# LOVE OF THE GAME

England & Wales · Charity number 1202462

## Details

| | |
|---|---|
| Other names | LOTG |
| Status | Registered |
| Legal form | CIO |
| Registered | 2023-03-23 |
| Register | View on the Charity Commission register |

## Contact

| | |
|---|---|
| Address | 54 Heywood Road<br>Diss<br>Norfolk<br>IP22 4SY |
| Phone | 07484663647 |
| Email | stuartbagshaw@loveofthegame.org |
| Website | www.loveofthegame.org |

## Activities

**Objects:** FOR THE PUBLIC BENEFIT THE PROTECTION AND PRESERVATION OF GOOD HEALTH, IN PARTICULAR, BUT NOT EXCLUSIVELY, BY:A. FUNDING AND PROVIDING SUPPORT FOR RESEARCH INTO THE EFFICACY OF APPROACHES USED TO PREVENT, MITIGATE AND MANAGE CONCUSSION-RELATED INJURIES INCLUDING BUT NOT LIMITED TO PERSISTENT CONCUSSION SYNDROME AND EARLY ONSET DEMENTIA IN ENGLAND AND WALES AND BY FUNDING RESEARCH INTO NEW MEDICAL TECHNOLOGIES AND TREATMENTS OF CONCUSSION-RELATED INJURIES PROVIDED THAT THE USEFUL RESULTS OF SUCH RESEARCH ARE DISSEMINATED TO THE PUBLIC AT LARGE.B. EDUCATING MEDICAL PRACTITIONERS AND OTHER PROFESSIONALS IN THE BEST METHODS FOR THE DIAGNOSIS, CARE AND TREATMENT OF PERSONS WITH CONCUSSION-RELATED INJURIES.C. EDUCATING ABOUT AND PROMOTING ACCESSIBILITY TO TREATMENT THROUGH THE PROVISION OF FUNDING TO CENTRES PROVIDING CARE AND TREATMENT TO PERSONS WITH CONCUSSION-RELATED INJURIES.D. RAISING AWARENESS AMONG THE GENERAL PUBLIC OF ALL AREAS OF CONCUSSION-RELATED INJURIES.

**Activities:** The objects of the CIO are:For the public benefit the protection and preservation of good health, in particular, but not exclusively, by:A. Funding and providing support for research into the efficacy of approaches used to prevent, mitigate and manage concussion-related injuries including but not limited to persistent concussion syndrome and early onset dementia in England and Wales and by fun

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## Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space
- **What:** The Advancement Of Health Or Saving Of Lives
- **Who:** People With Disabilities, The General Public/mankind

## Geography

- Throughout England And Wales

## Finances

| Period end | Income | Expenditure | Assets | Employees |
|---|---|---|---|---|
| 2025-03-31 | £32,866 | £45,992 | - | - |
| 2024-03-31 | £59,008 | £58,362 | - | - |

## Trustees

| Name | Role | Appointed |
|---|---|---|
| **Stuart Thomas Bagshaw** | Chair | 2023-03-24 |
| Michelle Louise Wells MBE | | 2024-12-10 |
| Prof Michael Christopher Parker | | 2023-03-24 |
| Sally Elizabeth Pettipher | | 2023-03-23 |
| Simon Dalton Shaw MBE | | 2024-12-10 |

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**LOVE OF THE GAME**

England & Wales - Charity number 1202462

# Accounts

REGISTERED CHARITY NUMBER: 1202462

# LOVE OF THE GAME

## UNAUDITED FINANCIAL STATEMENTS
## FOR THE YEAR ENDED
## 31 MARCH 2025

**LOVE OF THE GAME**

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**FOR THE YEAR ENDED 31 MARCH 2025**

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# REPORT OF THE TRUSTEES
# FOR THE YEAR ENDED 31 MARCH 2025

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The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of 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

### Objectives and aims

Love of the Game (LOTG) started as a campaign in 2021 and on 23 March 2023 became a Charitable Incorporated Organisation, registered with the Charity Commission (No 1202462, CIO No CE031792).

Our mission statement is:

To protect players of all ages from the potentially devastating impact of head injuries, while also protecting the integrity of the sports we know and love.

Love of the Game (LOTG) was founded by former England and British and Irish Lions rugby union international Simon Shaw MBE, businessman, dementia care pioneer, and former England Under-18 player Laurence Geller CBE, and Sally Pettipher, Chief of Staff to former international rugby captain and owner of Cornish Pirates, Sir Richard Evans (and now CEO of Cornish Pirates). Laurence Geller was subsequently appointed the UK Government's
Ministerial Advisor on Concussion in Sport and chaired the Government's Innovation and Technology Forum for Concussion in Sport.

The aims of the founders of LOTG were to reduce concussion-related issues arising from contact and non-contact sports and by doing so preserve those sports by reducing the risk of early onset dementia and other neurological consequences to players, lengthening sporting careers and reducing the fear of taking part. LOTG is an impassioned community of athletes, players, fans, innovators and experts, united by our love of sport and the desire to fulfil our mission statement.

The objects of LOTG as established with the Charity Commission are fourfold: For the public benefit the protection and preservation of good health, in particular, but not exclusively, by:

A. Funding and providing support for research into the efficacy of approaches used to prevent, mitigate and manage concussion-related injuries including but not limited to persistent concussion syndrome and early onset dementia in England and Wales and research into new medical technologies and treatments of concussion-related injuries
provided that the useful results of such research are disseminated to the public at large.
B. Educating medical practitioners and other professionals in the best methods for the diagnosis, care and treatment of persons with concussion-related injuries.
C. Educating about and promoting accessibility to treatment within centres providing care and treatment to persons with concussion-related injuries.
D. Raising awareness among the general public of all areas of concussion-related injuries.

## ACHIEVEMENTS AND PERFORMANCE

### Charitable activities

It was clear to LOTG in 2021 that what was lacking was a clear UK national integrated approach to concussion in sport. LOTG worked closely with the UK Government to define such an approach, and made significant contributions to the Government's response to the DCMS Select Committee report on concussion in sport as well as the first national Guidelines for Concussion Management in Grassroots Sport ("If in doubt, sit them out") which were published in April 2023. We were also key in setting up DCMS's Innovation and Technology Group and its Research Group. It was also clear that, although there was a significant body of expertise in concussion throughout medical and academic institutions in the UK, there was insufficient coordination and sharing of expertise. In 2022 LOTG began to draw together a network of leading neurosurgeons, neurologists, neuro-psychologists and radiographers from around 20 leading hospitals and centres. It was originally called the Regional Sports Concussion Centres Network but was renamed the UK Concussion Network (UKCN). It is co-chaired by Professor Peter Hutchinson from Cambridge and Professor Michael Parker from LOTG. The network has been invaluable in, inter alia, providing advice to LOTG and to government which helped them to craft the national guidelines for concussion management across all grassroot sports as mentioned above.

An important part of our work has been exploring new technologies of interest. LOTG has been involved in showcasing new technologies since its creation, starting with a 'Hackathon' in March 2021 which saw teams of students, researchers, designers and medics from the top universities in the UK formed to design new technologies to prevent, diagnose or treat concussion in sport. Media interest led to an ongoing LOTG focus on providing platforms for new technologies in the form of annual 'Demo Days'. Some of these have shown particular promise. We continue to work with WAVi, an early Demo Day participant, whose portable brain scanner has recently received FDA approval in the USA and the research paper is being reviewed for publication in 'Brain Research'. LOTG support for WAVi has involved funding three machines which have been deployed in testing at three rugby clubs in England. Another Demo Day product, PolarCap, a portable cooling system intended to reduce exercise-induced elevated brain temperature to prevent or limit long term cognitive impairment after brain trauma, is now being used by professional teams in ice hockey, football, rugby union and rugby league in multiple countries, including testing by the national rugby league team of Australia. In October 2024 we held another demo day showcasing 'BrainEye', 'Concussion Toolkit' and 'Abbot'. This was our second fundraising event at Holland and Holland and it was again generously supported by Unispace. It was targeted at a selected audience to help fund support for the tech companies who exhibited.

From an early stage it was clear too that insufficient attention had been given to prevention of concussion, as opposed to recognition, treatment and management. LOTG had organised and provided funding for a first Concussion Prevention Conference in 2022 and repeated that for a second conference in April 2024 in London, in partnership with the University of Bath and Calgary University. These conferences saw the creation of a new UK Concussion Prevention Network. A Steering Group and an Advisory Group have been set up to deliver the aims of the network and provide governance and communication with key stakeholder organisations. The conclusions of this second conference would influence the way in which LOTG has moved forward in the period from mid 2024 to the present, as explained below.

LOTG takes a solutions-based approach to the problem by working with athletes, technologists, academics and the business and financial communities to develop new technologies that will prevent, diagnose and treat head injuries in sport. Like most sports, success is the product of a whole team. Solving this crisis is no different. We have brought together a unique network of over 600 supporters representing the UK's major sports, government, academia, technology, science and business. We have forged new and productive relationships with major and grassroots sporting clubs, research institutes, charitable organisations and major governing sports bodies. Rather than focusing on the challenges of the past, LOTG's aim is to protect the players of the future and ensure that future athletes are protected from long term health risks that yesterday's and today's players have had to accept. In order to achieve this and fulfil the objects of the CIO, LOTG promotes a solutions-based approach across three pillars - education, science and technology which are of course not mutually exclusive.

Education
- Improving recognition of the symptoms of concussion
- Positioning the long-term protection of the head and brain as part of a player's training regimen and routine

Science
- Promoting more coherent sharing of information to aid in the identification of diagnosis tools

- Developing a more sophisticated method of identifying the symptoms and signs of concussion at the point of impact and for the use of proven bio-markers over the course of a player's career
- Creating impact assessment wearables and big data analysis to grade risk and severity of concussion and the proper course of action needed

Technology

- Promoting multi-disciplinary collaboration (bringing together investors, inventors, researchers, clinicians and sports experts) to accelerate product development, experimentation and implementation.

## FINANCIAL REVIEW

### Principal funding sources

The Accounts for the financial years 2024-2025 are attached to this report. Key figures are income of £32,866 and expenditure of £46,131.

We received a generous donation of £25,000 in August 2024 from the Rubin Foundation Charitable Trust, which helped fund our activities including the Concussion Prevention Conference. As noted in last year's accounts we received in May 2023 an interest-free five- year loan from Laurence Geller. The remaining income derives from fund-raising activities at Demo Days and other events, through individual donations or proceeds of charity auctions.
This income is then directed towards funding individual technology projects as mentioned or the running costs of LOTG.

### Reserves policy

During the accounting period LOTG had no reserves. However, the current Trustees of LOTG agreed in early 2025 to set up a reserve fund for the following financial year comprising 10% of all future donations or contributions from fund-raising events, to ensure the organisation is able to cover the cost of any future obligations, including the repayment of any existing or future loans.

## FUTURE PLANS

As noted, the first phase of LOTG was focused on helping establish the basic frameworks and to influence and guide Government and sporting bodies' policy on concussion in sport, especially grassroots sport. The second Concussion Prevention Conference in April 2024 however highlighted areas where LOTG, and others, should increasingly focus their work. The Network set an ambitious target to reduce concussions in UK youth and community sports by 30% by 2030. This goal will be pursued and through implementing new policies and training initiatives, through equipment interventions. The conference concluded that education was key, both of players and teachers/organisers. LOTG had recognised the importance of education early on and had engaged with leading organisations such as Complete Concussion and Podium to determine the best way of getting the key messages across via Apps etc. But the 2024 conference and its ambitious objectives have provided the impetus for more action on our part in this area. We are in discussions with Complete Concussion on the provision of free online training and have entered into a contractual relationship with Concussion Toolkit, an organisation which provides digital tools and concussion workshops, particularly for universities and schools, for them to be our delivery partner.

Despite this increasing emphasis on education, we have not stepped back from some of our earlier activities, notably showcasing new technologies and processes, or work with the UK Concussion Network. Both BrainEye and Abbot (biomarkers measuring tool), participants in the 2024 Demo Day, are now pursuing clear business opportunities eg Braineye with Stade Francais and Abbott with the Philippines. And Concussion Toolkit's participation in that event led eventually to the arrangement with LOTG. We continue to search for emerging technologies of interest and are planning another Demo Day for the first part of 2026.

In partnership with Concussion Toolkit, LOTG are helping to fund an education and awareness programme, initially throughout all universities and public schools within the UK. This programme will then be extended to all national schools and grassroots community sports clubs. Our goal is to provide consistent awareness training to identify potential head injuries as they occur, guidance on how to initiate appropriate 'return to play' protocols and, if necessary, how to seek appropriate medical treatment and recovery.

We also remain committed to the UK Concussion Network which will be hosting its first face-to-face meeting in London in December 2025 and LOTG will be a key participant.

## STRUCTURE, GOVERNANCE AND MANAGEMENT

### Governing document

The charity is controlled by its governing document and is registered as a Charitable Incorporated Organisation (CIO)

### Changes in structure

In mid 2024 there were a number of changes to the Board of LOTG. Laurence Geller, our Chairman, stepped down after three and a half years at the helm. We owe him (and other former trustees) an enormous debt of gratitude for his service. He was replaced by Stuart Bagshaw MBE.

## REFERENCE AND ADMINISTRATIVE DETAILS

### Registered Charity number

1202462

### Principal address

54 Heywood Road
Diss
Norfolk
IP22 4SY

### Trustees

The current trustees of LOTG are:

Stuart Bagshaw MBE (Chair of Trustees) - appointed 24.3.23
After starting his career in the Royal Air Force where he worked on RADAR, communications and computer systems, Stuart went on to hold C-suite positions at multiple international companies, including Apple, Sequent, Xerox, Gemplus SA and ILOG. Thereafter he founded Business LEAP and has spent the last 14 years sharing his knowledge championing British and other foreign businesses expanding into the US market. He was the past President and Chairman of the British American Business Council in Northern California and most recently the past President and Chairman of the British American Business Network. Additionally, Stuart served on the board of several charitable organisations including the British American Benevolent Society, Play Rugby USA, the Atlas Foundation Americas and currently Love of the Game. Stuart was awarded the MBE in the 2025 Birthday Honours in recognition of his contributions to UK/US trade, business and charity.

Julian Evans (Secretary) - appointed 24.3.23
Julian served for 40 years in the Foreign and Commonwealth Office. His posts included Moscow, Zurich, New York, Islamabad, Ottawa, San Francisco, New Delhi and, finally, as Director of Protocol and Her Majesty The Queen's Vice Marshal of the Diplomatic Corps. On retirement in 2017 he joined the Commonwealth War Graves Commission as International and Public Engagement Director. He retired from the Commission in 2020, but is a Trustee of the
Commission's charity, the Commonwealth War Graves Foundation.

Professor Michael Parker BSc, MS, FRCS, FRCS (Ed), FCASE, (Medical Advisor) - appointed 24.3.23
Mike spent nearly fifty years in the NHS, latterly as a consultant laparoscopic surgeon followed by four years voluntarily training Danish and Swedish surgeons how to perform keyhole bowel cancer surgery safely. He was President of four international surgical societies, Vice President of the Royal College of Surgeons of England, and holds Honorary Fellowships from nine other countries. He is currently the Chairman of the Trustees of the European Society of Coloproctology. Mike served on the London Committee of the Wooden Spoon Society for eighteen years, raising money for handicapped or injured children. He is now a Founding Trustee of the Falcon Foundation, a charity raising money to help train young pilots.

Sally Pettipher - appointed 23.3.23
Sally is Chief of Staff to Sir Richard Evans and CEO of the Cornish Pirates Rugby Club. Previously, she was Chief Executive of the Atlas Foundation, a global charity of rugby champions overseeing child welfare and education projects. She was a founding Trustee of British Rowing's charitable foundation and runs a disability rowing programme at her home club in Ross-on-Wye. Sally is one of the original founders of Love of the Game.

Simon Shaw MBE - appointed 10.12.24
Simon is a former England and British and Irish Lions rugby player. He played in the domestic game for Bristol and then Wasps, starting in 1990. He finished his rugby career with two years at Toulon. Simon won 71 caps with England between 1996 and 2011, and 2 for the British and Irish Lions with whom he toured three times. Simon is one of the founders of Love of the Game, driven by his own experiences of head injuries during his playing career.

Michelle Wells (Michelle Elkins) MBE - appointed 10.12.24
Michelle is a communications expert who has led and supported the communications portfolio across many sectors, including the mainstream media, law enforcement, counter-terrorism, local and central Government (both in the UK and abroad), the charity sector, security industry and in the private sector. Michelle joined LOTG as its Communications Advisor and became a trustee in December 2024. She was awarded an MBE in the 2025 New Year's Honours List.

Former trustees who served during the period of the report
Mr Laurence Geller CBE, Chairman, 24 March 2023 to 23 July 2024
Mr James Cameron, 23 March 2023 to 23 July 2024
Mr Chris Wallace, 23 March 2023 to 23 July 2024

Clinical Advisor
Donna Sanderson-Hull serves as clinical advisor to the Board, She was formerly a trustee.

Concussion Toolkit
Millie Puddephatt (Director) and Pippi Heath (Director) are non-voting members of the Board.

**Independent Examiner**
Morris Owen
Chartered Accountants
43-45 Devizes Road
SWINDON
Wiltshire
SN1 4BG

Approved by order of the board of trustees on 4 November 2025 and signed on its behalf by:

Julian Evans

Mr J A Evans - Trustee

**Independent examiner's report to the trustees of Love Of The Game**
I report to the charity trustees on my examination of the accounts of Love Of The Game (the Trust) for the year ended 31 March 2025.

**Responsibilities and basis of report**
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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

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

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

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

I. Sumbler

Ian Sumbler FCCA

Morris Owen
Chartered Accountants
43-45 Devizes Road
SWINDON
Wiltshire
SN1 4BG

Date: 18. 11. 2025

**LOVE OF THE GAME**

**STATEMENT OF FINANCIAL ACTIVITIES**
**FOR THE YEAR ENDED 31 MARCH 2025**

| | Notes | Unrestricted fund £ | Restricted fund £ | **Year Ended 31.3.25 Total funds £** | Period 23.3.23 to 31.3.24 Total funds £ |
|---|---|---|---|---|---|
| **INCOME AND ENDOWMENTS FROM** | | | | | |
| Donations and legacies | | **25,230** | **-** | **25,230** | 31,840 |
| Other trading activities | 3 | **7,636** | **-** | **7,636** | 27,168 |
| **Total** | | **32,866** | **-** | **32,866** | 59,008 |
| **EXPENDITURE ON** | | | | | |
| Project costs | | **17,089** | **-** | **17,089** | - |
| **Charitable activities** | | | | | |
| Other resources expended | | **6,500** | **-** | **6,500** | - |
| Management and administration costs | | **22,403** | **-** | **22,403** | 58,362 |
| **Total** | | **45,992** | **-** | **45,992** | 58,362 |
| **NET INCOME/(EXPENDITURE)** | | **(13,126)** | **-** | **(13,126)** | 646 |
| **RECONCILIATION OF FUNDS** | | | | | |
| Total funds brought forward | | **646** | **-** | **646** | - |
| **TOTAL FUNDS CARRIED FORWARD** | | **(12,480)** | **-** | **(12,480)** | 646 |

The notes form part of these financial statements

**LOVE OF THE GAME**

**STATEMENT OF FINANCIAL POSITION**
**31 MARCH 2025**

| | Notes | Unrestricted fund £ | Restricted fund £ | **2025 Total funds £** | 2024 Total funds £ |
|---|---|---|---|---|---|
| **CURRENT ASSETS** | | | | | |
| Debtors | 7 | **199** | **-** | **199** | 15,214 |
| Cash at bank | | **13,581** | **-** | **13,581** | 11,632 |
| | | **13,780** | **-** | **13,780** | 26,846 |
| **CREDITORS** | | | | | |
| Amounts falling due within one year | 8 | **(1,260)** | **-** | **(1,260)** | (26,200) |
| **NET CURRENT ASSETS** | | **12,520** | **-** | **12,520** | 646 |
| **TOTAL ASSETS LESS CURRENT LIABILITIES** | | **12,520** | **-** | **12,520** | 646 |
| **CREDITORS** | | | | | |
| Amounts falling due after more than one year | 9 | **(25,000)** | **-** | **(25,000)** | - |
| **NET ASSETS/(LIABILITIES)** | | **(12,480)** | **-** | **(12,480)** | 646 |
| **FUNDS** | 11 | | | | |
| Unrestricted funds | | | | **(12,480)** | 646 |
| **TOTAL FUNDS** | | | | **(12,480)** | 646 |

The financial statements were approved by the Board of Trustees and authorised for issue on 4 November 2025 and were signed on its behalf by:

Julian Evans

Mr J A Evans - Trustee

Stuart Bagshaw

Mr S T Bagshaw - Trustee

The notes form part of these financial statements

## 1. CHARITY INFORMATION

The charity is a CIO registered number 1202462 with the Charity Commission for England & Wales.

The main address is 54 Heywood Road, Diss, Norfolk, IP22 4SY.

These financial statements are presented in British Pounds (GBP), which is the charity's functional and presentational currency.

## 2. ACCOUNTING POLICIES

**Basis of preparing the financial statements**
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

**Going concern**
The Trustees have assessed the forthcoming period and feels the going concern principle remains appropriate.

**Income**
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Taxation**
The charity is exempt from tax on its charitable activities.

**Fund accounting**
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.



continued...

## 3. OTHER TRADING ACTIVITIES

| | Year Ended 31.3.25 £ | Period 23.3.23 to 31.3.24 £ |
|---|---|---|
| Fundraising events | **7,636** | 27,168 |

## 4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the period ended 31 March 2024.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the period ended 31 March 2024.

## 5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

| | Unrestricted fund £ | Restricted fund £ | Total funds £ |
|---|---|---|---|
| **INCOME AND ENDOWMENTS FROM** | | | |
| Donations and legacies | 28,240 | 3,600 | 31,840 |
| Other trading activities | 27,168 | - | 27,168 |
| **Total** | 55,408 | 3,600 | 59,008 |
| **EXPENDITURE ON** | | | |
| **Charitable activities** | | | |
| Management and administration costs | 54,762 | 3,600 | 58,362 |
| **NET INCOME** | 646 | - | 646 |
| **TOTAL FUNDS CARRIED FORWARD** | 646 | - | 646 |

## 6. INDEPENDENT EXAMINER FEE

| | 2025 £ | 2024 £ |
|---|---|---|
| Statutory accounts production & external scrutiny | **1,260** | 1,200 |
| | **1,260** | 1,200 |



continued...

## 7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Prepayments and accrued income | 199 | 15,214 |

## 8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Other loans (see note 10) | - | 25,000 |
| Accruals and deferred income | 1,260 | 1,200 |
| | 1,260 | 26,200 |

## 9. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Other loans (see note 10) | 25,000 | - |

In May 2023, a generous interest free loan was provided by a supporter of the charity. During the year, the loan has been updated with new terms agreed which state the loan is interest free for 5 years up until May 2028.

In accordance with provisions of FRS 102 the charity has opted to account for the loan received in accordance with paragraphs PBE34.90 to 34.97, namely to recognise the loan at the amount received rather than to apply the requirements of Section 11 Basic Financial Instruments which requires measurement at fair value

## 10. LOANS

An analysis of the maturity of loans is given below:

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Amounts falling due within one year on demand: | | |
| Other loans | - | 25,000 |
| Amounts falling due between two and five years: | | |
| Other loans - 2-5 years | 25,000 | - |

## 11. MOVEMENT IN FUNDS

| | At 1.4.24 | Net movement in funds | At 31.3.25 |
|---|---|---|---|
| | £ | £ | £ |
| **Unrestricted funds** | | | |
| General fund | 646 | (13,126) | (12,480) |
| **TOTAL FUNDS** | 646 | (13,126) | (12,480) |



continued...

## 11. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---|---|---|---|
| **Unrestricted funds** | | | |
| General fund | **32,866** | **(45,992)** | **(13,126)** |
| **TOTAL FUNDS** | **32,866** | **(45,992)** | **(13,126)** |

**Comparatives for movement in funds**

| | Net movement in funds £ | At 31.3.24 £ |
|---|---|---|
| **Unrestricted funds** | | |
| General fund | 646 | 646 |
| **TOTAL FUNDS** | 646 | 646 |

Comparative net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---|---|---|---|
| **Unrestricted funds** | | | |
| General fund | 55,408 | (54,762) | 646 |
| **Restricted funds** | | | |
| Wallace | 3,600 | (3,600) | - |
| **TOTAL FUNDS** | 59,008 | (58,362) | 646 |

## 12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

**LOVE OF THE GAME**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES**
**FOR THE YEAR ENDED 31 MARCH 2025**

| | Year Ended 31.3.25 £ | Period 23.3.23 to 31.3.24 £ |
|---|---|---|
| **INCOME AND ENDOWMENTS** | | |
| **Donations and legacies** | | |
| Donations | **25,230** | 31,840 |
| **Other trading activities** | | |
| Fundraising events | **7,636** | 27,168 |
| **Total incoming resources** | **32,866** | 59,008 |
| **EXPENDITURE** | | |
| **Raising donations and legacies** | | |
| Project costs | **17,089** | - |
| **Charitable activities** | | |
| Donations | **6,500** | - |
| **Support costs** | | |
| **Management** | | |
| Computer costs | **674** | 5,000 |
| Insurance | **398** | - |
| Consultancy fees | **20,000** | 52,000 |
| Accountancy | **1,260** | 1,200 |
| | **22,332** | 58,200 |
| **Finance** | | |
| Bank charges | **71** | 162 |
| Total resources expended | **45,992** | 58,362 |
| **Net (expenditure)/income** | **(13,126)** | 646 |

This page does not form part of the statutory financial statements

**LOVE OF THE GAME**

England & Wales - Charity number 1202462

# Accounts

REGISTERED CHARITY NUMBER: 1202462

# LOVE OF THE GAME
# REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS FOR THE PERIOD 23RD MARCH 2023 TO 31ST MARCH 2024

LOVE OF THE GAME

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FOR THE PERIOD 23RD MARCH 2023 TO 31ST MARCH 2024

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# REPORT OF THE TRUSTEES
## FOR THE PERIOD 23RD MARCH 2023 TO 31ST MARCH 2024

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The trustees present their report with the financial statements of the charity for the period 23rd March 2023 to 31st March 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

### REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number
1202462

Principal address
Court House
Linton
Ross-On-Wye
HR9 7RY

Trustees
The current trustees of LOTG are:

Stuart Bagshaw (Chair of Trustees) - appointed 24.3.23
After starting his career in the Air Force where he worked on RADAR, communications and computer systems, Stuart went on to hold C-suite positions at multiple international companies, including Apple, Sequent, Xerox, Gemplus SA and ILOG. Thereafter he founded Business LEAP and has spent the last 14 years sharing his knowledge championing British and other foreign businesses expanding into the US market. He was the past President and Chairman of the British American Business Council in Northern California and most recently the past President and Chairman of the British American Business Network. Additionally, Stuart served on the board of several charitable organisations including the British American Benevolent Society, Play Rugby USA, the Atlas Foundation Americas and currently Love of the Game.

Julian Evans (Secretary) - appointed 24.3.23
Julian served for 40 years in the Foreign and Commonwealth Office. His posts included Moscow, Zurich, New York, Islamabad, Ottawa, San Francisco, New Delhi and, finally, as Director of Protocol and Her Majesty The Queen's Vice Marshal of the Diplomatic Corps. On retirement in 2017 he joined the Commonwealth War Graves Commission as International and Public Engagement Director. He retired from the Commission in 2020, but is a Trustee of the Commission's charity, the Commonwealth War Graves Foundation.

Professor Michael Parker BSc, MS, FRCS, FRCS (Ed), FCASE, (Medical Advisor) - appointed 24.3.23
Mike spent nearly fifty years in the NHS, latterly as a consultant laparoscopic surgeon followed by four years voluntarily training Danish and Swedish surgeons how to perform keyhole bowel cancer surgery safely. He was President of four international surgical societies, Vice President of the Royal College of Surgeons of England, and holds Honorary Fellowships from nine other countries. He is currently the Chairman of the Trustees of the European Society of Coloproctology. Mike served on the London Committee of the Wooden Spoon Society for eighteen years, raising money for handicapped or injured children. He is now a Founding Trustee of the Falcon Foundation, a charity raising money to help train young pilots.

## REFERENCE AND ADMINISTRATIVE DETAILS

Sally Pettipher - appointed 23.3.23
Sally is Chief of Staff to Sir Richard Evans and CEO of the Cornish Pirates Rugby Club. Previously, she was Chief Executive of the Atlas Foundation, a global charity of rugby champions overseeing child welfare and education projects. She was a founding Trustee of British Rowing's charitable foundation and runs a disability rowing programme at her home club in Ross-on-Wye. Sally is one of the original founders of Love of the Game.

Simon Shaw MBE - appointed 10.12.24
Simon is a former England and British and Irish Lions rugby player. He played in the domestic game for Bristol and then Wasps, starting in 1990. He finished his rugby career with two years at Toulon. Simon won 71 caps with England between 1996 and 2011, and 2 for the British and Irish Lions with whom he toured three times. Simon is one of the founders of Love of the Game, driven by his own experiences of head injuries during his playing career.

Michelle Wells (Michelle Elkins) MBE - appointed 10.12.24
Michelle is a communications expert who has led and supported the communications portfolio across many sectors, including the mainstream media, law enforcement, counter-terrorism, local and central Government (both in the UK and abroad), the charity sector, security industry and in the private sector. Michelle joined LOTG as its Communications Advisor and became a Trustee in December 2024. She was awarded an MBE in the New Year's Honours List 2025 for services to charity, particularly the prevention of head injuries in sport.

Former Trustees who served during the period of the report
Mr Laurence Geller CBE, Chairman, 24 March 2023 to 23 July 2024
Mr James Cameron, 23 March 2023 to 23 July 2024
Mr Christopher Wallace, 23 March 2023 to 23 July 2024

Clinical Adviser
Donna Sanderson-Hull serves as clinical advisor to the Board. She was formerly a Trustee.

Independent examiner
Morris Owen
Chartered Accountants
43-45 Devizes Road
SWINDON
Wiltshire
SN1 4BG

## STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document
The charity is controlled by its governing document and is registered as a Charitable Incorporated Organisation (CIO)

Risk management
The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

## OBJECTIVES AND ACTIVITIES

### Objectives and aims

Love of the Game started as a campaign in 2021 with the overall aim of reducing concussion-related issues arising from contact and non-contact sports. On 23 March 2023 LOTG became a Charitable Incorporated Organisation, registered with the Charity Commission (No 1202462, CIO No CE031792).

LOTG is an impassioned community of athletes, players, fans, innovators and experts, united by our love of sport and the desire to, not only protect players of all ages from the potentially devastating impact of head injuries, but also to protect the integrity of the sports we know and love. Love of the Game aims to preserve our sports by reducing the risk of early onset dementia and other neurological consequences to players, lengthening sporting careers and reducing the fear of taking part. Our mission statement is:

To protect players of all ages from the potentially devastating impact of head injuries, while also protecting the integrity of the sports we know and love.
Love of the Game (LOTG) was founded by former England and British and Irish Lions rugby union international Simon Shaw MBE, businessman, dementia care pioneer, and former England Under-18 player Laurence Geller CBE, and Sally Pettipher, Chief of Staff to former international rugby captain and owner of Cornish Pirates, Sir Richard Evans (and now CEO of Cornish Pirates). Laurence Geller was subsequently appointed the UK Government's Ministerial Advisor on Concussion in Sport and chaired the Government's Innovation and Technology Forum for Concussion in Sport.

The objects of LOTG as a CIO are as follows:

For the public benefit the protection and preservation of good health, in particular, but not exclusively, by:

A. Funding and providing support for research into the efficacy of approaches used to prevent, mitigate and manage concussion-related injuries including but not limited to persistent concussion syndrome and early onset dementia in England and Wales and research into new medical technologies and treatments of concussion-related injuries provided that the useful results of such research are disseminated to the public at large.

B. Educating medical practitioners and other professionals in the best methods for the diagnosis, care and treatment of persons with concussion-related injuries.

C. Educating about and promoting accessibility to treatment within centres providing care and treatment to persons with concussion-related injuries.

D. Raising awareness among the general public of all areas of concussion-related injuries.

## ACHIEVEMENT AND PERFORMANCE

### Charitable activities

LOTG takes a solutions-based approach to the problem by working with athletes, technologists, academics and the business and financial communities to develop new technologies that will prevent, diagnose and treat head injuries in sport. Like most sports, success is the product of a whole team. Solving this crisis is no different. We have brought together a unique network of over 600 supporters representing the UK's major sports, government, academia, technology, science and business. We have forged new and productive relationships with major and grass-roots sporting clubs, research institutes, charitable organisations and major governing sports bodies.

Rather than focusing on the challenges of the past, LOTG's aim is to protect the players of the future and ensure that future athletes are protected from long term health risks that yesterday's and today's players have had to accept. In order to achieve this and fulfil the objects of the CIO, LOTG promotes a solutions-based approach across a series of pillars:

Education
- Improving recognition of the symptoms of concussion
- Positioning the long-term protection of the head and brain as part of a player's training regimen and routine

Diagnosis
- Promoting more coherent sharing of information to aid in the identification of diagnosis tools
- Developing a more sophisticated method of identifying the symptoms and signs of concussion at the point of impact and for the use of proven bio-markers over the course of a player's career
- Creating impact assessment wearables and big data analysis to grade risk and severity of concussion and the proper course of action needed

Treatment & prevention
Promoting multi-disciplinary collaboration (bringing together investors, inventors, researchers, clinicians and sports experts) to accelerate product development, experimentation and implementation.
Concussion Prevention

In April 2024, LOTG held and funded our second annual UK Concussion Prevention Network conference, in London, in partnership with the University of Bath and Calgary University.
This marked the creation of a new UK Concussion Prevention Network. A Steering Group and an Advisory Group have been set up to deliver the aims of the network and provide governance and communication with key stakeholder organisations.

Creating a national network of dedicated sports concussion care
In 2022 LOTG began to draw together a network of leading neurosurgeons, neurologists, neuro-psychologists and radiographers from around 20 leading hospitals and centres. It was originally called the Regional Sports Concussion Centres Network but was renamed the UK Concussion Network (UKCN). It is co-chaired by Professor Peter Hutchinson from Cambridge and Professor Michael Parker from LOTG. LOTG is financially supporting the administration of the network. The network has been invaluable in, inter alia, providing advice to LOTG's then-Chairman Laurence Geller and to government which helped them to craft the national guidelines for concussion management across all grassroot sports. These guidelines were published in April 2023 by DCMS, entitled 'If in doubt, sit them out'.

Creating an integrated national approach to concussion in sport
During the period of the annual report, LOTG worked closely with Government, mainly through its Chairman, Laurence Geller, to define an integrated approach to Concussion in Sports, linking multiple government departments, the RSCCs, research and technology committees and work on Prevention and Concussion Management guidelines.

Exploring new technologies of interest:

## ACHIEVEMENT AND PERFORMANCE

### Charitable activities

LOTG has been involved in showcasing new technologies since its creation, starting with a 'Hackathon' in March 2021 which saw teams of students, researchers, designers and medics from the top universities in the UK formed to design new technologies to prevent, diagnose or treat concussion in sport. Media interest led to an ongoing LOTG focus on providing platforms for new technologies in the form of annual 'Demo Days'. Some of these have shown particular promise. We continue to work with WAVi, an early Demo Day participant, whose portable brain scanner has recently received FDA approval in the USA and the final year of research and publication is underway. LOTG support for WAVi has involved funding three machines which have been deployed in testing at three rugby clubs in England. Another Demo Day product, PolarCap, a portable cooling system intended to reduce exercise-induced elevated brain temperature to prevent or limit long term cognitive impairment after brain trauma, is now being used by professional teams in ice hockey, football, Rugby Union and Rugby League in multiple countries.

## FINANCIAL REVIEW

### Reserves policy

During the accounting period LOTG had no reserves. However, the current Trustees of LOTG have now set up a reserve fund comprising 10% of all future donations or contributions from fund-raising events, to ensure the organisation is able to cover the cost of any future obligations, including the repayment of any existing or future loans.

### Principal funding sources

The Accounts for the financial years 2023-2024 are attached to this report. Key figures are income of £59,008 and expenditure of £58,632.

£25,000 of working capital was in the form of a generous interest free loan from Laurence Geller which has been advanced for a period of 5 years from 3 May 2023. Much of the remaining income derives from fund-raising activities at Demo Days and other events, through individual donations or proceeds of charity auctions. This income is then directed towards funding individual technology projects as mentioned or the running costs of LOTG.

## FUTURE DEVELOPMENTS

Looking ahead to 2025, LOTG aims to focus on funding education programmes including by providing free digital tools to enable faster and more reliable pitchside diagnosis and recommendations for treatment, particularly for grassroots sport. We also aim to build on our success in showcasing emerging technologies and demonstrate them to interested audiences through our Demo Days. The most recent of these was in October 2024 showcasing 'BrainEye', 'Concussion Toolkit' and 'Abbott'. This was our second fundraising event at Holland and Holland and it was again generously supported by Unispace (who have committed to continue their support into 2025). It was targeted at a selected audience to help fund support for the tech companies who exhibited. We intend to hold our next Demo Day in the first half of 2025.

Approved by order of the board of trustees on 27th January 2025 and signed on its behalf by:

Mr J A Evans - Trustee

I report on the accounts for the period 23rd March 2023 to 31st March 2024, which are set out on pages seven to ten.

Responsibilities and basis of report
As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I have examined your charity's accounts as required under section 145 of the Charities Act 2011 ('the Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. that accounting records were not kept as required by section 130 of the Act; or
2. that the accounts do not accord with those records; or
3. that the accounts do not comply with the accounting requirements of the Act; or
4. that there is further information needed for a proper understanding of the accounts.

Independent examiner's statement
I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission I have found no matters that require drawing to your attention.

Ian Sumbler FCCA
Morris Owen
Chartered Accountants
43-45 Devizes Road
SWINDON
Wiltshire
SN1 4BG

Date: 28/01/2025

## STATEMENT OF FINANCIAL ACTIVITIES
## FOR THE PERIOD 23RD MARCH 2023 TO 31ST MARCH 2024

| | Notes | Unrestricted fund £ | Restricted fund £ | Total funds £ |
|---|---|---|---|---|
| INCOMING RESOURCES | | | | |
| Incoming resources from generated funds | | | | |
| Voluntary income | | 28,240 | 3,600 | 31,840 |
| Activities for generating funds | 3 | 27,168 | - | 27,168 |
| Total incoming resources | | 55,408 | 3,600 | 59,008 |
| RESOURCES EXPENDED | | | | |
| Other resources expended | | 54,762 | 3,600 | 58,362 |
| NET INCOMING RESOURCES | | 646 | - | 646 |
| TOTAL FUNDS CARRIED FORWARD | | 646 | - | 646 |

The notes form part of these financial statements

# BALANCE SHEET
## AT 31ST MARCH 2024

| | Notes | Unrestricted fund £ | Restricted fund £ | Total funds £ |
|---|---|---|---|---|
| **CURRENT ASSETS** | | | | |
| Debtors | 6 | 15,214 | - | 15,214 |
| Cash at bank | | 11,632 | - | 11,632 |
| | | 26,846 | - | 26,846 |
| **CREDITORS** | | | | |
| Amounts falling due within one year | 7 | (26,200) | - | (26,200) |
| **NET CURRENT ASSETS** | | 646 | - | 646 |
| **TOTAL ASSETS LESS CURRENT LIABILITIES** | | 646 | - | 646 |
| **NET ASSETS** | | 646 | - | 646 |
| **FUNDS** | 8 | | | |
| Unrestricted funds | | | | 646 |
| Restricted funds | | | | - |
| **TOTAL FUNDS** | | | | 646 |

The financial statements were approved by the Board of Trustees on 27th January 2025 and were signed on its behalf by:

Mr J A Evans -Trustee

Mr S T Bagshaw -Trustee

The notes form part of these financial statements

## 1. CHARITY INFORMATION

The charity is a CIO registered number 1202462 with the Charity Commission for England & wales.

The main address is Court House, Linton, Ross-On-Wye, HR9 7RY.

These financial statements are presented in British Pounds (GBP), which is the charity's functional and presentational currency.

## 2. ACCOUNTING POLICIES

Accounting convention
The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources
All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended
Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

## 3. ACTIVITIES FOR GENERATING FUNDS

| | £ |
|---|---|
| Fundraising events | 27,168 |

## 4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the period ended 31st March 2024.

Trustees' expenses
There were no trustees' expenses paid for the period ended 31st March 2024.

## 5. INDEPENDENT EXAMINER FEE

| | £ |
|---|---|
| Statutory accounts production & external scrutiny | 1,200 |
| | 1,200 |

## 6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | £ |
|---|---|
| Other debtors | 15,214 |

## 7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | £ |
|---|---|
| Other loans | 25,000 |
| Accruals and deferred income | 1,200 |
| | 26,200 |

During the year, a generous interest free loan was provided by a supporter of the charity. This loan has no repayment terms and has therefore been treated as a loan repayable on demand in these financial statements.

## 8. MOVEMENT IN FUNDS

| | Net movement in funds £ | At 31.3.24 £ |
|---|---|---|
| Unrestricted funds | | |
| General fund | 646 | 646 |
| TOTAL FUNDS | 646 | 646 |

Net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---|---|---|---|
| Unrestricted funds | | | |
| General fund | 55,408 | (54,762) | 646 |
| Restricted funds | | | |
| Wallace | 3,600 | (3,600) | - |
| TOTAL FUNDS | 59,008 | (58,362) | 646 |

## DETAILED STATEMENT OF FINANCIAL ACTIVITIES
## FOR THE PERIOD 23RD MARCH 2023 TO 31ST MARCH 2024

| | £ |
|---|---|
| **INCOMING RESOURCES** | |
| Voluntary income | |
| Donations | 31,840 |
| Activities for generating funds | |
| Fundraising events | 27,168 |
| Total incoming resources | 59,008 |
| **RESOURCES EXPENDED** | |
| Support costs | |
| Management | |
| Computer costs | 5,000 |
| Consultancy fees | 52,000 |
| Accountancy | 1,200 |
| | 58,200 |
| Finance | |
| Bank charges | 162 |
| Total resources expended | 58,362 |
| Net income | 646 |

This page does not form part of the statutory financial statements