782	-	-	(1,175)	607	
New Philanthropy Capital - Tackling Financial Hardship	-	10,450	10,450	(450)	-	10,000	10,000	-	-	(9,040)	960	
	22	14,830	14,830	(2,433)	(22)	12,397	12,397	2,700	(10,857)	4,240		

The Howard Trust donation was received to fund the rent for the charity offices.

Arnold Clarke grant was received to fund a support group called Cherished. To provide materials, refreshments and gifts to attendees.

Peterborough City Council grant was received through the Evelyn Trust to fund workshops and counselling sessions.

New Philanthropy Capital grant was received through the Tackling Financial Hardship fund to provide counselling services, courses, to run a drop in service, to fund rent for the charity offices and to provide supermarket vouchers for those in extreme need when fleeing their home to a refuge.

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

15 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total Unrestricted	Restricted	Total
	2024	2024	2024	2023	2023
	£	£	£	£	£
Fund balances at 31 March 2024 are represented by:					
Tangible assets	648	-	648	865	865
Current assets/(liabilities)	3,248	4,240	7,488	11,686	24,083
	<u>3,896</u>	<u>4,240</u>	<u>8,136</u>	<u>12,551</u>	<u>24,948</u>

16 Related party transactions

There were no disclosable related party transactions during the year.

LIVING KEYS

England & Wales - Charity number 1194890

Accounts

Charity registration number 1194890

LIVING KEYS CIO
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023



Living Keys

Keys To Freedom From Domestic Abuse

EST. 2021

LIVING KEYS CIO

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	A Jewitt M Harper R Blakemore K Harper S Jewitt S Crosby L Smyth A Bannister	(Appointed 21 July 2022) (Appointed 23 September 2022)
Key management personnel	L Huskisson (CEO) K Smith (Manager)	(Resigned 28 July 2023)
Charity number	1194890	
Principal address	The George Alcock Centre Whittlesey Road Peterborough PE2 8QS	
Independent examiner	Kerry Hilliard ACA FCCA CTA	

LIVING KEYS CIO

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LIVING KEYS CIO

TRUSTEES' INTRODUCTION

FOR THE YEAR ENDED 31 MARCH 2023

"I came out of Refuge With my 2 children and given a place in Peterborough where I knew nobody. I was away from my family and felt lonely. I was invited by my neighbour to Cherished Support Group and was a bit apprehensive about attending, but I was made so welcome, and continue to attend as I have made some good friends there and feel more connected. I completed the Freedom Programme and now signing up for the Domestic Abuse Recovery Toolkit course. The Freedom Programme really opened my eyes to the extent of the abuse I had received, which I wasn't aware of, as it all became "NORMAL." Living Keys also referred and supported me to the CareZone, a local charity that provided free furniture. I was able to get myself and my children beds, wardrobes, and a Sofa, Linda managed to get me a fridge/freezer, curtains, and our house is now a home. I want to say a huge thank you to Living Keys, to the Cherished Ladies, for all the support and love you had shown. I am finally free to be me. Once I have completed the my next course, I am signing up to volunteer for Living Keys as I just want to give something back to them – they are amazing. – Living Keys Client.

Living Keys officially became a CIO Charity in June 2021 and have really worked hard not only not only facilitate courses but have supported beneficiaries with various issues that beneficiaries may face. This can be anything from advocacy, advise or referring for emotional support.

In the first year both our staff, Linda Huskisson (CEO) and Kelly Smith (Manager) worked from home, and often supported beneficiaries online.

Linda has advised Trustee's that much-needed office space was required to be able to further support beneficiaries who have completed courses or about to complete courses, as sometimes it was found quite difficult to support them online. Linda asked if she could look for office space and this was granted providing that she brings a breakdown of annual costs. This would then be further discussed at future Trustee Meetings.

Most of the properties that had searched were high in price and not big enough for what was required.

We are so thankful that we have now found premises within a Community Centre, and have been blessed with a fairly large office and two cupboards that was made into office space and a small garden. It was at a very reasonable price at £5,400 per annum which includes internet, utility bills and business rates.

Living Keys have made great use of the office and now run courses face to face at the office, as well as Zoom courses for those living in remote areas. They also provide a drop in centre so further support can be offered, this would be emotional support, support to complete forms such as Housing and DWP, support to update or complete CV's so beneficiaries can get back to work and referrals to other agencies who provide professional support such as Cafcass, IDVA, Rape Crisis, Aspire support to attend court or the police station, foodbank and Carezone (local charity for furniture).

Living Keys also give out small food bags and toiletries.

Living Keys also provides workshops, especially around the Cost of Living Crisis as this has effected many.

Linda has also been running a Cherished Support Group which is for all women whether abused, feeling lonely or isolated, or new to the area and want to make friends. This is just one of her passions to see women grow to their full potential. Cherished offers activities, guest speakers, talks on various topics, with lots of tea, coffee and cake.

A key success was securing funding from Post Code Lottery, Evelyn Trust (through Peterborough Voluntary Services), and Philanthropy in which we are so grateful for. The funding has enabled us to advertise and facilitate courses, run the drop in service and workshops, provide food bags and vouchers for those struggling with the Cost of Living Crisis.

Living Keys continue to be subcontracted by Boston Women's Aid to facilitate the Freedom Programme course on their behalf. Sometimes this is done face to face and at other times on Zoom for those that live in remote areas and unable to attend face to face courses. Living Keys also carry out three courses per year for Boston Women's Aid. This can be face to face or on Zoom.

Over the past two years a great working relationship has built up with CEO and staff and there are now talks for Living Keys to facilitate the Hope2Recovery for Boston Women's Aid, as well as the Freedom Programme.

LIVING KEYS CIO

TRUSTEES' INTRODUCTION

FOR THE YEAR ENDED 31 MARCH 2023

Linda has made great progress with other agencies who also work with Domestic Abuse and have met on a regular basis to discuss what each agency is doing and what is also needed. These are the IDVA team, Women's Aid, Rape Crisis, IMPAKT housing, Police and mental health workers.

The Trustee's are particularly proud of how Living Keys responded to many challenges that came over the last year, and have made great progress and providing a quality service. We are looking forward to year three and wish our staff and volunteers success in everything that they do.



.....
Sharon Crosby

Trustee

Dated: 07/07/23.....

LIVING KEYS CIO

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2023

The trustees present their annual report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The charity's objects are the relief of physical and mental distress by providing educational support to any person that has experienced domestic abuse.

We will achieve this by:

- Supporting people to develop confidence in their ability to create a new and brighter future. (Phone support, emotional support, safety planning, sign-posing, drop in)
- Enabling people to move on from their past with better well-being and new ways of thinking and behaving (Therapeutic interventions such as Cognitive behavioural therapy-based courses, such as the Domestic Abuse Recovery Toolkit Course. Counselling with a CBT Counsellor)
- Helping people to value themselves by understanding abuse and their experiences and have pride in their progress and achievements (Freedom Programme and Hope2Recovery Course)
- Creating Support networks and a sense of belonging (Cherished Support Group, Freedom Hub, Drop-in Services, Activities)
- Empowering survivors to achieve a sense of purpose and potential. (volunteering)
- Poverty Relief – providing referrals to foodbank, CareZone, also providing toiletry bags.

Living Keys provide person-centred on-going support for people who have been affected by domestic abuse historically or currently. We believe each person's experiences is different and we will value and listen to those differences, giving people support and choice in how they use our service, empowering them and giving them tools to go on and live abuse free lives and enabling them to recovery and build confidence and self-esteem. Our focus is on bringing tools of knowledge and freedom to those who have experienced domestic abuse/violence using a trauma informed approach.

Abused survivors face many difficulties in rebuilding their lives – ranging from practical issues to overcoming trauma and avoiding re-victimisation – but specialist support often ends after the initial crisis due to funding and resource limitations.

We are committed to supporting clients achieve long term recovery. We believe this requires a combination of interventions which we deliver in a variety of ways with our online and face to face courses, support group, Freedom Hub drop-in service and Workshops. Also when funding is available, Counselling.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake for the public benefit.

Achievements and performance

In this last year, Living Keys have completed three Freedom Programmes, (excluding the ones completed for women's Aid), Three Domestic Abuse Recovery Toolkit courses, (both of these courses are 12 week courses) 3 Hope2Recovery Courses (6 week courses) these were completed face to face. We also completed 2 Freedom Programme courses in the evenings and a Hope2Recovery course in the evening – these courses were completed on zoom for those who work and unable to attend a face to face course, and to those who live in rural area's. We are now holding face to face meetings with Cherished Group on a Monday morning and hold activities to build on confidence and used arts and crafts sessions as a way for people to express themselves in a therapeutic way.

LIVING KEYS CIO

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Our referrals come from various agencies such as IDVA Team, Women's Aid, Mental Health, Social Subscribers, GP's, Social Services, Childcare services, and self-referrals too. We have assisted and supported a total of 147 people over the course of the year.

We continue to work with Boston Women's Aid (SOLDAS) and have also carried out a further three Freedom Programmes on their behalf and continue to be sub-contracted to facilitate courses. (this is in addition to the courses that Living Keys provided) As stated in the past, we enjoy partnering with SOLDAS as they provide a fantastic service and just love the passion they share in making a difference to those who need assistance. We now dedicate a Wednesday to them. We wish to continue this relationship and continue to strengthen the impact we can all have on tackling domestic abuse together and aiding the recovery of those impacted.

Voices of lived experience

We recognise the power of lived experience in shaping our service and our staff and volunteers have lived experience and some are ex service users.

Stephanie's Story – Volunteer

"I was in an abusive relationship for 10 years, and was referred through a Social Prescriber, to the Freedom Programme. At first, I was really nervous as I didn't know what to expect. The Facilitators were amazing, and I soon felt so at ease with them. What made it more promising, is that both Linda and Kelly had been through abuse themselves, which made me feel more at ease as they had lived experience. I went on to do the Domestic Abuse Recovery Toolkit which is CBT based, and really enjoyed this as I was able to work on myself, especially challenging negative automatic thinking which helped my self-esteem and how I see myself. Both Linda and Kelly were very supportive and have the patience of a saint, believe me! I now volunteer for Living Keys and this is a new role for me. Linda has been amazing, and I can't wait to continue to give back what they have given me. When I was with my abuser, he would not let me work, so this is my first role in over 12 years. I have been offered training for my role as a volunteer and really feel part of the family of Living Keys. As Linda would often say "Life is for Living and doing good and being supportive to whoever comes through our doors". I am excited for the future."

We firmly believe in the power of lived experience and know it gives us capacity to gain an accurate and deeper insight into our processes and services and also offers hope to those at the start of their journey.

We have two volunteers at Living Keys and their help is invaluable.

We have one member of staff who is an "Ask Me Ambassador" to help build an effective response to domestic abuse within the community and raise awareness. The same member of staff also facilitates our present courses which are the Freedom Programme, Hope2Recovery, and Domestic Abuse Recovery Toolkit course. She has also taken up training for "Healing Together Course" for children whether on a one-to-one basis or in group.

LIVING KEYS CIO

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Impact

When we set up as a CIO, we created feedback forms to review the impact on our service users and to ensure we were making continued improvements. We wanted to be sure we were meeting the needs of survivors of domestic abuse and continue to support their long-term recovery. It is important to us that we hear the voices of our service users and have adapted to accommodate their needs. The feedback we received demonstrates this by:

- 98% of beneficiaries state that Living Keys partially or fully met their needs.
- 100% of beneficiaries were made to feel welcome when first reaching out to Living Keys.
- 98% of beneficiaries said they felt supported by Living Keys
- 97% of beneficiaries said it was helpful to meet with others facing similar experiences.

Some of the feedback comments we have received over the year further highlights the positive impact that we have.

"I am so glad I did the freedom programme, I can see the red flags in people and I will not enter into a new relationship without thinking of this programme. I finally feel free and happy to live life. Thank you Living Keys I am strong and found my independence to make my own choices. I owe you so much. Keep up the great work that you do you make such a difference in the lives of women. If there is anything I can do then please get in touch. Thank you from the bottom of my heart." Freedom Programme beneficiary.

"I left my husband several years ago and felt constantly triggered, to the point it had affected my mental health. My mental health worker suggested I start the Domestic Abuse Recovery Toolkit course, so I signed up for it. I had to do a pre course interview and it sounded very formal, but when I met the facilitator, Linda, who was really lovely and reassuring and she explained everything about the course and what to expect. I was excited to get started. I completed the course and could only attend 11 as I was poorly on one of them. Linda took the time to go through everything with me over the phone and made sure that I was ok and asked if I needed anything. After completing the course, I can honestly say that I feel hopeful, empowered, stronger, brave and no longer lonely as I made friends on the course with other ladies, and we were all assured that if we needed further support we could make use of the Drop-In service on a Monday afternoon and also invited to Cherished Support Group on a Monday morning. – Great teamwork. Really wish you all the best for the future and keep doing what you do". – written by beneficiary who attended the Domestic Abuse Recovery Toolkit.

"I was advised by my Social worker to attend the H2R course, as I was always going back to my ex-partner, even though he constantly abused me. He promised to change and I always believed him, now I know, unless he recognises he is an abuser, he won't change and I will remain trapped in an abusive relationship. The 2 Topics that hit me the most was about coercive control, (as I previously really didn't quite understand what it meant. I do now.) and the effects on children and parenting when in an abusive relationship. I have now plucked up the courage to leave him. A safety plan has now been put in place and I am waiting to hear from Women's Aid, whom Linda supported me with from Living Keys. I know I have a long way to go but I now have hope and courage to take that step and live a life free from abuse – thank you ladies for all that you have done. You go above and beyond and I am eternally grateful." Written by beneficiary who attended the Hope 2 Recovery Course.

You can find further reviews on our website <https://www.livingkeys.co.uk/reviews>

LIVING KEYS CIO

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Future plans

We believe it is vital to provide long-term on-going support to our beneficiaries for as long as they may need. We recognise the huge need for services that offer long-term support for those who have experienced domestic abuse and look to continue developing our service to best suit that need.

- To continue to provide free courses to those who have or are living with domestic abuse.
- Continue to provide the Drop-In service, as this has become invaluable to those who attend. In the last few months since opening the drop -in service there have been over 50 ladies who have been supported. The support provided includes CVs for those looking for work, Housing Issues, Debt advise and referrals to CAP or Step Change.
- Living Keys wish to bring joy to families that have been affected by domestic abuse and will be looking over the coming year to arrange further activities and day trips to make memories, new connections and bring them out of isolation.
- We wish to embark on further training for course facilitation and are looking at training with "own your Life" course. We will be looking at welcoming new staff members and volunteers so we can offer more availability to our beneficiaries and a stronger level of support.
- Continue to provide Counselling for 12 weeks for ladies when we have funding for this.

Financial review

The charity has recorded a surplus of £9,419 in the year. Funds at the year end consist of £12,397 restricted and £12,551 unrestricted funds. The charity's financial regulations include a policy on maintaining reserves at a suitable level to meet any financial commitments on dissolution of the CIO. The Trustees confirm that this objective was met throughout the year.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The charity is a charitable incorporated organisation (no. 1194890) which was first registered on 22 June 2021.

The trustees who served during the year and up to the date of signature of the financial statements were:

A Jewitt

M Harper

R Blakemore

K Harper

S Jewitt

S Crosby

L Smyth

A Bannister

(Appointed 21 July 2022)

(Appointed 23 September 2022)

Living Keys continue to benefit from the support of an active group of Trustees, many of whom have experience that is relevant to Living Keys work. We remain on the lookout for people with relevant experience to join us. Each prospective new member will provide a CV and is then interviewed to ensure that there is a good fit between Living Keys and the prospective trustee's expectations and values. We then invite suitable candidates to a Trustee meeting and ask them to present to the group who then vote in their election to the board. Following election, trustees spend time with Living Keys Managers and other staff to bring them up to speed with Living Keys work and ongoing activities. All new trustees are encouraged to use the wealth of knowledge and resources from the Charity Commission and others to inform themselves of the role and responsibility of being a trustee.

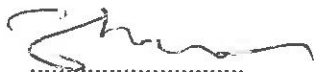
None of the trustees has any beneficial interest in the charity. All of the trustees are members of the charity and guarantee to contribute £1 in the event of a winding up.

Day to day operations of the charity are managed by CEO, Linda Huskisson with support from senior manager Kelly Smith (resigned 28 July 2023) and the board of trustees.

LIVING KEYS CIO

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

The trustees' report was approved by the Board of Trustees.



.....
S Crosby
Trustee

Date: 09/9/23.....

LIVING KEYS CIO

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF LIVING KEYS CIO

I report to the trustees on my examination of the financial statements of Living Keys CIO (the charity) for the year ended 31 March 2023.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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



Kerry Hilliard ACA FCCA CTA

Institute of Chartered Accountants in England and Wales

Stephenson Smart & Co
36 Tyndall Court
Commerce Road
Lynchwood
Peterborough
PE2 6LR

Dated: 11 September 2023

LIVING KEYS CIO

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Income from:							
Donations and legacies	3	19,095	14,830	33,925	15,537	8,886	24,423
Charitable activities	4	3,864	-	3,864	5,477	-	5,477
Investments	5	14	-	14	8	-	8
Total income		22,973	14,830	37,803	21,022	8,886	29,908
Expenditure on:							
Charitable activities	6	25,951	2,433	28,384	5,515	8,864	14,379
Net (outgoing)/incoming resources before transfers		(2,978)	12,397	9,419	15,507	22	15,529
Gross transfers between funds		22	(22)	-	-	-	-
Net (expenditure)/income for the year/ Net movement in funds		(2,956)	12,375	9,419	15,507	22	15,529
Fund balances at 1 April 2022		15,507	22	15,529	-	-	-
Fund balances at 31 March 2023		12,551	12,397	24,948	15,507	22	15,529

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

LIVING KEYS CIO

BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Fixed assets					
Tangible assets	10		865		907
Current assets					
Debtors	11	2,522		492	
Cash at bank and in hand		21,941		14,528	
		<u>24,463</u>		<u>15,020</u>	
Creditors: amounts falling due within one year	12	<u>(380)</u>		<u>(398)</u>	
Net current assets			24,083		14,622
Total assets less current liabilities			<u>24,948</u>		<u>15,529</u>
Income funds					
Restricted funds	13		12,397		22
Unrestricted funds			12,551		15,507
			<u>24,948</u>		<u>15,529</u>

The financial statements were approved by the Trustees on 9/9/23



S Crosby
Trustee

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

Charity Information

Living Keys CIO is a Charitable Incorporated Organisation registered on 22 June 2021 with the Charity Commission under charity number 1194890. The charity's principal office address is The George Alcock Centre, Whittlesey Road, Peterborough, Cambs PE2 8QS.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

No amounts are included in the financial statements for services donated by volunteers.

Grant income is recognised according to the terms of each individual agreement.

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Expenditure is accounted for on an accruals basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Computers	25% reducing balance
-----------	----------------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2023	2023	2023	2022	2022	2022
	£	£	£	£	£	£
Donations and gifts	6,492	-	6,492	9,537	-	9,537
Grants	12,603	14,830	27,433	6,000	8,886	14,886
	<u>19,095</u>	<u>14,830</u>	<u>33,925</u>	<u>15,537</u>	<u>8,886</u>	<u>24,423</u>
Grants receivable for core activities						
Peterborough City Council finance for courses	250	-	250	3,000	-	3,000
Cambridgeshire community fund	-	-	-	3,000	-	3,000
Dare to rise lottery funding	-	-	-	-	8,886	8,886
Postcode Lottery	12,353	-	12,353	-	-	-
Arnold Clarke	-	750	750	-	-	-
Peterborough City Council	-	3,630	3,630	-	-	-
New Philanthropy Capital	-	10,450	10,450	-	-	-
	<u>12,603</u>	<u>14,830</u>	<u>27,433</u>	<u>6,000</u>	<u>8,886</u>	<u>14,886</u>

4 Charitable activities

	2023	2022
	£	£
Course fees and book sales	<u>3,864</u>	<u>5,477</u>

5 Investments

	Unrestricted funds	Unrestricted funds
	2023	2022
	£	£
Interest receivable	<u>14</u>	<u>8</u>

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

6 Charitable activities

	2023 £	2022 £
Staff costs	18,070	9,300
Depreciation and impairment	291	155
Course materials	1,689	1,205
Travelling expenses	27	361
Staff training	385	1,369
	<u>20,462</u>	<u>12,390</u>
Share of support costs (see note 7)	5,317	1,071
Share of governance costs (see note 7)	2,605	918
	<u>28,384</u>	<u>14,379</u>
Analysis by fund		
Unrestricted funds	25,951	5,515
Restricted funds	2,433	8,864
	<u>28,384</u>	<u>14,379</u>

7 Support costs

	Support costs £	Governance costs £	2023 £
Printing, postage and stationery	477	-	477
Computer running costs	620	-	620
Rent	3,150	-	3,150
Insurance	333	-	333
Bank charges	2	-	2
Sundry expenses	735	-	735
Independent Examiners fees	-	582	582
Legal and professional	-	2,023	2,023
	<u>5,317</u>	<u>2,605</u>	<u>7,922</u>
Analysed between			
Charitable activities	<u>5,317</u>	<u>2,605</u>	<u>7,922</u>

Governance costs includes payments to the independent examiners of £582 (2022: £600) for independent examination fees.

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

9 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
	3	2
	<u>3</u>	<u>2</u>
Employment costs	2023	2022
	£	£
Wages and salaries	18,070	9,300
	<u>18,070</u>	<u>9,300</u>

There were no employees with an annual remuneration over £60,000. All staff costs in the year relate to remuneration of key management personnel.

There were no employees whose annual remuneration was more than £60,000.

10 Tangible fixed assets

	Computers £
Cost	
At 1 April 2022	1,062
Additions	249
	<u>1,311</u>
At 31 March 2023	1,311
Depreciation and impairment	
At 1 April 2022	155
Depreciation charged in the year	291
	<u>446</u>
At 31 March 2023	446
Carrying amount	
At 31 March 2023	865
	<u>865</u>
At 31 March 2022	907
	<u>907</u>

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

11 Debtors	2023	2022
	£	£
Amounts falling due within one year:		
Other debtors	161	492
Prepayments and accrued income	2,361	-
	<u>2,522</u>	<u>492</u>
12 Creditors: amounts falling due within one year	2023	2022
	£	£
Accruals and deferred income	<u>380</u>	<u>398</u>

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

13 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds			
	Incoming resources £	Resources expended £	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2023 £
National Lottery Community Fund - Dare to Rise	8,886	(8,864)	22	-	-	(22)	-
Arnold Clarke Peterborough City Council - Evelyn Trust	-	-	-	750	(135)	-	615
New Philanthropy Capital - Tackling Financial Hardship	-	-	-	3,630	(1,848)	-	1,782
	-	-	-	10,450	(450)	-	10,000
	<u>8,886</u>	<u>(8,864)</u>	<u>22</u>	<u>14,830</u>	<u>(2,433)</u>	<u>(22)</u>	<u>12,397</u>

The National Lottery Community Fund - Dare to Rise project is used to run free educational courses and wellbeing support to people who have experienced domestic abuse. Aiming to engage with diverse communities, improve mental health and build positive relationships.

Arnold Clarke grant was received to fund a support group called Cherished. To provide materials, refreshments and gifts to attendees.

Peterborough City Council grant was received through the Evelyn Trust to fund workshops and counselling sessions.

New Philanthropy Capital grant was received through the Tackling Financial Hardship fund to provide counselling services, courses, to run a drop in service, to fund rent for the charity offices and to provide supermarket vouchers for those in extreme need when fleeing their home to a refuge.

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

14 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2023	2023	2023	2022	2022	2022
	£	£	£	£	£	£
Fund balances at 31 March 2023 are represented by:						
Tangible assets	865	865	865	907	-	907
Current assets/(liabilities)	11,686	12,397	24,083	14,600	22	14,622
	<u>12,551</u>	<u>12,397</u>	<u>24,948</u>	<u>15,507</u>	<u>22</u>	<u>15,529</u>

15 Related party transactions

There were no disclosable related party transactions during the year.

LIVING KEYS

England & Wales - Charity number 1194890

Accounts

Charity registration number 1194890

LIVING KEYS CIO
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023



LIVING KEYS CIO

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	A Jewitt M Harper R Blakemore K Harper S Jewitt S Crosby L Smyth A Bannister	(Appointed 21 July 2022) (Appointed 23 September 2022)
Key management personnel	L Huskisson (CEO) K Smith (Manager)	(Resigned 28 July 2023)
Charity number	1194890	
Principal address	The George Alcock Centre Whittlesey Road Peterborough PE2 8QS	
Independent examiner	Kerry Hilliard ACA FCCA CTA	



LIVING KEYS CIO

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LIVING KEYS CIO

TRUSTEES' INTRODUCTION

FOR THE YEAR ENDED 31 MARCH 2023

"I came out of Refuge With my 2 children and given a place in Peterborough where I knew nobody. I was away from my family and felt lonely. I was invited by my neighbour to Cherished Support Group and was a bit apprehensive about attending, but I was made so welcome, and continue to attend as I have made some good friends there and feel more connected. I completed the Freedom Programme and now signing up for the Domestic Abuse Recovery Toolkit course. The Freedom Programme really opened my eyes to the extent of the abuse I had received, which I wasn't aware of, as it all became "NORMAL." Living Keys also referred and supported me to the CareZone, a local charity that provided free furniture. I was able to get myself and my children beds, wardrobes, and a Sofa, Linda managed to get me a fridge/freezer, curtains, and our house is now a home. I want to say a huge thank you to Living Keys, to the Cherished Ladies, for all the support and love you had shown. I am finally free to be me. Once I have completed the my next course, I am signing up to volunteer for Living Keys as I just want to give something back to them – they are amazing. – Living Keys Client.

Living Keys officially became a CIO Charity in June 2021 and have really worked hard not only not only facilitate courses but have supported beneficiaries with various issues that beneficiaries may face. This can be anything from advocacy, advise or referring for emotional support.

In the first year both our staff, Linda Huskisson (CEO) and Kelly Smith (Manager) worked from home, and often supported beneficiaries online.

Linda has advised Trustee's that much-needed office space was required to be able to further support beneficiaries who have completed courses or about to complete courses, as sometimes it was found quite difficult to support them online. Linda asked if she could look for office space and this was granted providing that she brings a breakdown of annual costs. This would then be further discussed at future Trustee Meetings.

Most of the properties that had searched were high in price and not big enough for what was required.

We are so thankful that we have now found premises within a Community Centre, and have been blessed with a fairly large office and two cupboards that was made into office space and a small garden. It was at a very reasonable price at £5,400 per annum which includes internet, utility bills and business rates.

Living Keys have made great use of the office and now run courses face to face at the office, as well as Zoom courses for those living in remote areas. They also provide a drop in centre so further support can be offered, this would be emotional support, support to complete forms such as Housing and DWP, support to update or complete CV's so beneficiaries can get back to work and referrals to other agencies who provide professional support such as Cafcass, IDVA, Rape Crisis, Aspire support to attend court or the police station, foodbank and Carezone (local charity for furniture).

Living Keys also give out small food bags and toiletries.

Living Keys also provides workshops, especially around the Cost of Living Crisis as this has effected many.

Linda has also been running a Cherished Support Group which is for all women whether abused, feeling lonely or isolated, or new to the area and want to make friends. This is just one of her passions to see women grow to their full potential. Cherished offers activities, guest speakers, talks on various topics, with lots of tea, coffee and cake.

A key success was securing funding from Post Code Lottery, Evelyn Trust (through Peterborough Voluntary Services), and Philanthropy in which we are so grateful for. The funding has enabled us to advertise and facilitate courses, run the drop in service and workshops, provide food bags and vouchers for those struggling with the Cost of Living Crisis.

Living Keys continue to be subcontracted by Boston Women's Aid to facilitate the Freedom Programme course on their behalf. Sometimes this is done face to face and at other times on Zoom for those that live in remote areas and unable to attend face to face courses. Living Keys also carry out three courses per year for Boston Women's Aid. This can be face to face or on Zoom.

Over the past two years a great working relationship has built up with CEO and staff and there are now talks for Living Keys to facilitate the Hope2Recovery for Boston Women's Aid, as well as the Freedom Programme.

LIVING KEYS CIO

TRUSTEES' INTRODUCTION

FOR THE YEAR ENDED 31 MARCH 2023

Linda has made great progress with other agencies who also work with Domestic Abuse and have met on a regular basis to discuss what each agency is doing and what is also needed. These are the IDVA team, Women's Aid, Rape Crisis, IMPAKT housing, Police and mental health workers.

The Trustee's are particularly proud of how Living Keys responded to many challenges that came over the last year, and have made great progress and providing a quality service. We are looking forward to year three and wish our staff and volunteers success in everything that they do.



.....
Sharon Crosby

Trustee

Dated: 07/07/23.....



LIVING KEYS CIO

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2023

The trustees present their annual report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The charity's objects are the relief of physical and mental distress by providing educational support to any person that has experienced domestic abuse.

We will achieve this by:

- Supporting people to develop confidence in their ability to create a new and brighter future. (Phone support, emotional support, safety planning, sign-posing, drop in)
- Enabling people to move on from their past with better well-being and new ways of thinking and behaving (Therapeutic interventions such as Cognitive behavioural therapy-based courses, such as the Domestic Abuse Recovery Toolkit Course. Counselling with a CBT Counsellor)
- Helping people to value themselves by understanding abuse and their experiences and have pride in their progress and achievements (Freedom Programme and Hope2Recovery Course)
- Creating Support networks and a sense of belonging (Cherished Support Group, Freedom Hub, Drop-in Services, Activities)
- Empowering survivors to achieve a sense of purpose and potential. (volunteering)
- Poverty Relief – providing referrals to foodbank, CareZone, also providing toiletry bags.

Living Keys provide person-centred on-going support for people who have been affected by domestic abuse historically or currently. We believe each person's experiences is different and we will value and listen to those differences, giving people support and choice in how they use our service, empowering them and giving them tools to go on and live abuse free lives and enabling them to recovery and build confidence and self-esteem. Our focus is on bringing tools of knowledge and freedom to those who have experienced domestic abuse/violence using a trauma informed approach.

Abused survivors face many difficulties in rebuilding their lives – ranging from practical issues to overcoming trauma and avoiding re-victimisation – but specialist support often ends after the initial crisis due to funding and resource limitations.

We are committed to supporting clients achieve long term recovery. We believe this requires a combination of interventions which we deliver in a variety of ways with our online and face to face courses, support group, Freedom Hub drop-in service and Workshops. Also when funding is available, Counselling.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake for the public benefit.

Achievements and performance

In this last year, Living Keys have completed three Freedom Programmes, (excluding the ones completed for women's Aid), Three Domestic Abuse Recovery Toolkit courses, (both of these courses are 12 week courses) 3 Hope2Recovery Courses (6 week courses) these were completed face to face. We also completed 2 Freedom Programme courses in the evenings and a Hope2Recovery course in the evening – these courses were completed on zoom for those who work and unable to attend a face to face course, and to those who live in rural area's. We are now holding face to face meetings with Cherished Group on a Monday morning and hold activities to build on confidence and used arts and crafts sessions as a way for people to express themselves in a therapeutic way.

LIVING KEYS CIO

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Our referrals come from various agencies such as IDVA Team, Women's Aid, Mental Health, Social Subscribers, GP's, Social Services, Childcare services, and self-referrals too. We have assisted and supported a total of 147 people over the course of the year.

We continue to work with Boston Women's Aid (SOLDAS) and have also carried out a further three Freedom Programmes on their behalf and continue to be sub-contracted to facilitate courses. (this is in addition to the courses that Living Keys provided) As stated in the past, we enjoy partnering with SOLDAS as they provide a fantastic service and just love the passion they share in making a difference to those who need assistance. We now dedicate a Wednesday to them. We wish to continue this relationship and continue to strengthen the impact we can all have on tackling domestic abuse together and aiding the recovery of those impacted.

Voices of lived experience

We recognise the power of lived experience in shaping our service and our staff and volunteers have lived experience and some are ex service users.

Stephanie's Story – Volunteer

"I was in an abusive relationship for 10 years, and was referred through a Social Prescriber, to the Freedom Programme. At first, I was really nervous as I didn't know what to expect. The Facilitators were amazing, and I soon felt so at ease with them. What made it more promising, is that both Linda and Kelly had been through abuse themselves, which made me feel more at ease as they had lived experience. I went on to do the Domestic Abuse Recovery Toolkit which is CBT based, and really enjoyed this as I was able to work on myself, especially challenging negative automatic thinking which helped my self-esteem and how I see myself. Both Linda and Kelly were very supportive and have the patience of a saint, believe me! I now volunteer for Living Keys and this is a new role for me. Linda has been amazing, and I can't wait to continue to give back what they have given me. When I was with my abuser, he would not let me work, so this is my first role in over 12 years. I have been offered training for my role as a volunteer and really feel part of the family of Living Keys. As Linda would often say "Life is for Living and doing good and being supportive to whoever comes through our doors". I am excited for the future."

We firmly believe in the power of lived experience and know it gives us capacity to gain an accurate and deeper insight into our processes and services and also offers hope to those at the start of their journey.

We have two volunteers at Living Keys and their help is invaluable.

We have one member of staff who is an "Ask Me Ambassador" to help build an effective response to domestic abuse within the community and raise awareness. The same member of staff also facilitates our present courses which are the Freedom Programme, Hope2Recovery, and Domestic Abuse Recovery Toolkit course. She has also taken up training for "Healing Together Course" for children whether on a one-to-one basis or in group.

LIVING KEYS CIO

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Impact

When we set up as a CIO, we created feedback forms to review the impact on our service users and to ensure we were making continued improvements. We wanted to be sure we were meeting the needs of survivors of domestic abuse and continue to support their long-term recovery. It is important to us that we hear the voices of our service users and have adapted to accommodate their needs. The feedback we received demonstrates this by:

- 98% of beneficiaries state that Living Keys partially or fully met their needs.
- 100% of beneficiaries were made to feel welcome when first reaching out to Living Keys.
- 98% of beneficiaries said they felt supported by Living Keys
- 97% of beneficiaries said it was helpful to meet with others facing similar experiences.

Some of the feedback comments we have received over the year further highlights the positive impact that we have.

"I am so glad I did the freedom programme, I can see the red flags in people and I will not enter into a new relationship without thinking of this programme. I finally feel free and happy to live life. Thank you Living Keys I am strong and found my independence to make my own choices. I owe you so much. Keep up the great work that you do you make such a difference in the lives of women. If there is anything I can do then please get in touch. Thank you from the bottom of my heart." Freedom Programme beneficiary.

"I left my husband several years ago and felt constantly triggered, to the point it had affected my mental health. My mental health worker suggested I start the Domestic Abuse Recovery Toolkit course, so I signed up for it. I had to do a pre course interview and it sounded very formal, but when I met the facilitator, Linda, who was really lovely and reassuring and she explained everything about the course and what to expect. I was excited to get started. I completed the course and could only attend 11 as I was poorly on one of them. Linda took the time to go through everything with me over the phone and made sure that I was ok and asked if I needed anything. After completing the course, I can honestly say that I feel hopeful, empowered, stronger, brave and no longer lonely as I made friends on the course with other ladies, and we were all assured that if we needed further support we could make use of the Drop-In service on a Monday afternoon and also invited to Cherished Support Group on a Monday morning. – Great teamwork. Really wish you all the best for the future and keep doing what you do". – written by beneficiary who attended the Domestic Abuse Recovery Toolkit.

"I was advised by my Social worker to attend the H2R course, as I was always going back to my ex-partner, even though he constantly abused me. He promised to change and I always believed him, now I know, unless he recognises he is an abuser, he won't change and I will remain trapped in an abusive relationship. The 2 Topics that hit me the most was about coercive control, (as I previously really didn't quite understand what it meant. I do now.) and the effects on children and parenting when in an abusive relationship. I have now plucked up the courage to leave him. A safety plan has now been put in place and I am waiting to hear from Women's Aid, whom Linda supported me with from Living Keys. I know I have a long way to go but I now have hope and courage to take that step and live a life free from abuse – thank you ladies for all that you have done. You go above and beyond and I am eternally grateful." Written by beneficiary who attended the Hope 2 Recovery Course.

You can find further reviews on our website <https://www.livingkeys.co.uk/reviews>

LIVING KEYS CIO

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Future plans

We believe it is vital to provide long-term on-going support to our beneficiaries for as long as they may need. We recognise the huge need for services that offer long-term support for those who have experienced domestic abuse and look to continue developing our service to best suit that need.

- To continue to provide free courses to those who have or are living with domestic abuse.
- Continue to provide the Drop-In service, as this has become invaluable to those who attend. In the last few months since opening the drop -in service there have been over 50 ladies who have been supported. The support provided includes CVs for those looking for work, Housing Issues, Debt advise and referrals to CAP or Step Change.
- Living Keys wish to bring joy to families that have been affected by domestic abuse and will be looking over the coming year to arrange further activities and day trips to make memories, new connections and bring them out of isolation.
- We wish to embark on further training for course facilitation and are looking at training with "own your Life" course. We will be looking at welcoming new staff members and volunteers so we can offer more availability to our beneficiaries and a stronger level of support.
- Continue to provide Counselling for 12 weeks for ladies when we have funding for this.

Financial review

The charity has recorded a surplus of £9,419 in the year. Funds at the year end consist of £12,397 restricted and £12,551 unrestricted funds. The charity's financial regulations include a policy on maintaining reserves at a suitable level to meet any financial commitments on dissolution of the CIO. The Trustees confirm that this objective was met throughout the year.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The charity is a charitable incorporated organisation (no. 1194890) which was first registered on 22 June 2021.

The trustees who served during the year and up to the date of signature of the financial statements were:

A Jewitt

M Harper

R Blakemore

K Harper

S Jewitt

S Crosby

L Smyth

A Bannister

(Appointed 21 July 2022)

(Appointed 23 September 2022)

Living Keys continue to benefit from the support of an active group of Trustees, many of whom have experience that is relevant to Living Keys work. We remain on the lookout for people with relevant experience to join us. Each prospective new member will provide a CV and is then interviewed to ensure that there is a good fit between Living Keys and the prospective trustee's expectations and values. We then invite suitable candidates to a Trustee meeting and ask them to present to the group who then vote in their election to the board. Following election, trustees spend time with Living Keys Managers and other staff to bring them up to speed with Living Keys work and ongoing activities. All new trustees are encouraged to use the wealth of knowledge and resources from the Charity Commission and others to inform themselves of the role and responsibility of being a trustee.


None of the trustees has any beneficial interest in the charity. All of the trustees are members of the charity and guarantee to contribute £1 in the event of a winding up.

Day to day operations of the charity are managed by CEO, Linda Huskisson with support from senior manager Kelly Smith (resigned 28 July 2023) and the board of trustees.

LIVING KEYS CIO

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

The trustees' report was approved by the Board of Trustees.



.....
S Crosby
Trustee

Date: 09/9/23.....



LIVING KEYS CIO

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF LIVING KEYS CIO

I report to the trustees on my examination of the financial statements of Living Keys CIO (the charity) for the year ended 31 March 2023.

Responsibilities and basis of report

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

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

Independent examiner's statement


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

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

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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



Kerry Hilliard ACA FCCA CTA

Institute of Chartered Accountants in England and Wales

Stephenson Smart & Co
36 Tyndall Court
Commerce Road
Lynchwood
Peterborough
PE2 6LR

Dated: 11 September 2023

LIVING KEYS CIO

**STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2023**

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Income from:							
Donations and legacies	3	19,095	14,830	33,925	15,537	8,886	24,423
Charitable activities	4	3,864	-	3,864	5,477	-	5,477
Investments	5	14	-	14	8	-	8
Total income		22,973	14,830	37,803	21,022	8,886	29,908
Expenditure on:							
Charitable activities	6	25,951	2,433	28,384	5,515	8,864	14,379
Net (outgoing)/incoming resources before transfers		(2,978)	12,397	9,419	15,507	22	15,529
Gross transfers between funds		22	(22)	-	-	-	-
Net (expenditure)/income for the year/ Net movement in funds		(2,956)	12,375	9,419	15,507	22	15,529
Fund balances at 1 April 2022		15,507	22	15,529	-	-	-
Fund balances at 31 March 2023		12,551	12,397	24,948	15,507	22	15,529

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

LIVING KEYS CIO**BALANCE SHEET****AS AT 31 MARCH 2023**

	Notes	2023		2022	
		£	£	£	£
Fixed assets					
Tangible assets	10		865		907
Current assets					
Debtors	11	2,522		492	
Cash at bank and in hand		21,941		14,528	
		<u>24,463</u>		<u>15,020</u>	
Creditors: amounts falling due within one year	12	<u>(380)</u>		<u>(398)</u>	
Net current assets			24,083		14,622
Total assets less current liabilities			<u>24,948</u>		<u>15,529</u>
Income funds					
Restricted funds	13		12,397		22
Unrestricted funds			12,551		15,507
			<u>24,948</u>		<u>15,529</u>

The financial statements were approved by the Trustees on 9/9/23



S Crosby
Trustee

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

Charity Information

Living Keys CIO is a Charitable Incorporated Organisation registered on 22 June 2021 with the Charity Commission under charity number 1194890. The charity's principal office address is The George Alcock Centre, Whittlesey Road, Peterborough, Cambs PE2 8QS.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

No amounts are included in the financial statements for services donated by volunteers.

Grant income is recognised according to the terms of each individual agreement.

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies (Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Expenditure is accounted for on an accruals basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Computers 25% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2023	2023	2023	2022	2022	2022
	£	£	£	£	£	£
Donations and gifts	6,492	-	6,492	9,537	-	9,537
Grants	12,603	14,830	27,433	6,000	8,886	14,886
	<u>19,095</u>	<u>14,830</u>	<u>33,925</u>	<u>15,537</u>	<u>8,886</u>	<u>24,423</u>
Grants receivable for core activities						
Peterborough City Council finance for courses	250	-	250	3,000	-	3,000
Cambridgeshire community fund	-	-	-	3,000	-	3,000
Dare to rise lottery funding	-	-	-	-	8,886	8,886
Postcode Lottery	12,353	-	12,353	-	-	-
Arnold Clarke	-	750	750	-	-	-
Peterborough City Council	-	3,630	3,630	-	-	-
New Philanthropy Capital	-	10,450	10,450	-	-	-
	<u>12,603</u>	<u>14,830</u>	<u>27,433</u>	<u>6,000</u>	<u>8,886</u>	<u>14,886</u>

4 Charitable activities

	2023	2022
	£	£
Course fees and book sales	<u>3,864</u>	<u>5,477</u>

5 Investments

	Unrestricted funds	Unrestricted funds
	2023	2022
	£	£
Interest receivable	<u>14</u>	<u>8</u>

LIVING KEYS CIO**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 MARCH 2023****6 Charitable activities**

	2023	2022
	£	£
Staff costs	18,070	9,300
Depreciation and impairment	291	155
Course materials	1,689	1,205
Travelling expenses	27	361
Staff training	385	1,369
	<u>20,462</u>	<u>12,390</u>
Share of support costs (see note 7)	5,317	1,071
Share of governance costs (see note 7)	2,605	918
	<u>28,384</u>	<u>14,379</u>
Analysis by fund		
Unrestricted funds	25,951	5,515
Restricted funds	2,433	8,864
	<u>28,384</u>	<u>14,379</u>

7 Support costs

	Support costs	Governance costs	2023
	£	£	£
Printing, postage and stationery	477	-	477
Computer running costs	620	-	620
Rent	3,150	-	3,150
Insurance	333	-	333
Bank charges	2	-	2
Sundry expenses	735	-	735
Independent Examiners fees	-	582	582
Legal and professional	-	2,023	2,023
	<u>5,317</u>	<u>2,605</u>	<u>7,922</u>
Analysed between			
Charitable activities	<u>5,317</u>	<u>2,605</u>	<u>7,922</u>

Governance costs includes payments to the independent examiners of £582 (2022: £600) for independent examination fees.

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

9 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
	3	2
	<u>3</u>	<u>2</u>
Employment costs	2023	2022
	£	£
Wages and salaries	18,070	9,300
	<u>18,070</u>	<u>9,300</u>

There were no employees with an annual remuneration over £60,000. All staff costs in the year relate to remuneration of key management personnel.

There were no employees whose annual remuneration was more than £60,000.

10 Tangible fixed assets

	Computers £
Cost	
At 1 April 2022	1,062
Additions	249
	<u>1,311</u>
At 31 March 2023	1,311
Depreciation and impairment	
At 1 April 2022	155
Depreciation charged in the year	291
	<u>446</u>
At 31 March 2023	446
Carrying amount	
At 31 March 2023	865
	<u>865</u>
At 31 March 2022	907
	<u>907</u>

LIVING KEYS CIO**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 MARCH 2023**

11 Debtors	2023	2022
	£	£
Amounts falling due within one year:		
Other debtors	161	492
Prepayments and accrued income	2,361	-
	<u>2,522</u>	<u>492</u>
12 Creditors: amounts falling due within one year	2023	2022
	£	£
Accruals and deferred income	<u>380</u>	<u>398</u>



LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

13 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds			Balance at 31 March 2023
	Incoming resources £	Resources expended £	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	
National Lottery Community Fund - Dare to Rise	8,886	(8,864)	22	-	-	(22)	-
Arnold Clarke Peterborough City Council - Evelyn Trust	-	-	-	750	(135)	-	615
New Philanthropy Capital - Tackling Financial Hardship	-	-	-	3,630	(1,848)	-	1,782
	-	-	-	10,450	(450)	-	10,000
	<u>8,886</u>	<u>(8,864)</u>	<u>22</u>	<u>14,830</u>	<u>(2,433)</u>	<u>(22)</u>	<u>12,397</u>

The National Lottery Community Fund - Dare to Rise project is used to run free educational courses and wellbeing support to people who have experienced domestic abuse. Aiming to engage with diverse communities, improve mental health and build positive relationships.

Arnold Clarke grant was received to fund a support group called Cherished. To provide materials, refreshments and gifts to attendees.

Peterborough City Council grant was received through the Evelyn Trust to fund workshops and counselling sessions.

New Philanthropy Capital grant was received through the Tackling Financial Hardship fund to provide counselling services, courses, to run a drop in service, to fund rent for the charity offices and to provide supermarket vouchers for those in extreme need when fleeing their home to a refuge.

LIVING KEYS CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

14 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2023	2023	2023	2022	2022	2022
	£	£	£	£	£	£
Fund balances at 31 March 2023 are represented by:						
Tangible assets	865		865	907	-	907
Current assets/(liabilities)	11,686	12,397	24,083	14,600	22	14,622
	<u>12,551</u>	<u>12,397</u>	<u>24,948</u>	<u>15,507</u>	<u>22</u>	<u>15,529</u>

15 Related party transactions

There were no disclosable related party transactions during the year.