

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

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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

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# LIVING KEYS CIO

## CONTENTS

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	<b>Page</b>
Chairman's statement	1 - 2
Trustees' report	3 - 9
Independent examiner's report	10
Statement of financial activities	11
Balance sheet	12
Notes to the financial statements	13 - 23

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# LIVING KEYS CIO

## TRUSTEES' INTRODUCTION

### FOR THE YEAR ENDED 31 MARCH 2025

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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**

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**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

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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**

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### **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

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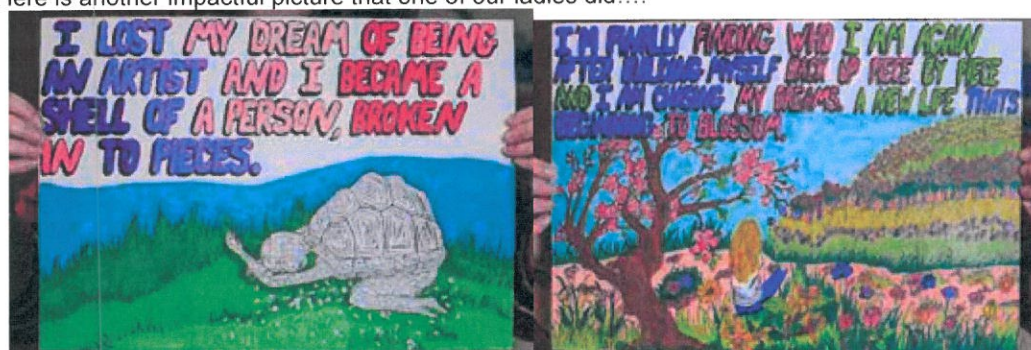
Living Keys also attended "White Ribbon" Day, remembering those who have been through domestic abuse and met the Mayor and Mayoress of Peterborough. We were joined by Peterborough City Council and also IDVA team, Women's Aid and Refuge.



Living Keys also celebrated their 3<sup>rd</sup> 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

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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 28<sup>th</sup>.

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 2<sup>nd</sup> 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

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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 2<sup>nd</sup> Monday of the Month, support with completing on line forms for benefits, etc., emotional support.
- Pamper and Prosecco Night for Ladies on July 4<sup>th</sup>. – 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

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- 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 2<sup>nd</sup> 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**

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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 Trustees 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

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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

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

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

All income and expenditure derive from continuing activities.



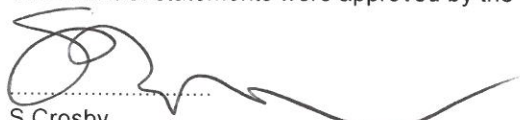
# LIVING KEYS CIO

## BALANCE SHEET

AS AT 31 MARCH 2025

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

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### 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

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### 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
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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

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

# 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 £
Fundraising and publicity		
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>
<b>Employment costs</b>	<b>2025 £</b>	<b>2024 £</b>
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

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#### 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
	<hr/>	<hr/>
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/>
<b>Analysis by fund</b>		
Unrestricted funds	9,781	16,284
Restricted funds	20,387	10,857
	<hr/>	<hr/>
	30,168	27,141
	<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 £
<b>Cost</b>	
At 1 April 2024	1,311
Additions	290
	<hr/>
At 31 March 2025	1,601
	<hr/>
<b>Depreciation and impairment</b>	
At 1 April 2024	663
Depreciation charged in the year	210
	<hr/>
At 31 March 2025	873
	<hr/>
<b>Carrying amount</b>	
At 31 March 2025	728
	<hr/>
At 31 March 2024	648
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### 14 Debtors

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

### 15 Creditors: amounts falling due within one year

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



## 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 1 April 2023	Incoming resources	Resources expended	Balance at 1 April 2024	Incoming resources	Resources expended	Balance at 31 March 2025
	£	£	£	£	£	£	£
Howard Trust	-	2,700	(450)	2,250	-	(2,250)	-
Arnold Clarke	615	-	(192)	423	-	(120)	303
Peterborough City Council - Evelyn Trust	1,782	-	(1,175)	607	-	(240)	367
New Philanthropy Capital - Tackling Financial Hardship	10,000	-	(9,040)	960	-	(431)	529
Cambridgeshi re Community Fund	-	-	-	-	9,167	(7,380)	1,787
Hedley Trust	-	-	-	-	2,200	(485)	1,715
PCC Councilor	-	-	-	-	3,000	(1,991)	1,009
National Lottery Community Fund	-	-	-	-	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	Restricted funds	Total Unrestricted funds	Restricted funds	Total
	2025	2025	2025	2024	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.