



Love For The Family

Annual Report and Financial Statement

April 1st 2024 to March 31st 2025

Charity Number 1195015

The trustees present their fourth Annual report since the formation and acceptance of the constitution of Love For The Family by the Charity Commission on June 30th 2021.

Objectives and Activities

The objects of Love For The Family as outlined in its Constitution are

1. The advancement of education in the subject of pregnancy and the termination of pregnancy and into the effects thereof upon women whether physical, medical or psychological
2. The preservation and protection of women's health by the provision of advice, counselling and assistance to women and their partners and families who are suffering from physical or mental illness, distress or poverty during or as a result of pregnancy or following an abortion, miscarriage, cot death, still birth, loss of a child or sexual abuse.

The trustees confirm that they have referred to the guidance contained in the Charity Commissions general guidance on public benefit when reviewing its aims and objectives and when considering and planning future activities.

Love For The Family has developed its underpinning values (GRACE) to help support and give structure to the work of the charity. These values help to ensure the ongoing nature of its work is for the public benefit. We aim to be:

GENEROUS

Love for the Family does not charge for its services. Those that can, may make a gift for the psychological help they have received.

RELATIONAL

We all need help at times through our lives. Whilst we keep professional boundaries, we aim to provide an empathetic environment where our clients can feel understood and secure.

APPROACHABLE

We welcome enquiries from anyone in need of help or assistance, regardless of gender, marital status, disability, ethnicity, sexual orientation, religion or belief/ non-belief, age and circumstances.

COMPASSIONATE

Practitioners and counsellors show compassion, kindness and unconditional positive regard to all clients, regardless of their life experiences.

EMPOWERING

Love For The Family provides a space to enable clients the freedom to explore their present circumstances or past decisions and traumas. It aims to help those suffering mental distress due to trauma, grief, loss or abuse to begin to understand their emotions, reaction and coping mechanisms, enabling them to move forward with increased self-confidence.

Our Services

Love For The Family provides time and a safe space for women and men to consider their options regarding parenting, adoption or the ending of a pregnancy, without pressure or biased opinion. We give time for reflection on life pressures, circumstances, wants, needs, values and desires; alongside information. Clients usually have one or two sessions.

The Charity provides counselling to enable women, men or couples to recover from mental distress or illness caused as a result of the termination of a pregnancy, abuse, baby loss or the loss of a pregnancy at any stage. The courses and 1:1 support programmes help clients work through their trauma and grief, restoring their self-confidence and self-esteem.

Love Baby Essentials, run by Love For The Family, provides relief from the distress caused by poverty, by providing the physical baby items required by families for the first six months of life, such as clothes, bedding, cot, Moses baskets, high chairs and prams.

Review of Activities

In line with the key objectives set out for the year, the Charity now works with Oasis Horsham and Women's Aid in Luton, providing counselling to clients. It has expanded its financial base through games nights and an increase in regular giving by supporters. The number of counsellors and the number of counselling hours available to clients has increased and the Charity has a new web site.

The Christmas 'Fifty Bags of Love' campaign was repeated in November and December 2024 and the number of practical and financial donations increased considerably.

Crisis Pregnancy, Post Abortion and Baby Loss and miscarriage recovery programmes continue to be available to Luton residents and the wider community.

The Charity has continued its work with other Community services of Luton. These groups include:

- Luton GP's, Community Midwives, Health Visitors, Mental Health teams and Nursery Nurses.
- Luton and Dunstable Hospital, The Ocean Project and Perinatal Mental Health midwives.
- Luton Social Services and safeguarding teams

- Luton Borough Council
- Lea Vale Medical Centre
- Migrant Help and other Asylum Seeker providers
- Luton Schools support staff
- The Courtney Foundation
- Citizens Advice service
- Luton Wellbeing service
- Active Luton Healthy Lifestyle Officers
- Hope Church Luton
- Luton Churches Together
- Luton Food Bank.
- Women's Aid Luton

Love For The Family partners with The Grove, Pregnancy Advice Centre in Bedford, sharing referrals as appropriate.

The Trustees are supported by the Charity 'Pregnancy Centres Network' in regards to good practice, training and development of staff and trustees. The Chair of Trustees attended the annual PCN conference for updates and developments within this specialist field.

The Charity now has two registered counsellors and three Pregnancy Choice trained volunteers, one of whom will finish their Counselling Diploma in the coming year.

All sessions are run on a voluntary basis and no charges are made for the services that Love For The Family offers. Clients are free to make a donation for the services that they have received. Presently, Hope Church has given space for counselling and storage.

Achievements and Performance

Between April 24 and March 31st 2025, there were 52 enquiries resulting in 36 clients who received 207 counselling sessions of psychological support from Love For The Family.

Clients who engaged with the psychological support programmes reported benefitting from the sessions they had received. Clients, when assessed, were found to be less anxious and depressed. Clients also reported an increase in self-awareness, knowledge of anxiety reduction exercises and an understanding of their feelings and defence mechanisms.

Key Performance Indicators

- **Love baby Essentials** received over 200 enquiries and 133 requests from individuals and families in need of equipment due to mental health issues and poverty; some because they were asylum seekers, others had been a victim of domestic abuse.
- 101 clients received help from Love Baby Essentials and over 98 donations were received.

- Four clients were referred to Love For The Family for help with crisis pregnancies with five counselling sessions taking place.
- 14 clients engaged with the charity in distress over miscarriage or ectopic pregnancy receiving 113 counselling sessions.
- seven clients received 24 sessions of support for Baby loss.
- And two clients received 10 sessions of post abortion support.
- Nine clients from Women's Aid received 55 counselling sessions

Love Baby Essentials provided equipment to distressed mothers throughout Luton. This included:

- 30 Moses baskets and stands with sheets/ blanket bundles.
- 45 Care bundles
- 39 New born Clothes bundles
- 45 0-3 month clothes bundles
- 21 Baby Baths
- 21 Bouncy chairs
- 26 Prams
- 12 Pushchairs/ strollers

Help By post code

➤ **LU1** 38 **LU2** 26 **LU3** 16 **LU4** 15 **LU?** 6

Love For The Family has two fully trained counsellors, and one Level 3 trained volunteer, currently studying at Level 4. All volunteers have a good understanding the ethos, values and aims of the charity. There are three regular Baby Essential volunteers who are supporting by collecting, sorting, preparing bundles and cleaning items.

Future Plans

- To build and strengthen the team of trained counsellors and practitioners working with Love For The Family, and the number of volunteers helping with Love Baby Essentials. This will enable the work of Love For The Family to grow.
- To secure a grant to support and grow the number of clients.
- To increase the number of organisations aware of Love For The Family and the support it can offer through on line presence and introductions.
- To develop a wider base of regular financial and practical supporters.

Financial Review

The accounts have been prepared in accordance with the Charity Commissions Statement Of Recommended Practice: Accounting and Reporting By Charities preparing their accounts in accordance with the financial reporting standard applicable in the UK and Republic of Ireland (Second Edition 2019) (FRS 102). Love For The Family is considered a small Charity and followed these recommended guidelines. As such the accounts did not require auditing.

Love For The Family now facilitates a Games Night as part of its fund raising and relies on donations for its work. Some of the donations have come from The Baby Bottle Scheme where supporters are given a Baby Bottle to fill with change.

The unrestricted funds are available for use at the discretion of the Trustees in order to further the aims of Love For The Family. Trustees give priority to ongoing Insurance and subscription costs that are essential for the continued work of the charity. The restricted funding grant that was given towards Level 3 training in 2023 has now been spent on training a new counsellor.

The charity has been supported by Hope Church Luton with use of storage and counselling rooms. There is a volunteer treasurer who works alongside the Finance trustee. Gift Aid will be collected for eligible donations.

No trustee receives any fee or expenses for any of their work. One trained Trustee volunteers as the Centre Manager and counsellor, another past trustee, pays for the mobile phone contract. Future funding for projects and the expansion of the Charity are required long term but there are sufficient funds and support to ensure ongoing insurances and subscription costs will be covered. The Charity makes yearly donations to other Charities. Last years donation was made in March 2024, prior to these accounts.

Starting Balance 1 st April 2024	£2,876	Final Balance 31 st March 25	£5,587
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Income April 1st 2024 – March 31st 2025

Donations Charity Community Account 2

Cash donations	£706
Bank Transfers	£1,759
Standing orders	£1,440
Oasis Horsham	£280

Total Income	£4,185
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Expenditure April 1st 2024 – March 31st 2025

Insurance	£658
Subscriptions	£163
Giving	£20
Training	£303
Stationary	£35
Games Night	£51
Love baby Essentials	£4
Assets Technology	£240

Total Expenditure

£1,474

Structure, Governance and Management

Love For The Family is a Charitable Incorporated Organisation whose only voting members are its trustees. Its governing document is its Constitution which was approved by the Charity Commission on 30th June 2021. Prior to this it had been a Community organisation. All previous assets and monies have been transferred to the Charity. If wound up the Trustees, or members, have no personal responsibility for the settlement of debts and liabilities beyond the amount they are liable to contribute, which is up to £5.

Love For The Family has four trustees, three of whom who were its founding members. The minimum number of trustees by Constitution is three and the maximum seven. Trustees are appointed because of the knowledge and skills they bring to the Charity and their understanding of its ethos and aims. Love For The Family is not a political organisation and its counsellors and volunteers work without prejudice. Any trustee or individual working or volunteering for the charity is expected to understand and respect this. No trustee has received any payment for their services or expertise this year. Mrs E Argent and Mrs L Pswarayi were re-elected as trustees for a three year term.

New Trustees will be recruited following invitation; due to skills requirement, or application because of interest. All perspective trustees will be interviewed by at least two current trustees. Trustee appointments are dependent on the needs of the Charity and the skills required to ensure its continued growth. Trustees must have a full understanding of the ethos of the charity, it's political neutrality, and an understanding of grace: unconditional positive regard, kindness, value and acceptance of clients regardless of past history, sexual orientation, faith/ religion or belief/ no belief, disability, gender identity, marital status, age, ethnicity, culture as demonstrated by Jesus Christ.

On appointment trustees receive copies of the constitution, financial statements and copies of a year's previous minutes of trustee meetings. Charity Commission guidance is available. Their work is supported by the other trustees. Further help and guidance is available from Pregnancy Centre Network and Thirtyone: Eight, the charities safeguarding organisation.

Trustees delegate the day to day running of the charity to Trustee and Centre Manager Mrs J Reynolds. Trustees meet to discuss and agree policies, procedures and developments of Love For The Family, including key finance decisions, as set out in the Financial Management and Accounting Policy. They review objectives a minimum of six times a year.

Risk Management

Love For The Family's work is dependent on its reputation and ability to ensure its services are provided without prejudice or bias. The trustees are satisfied that they have suitable training and safeguards in place to ensure this continues through training and recruitment policies and procedures, ongoing supervision and training, as well as client assessment and feedback.

Reference and Administrative Details

Charity Name	Love For The Family
Charity Number	1195015
Trustees	Mrs Jane Reynolds Mrs Elizabeth Argent Mrs L Pswarayi Mrs R Acqua
Registered Postal Address	c/o 6 Alexandra Avenue Luton Bedfordshire LU3 1HG England
Bank	Barclays Bank 28 George Street Luton Bedfordshire LU1 2AX

Exemptions From Disclosure

There are no exemptions from disclosure in this year.

Funds Held As Custodian Trustee On Behalf Of Others

No other Funds are held.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name

Love For The Family

No (if any)

Receipts and payments accounts

CC16a

For the period
from

Period start date
01/04/2024

To

Period end date
31/03/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Cash donations	706	-	-	706	-
Bank Transfers	1,759	-	-	1,759	-
Standing Orders	1,440	-	-	1,440	-
Oasis	280	-	-	280	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	4,185	-	-	4,185	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	4,185	-	-	4,185	-
A3 Payments					
Insurance	658	-	-	658	-
Subscription	163	-	-	163	-
Gifts	20	-	-	20	-
Games Night (Credit Card)	51	-	-	51	-
Training	3	300	-	303	-
Stationary (Credit Card)	35	-	-	35	-
Love Baby Essentials items (CC)	4	-	-	4	-
	-	-	-	-	-
Sub total	934	300	-	1,234	-
A4 Asset and investment purchases, (see table)					
Phone (Credit card)	240	-	-	240	-
	-	-	-	-	-
Sub total	240	-	-	240	-
Total payments	1,174	300	-	1,474	-
Net of receipts/(payments)	3,011	- 300	-	2,711	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	2,576	300	-	2,876	-
Cash funds this year end	5,587	-	-	5,587	-

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds		-	-	-
		-	-	-
		-	-	-
Total cash funds		-	-	-
(agree balances with receipts and payments account(s))		Agreement Error	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets				
		Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B4 Assets retained for the charity's own use				
		Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B5 Liabilities				
		Fund to which liability relates	Amount due (optional)	When due (optional)
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Signed by one or two trustees on
behalf of all the trustees

Signature

Print Name

Date of
approval

[Signature]

ULIAN PSARATHI
JANE REYNOLDS

24/6/25
24/6/25