

Charity Registration No. NIC104982

Company Registration No. NI620767 (Northern Ireland)

LIFE AFTER LOSS
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 OCTOBER 2020

LIFE AFTER LOSS

LEGAL AND ADMINISTRATIVE INFORMATION

Directors	Ms H Savage Ms G Antell Ms N Jenkins
Charity number	NIC104982
Company number	NI620767
Registered office	GMcG Chartered Accountants Century House 40 Crescent Business Park Lisburn Co Antrim BT28 2GN
Independent examiner	GMcG LISBURN Century House 40 Crescent Business Park Lisburn Co Down BT28 2GN
Bankers	Santander Bridle Road Bootle Merseyside L30 4GB

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DIRECTORS' REPORT

FOR THE YEAR ENDED 31 OCTOBER 2020

The directors present their report and financial statements for the year ended 31 October 2020.

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 Companies Act 2006 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 objectives are to advance the awareness and education of the UK public in the subject of Pregnancy and Infant Loss. The benefit of this purpose is that those suffering from the loss of their baby will be shown more understanding and support by others. Support and consideration from others is crucial in ensuring parents do not feel isolated and is likely to lead to a reduction in risk of depression and other mental illness. This benefit is evidenced after awareness events that the charity participates in and promotes - such as UK baby loss awareness week from 9th - 15th October each year. Many families who we support have told us that friends and family seeing our postings on social media and attending our events along with them has helped them to feel supported.

The charity also aims to promote sensitivity and appropriate care towards those experiencing the loss of a baby in the UK by the medical profession by the provision of literature and advice. The benefit of this purpose is that medical professionals will be better prepared to deal with families under their care who are going through the loss of a baby. A recent study carried out in conjunction with the University of Ulster considered the impact of hospital care on the grief process. The care received (whether this is a positive or negative experience) at the time of the loss is something that will stay with the family for a long time and so a positive experience is very helpful in dealing with grief in a healthy way.

The charity also provides assistance in relieving the emotional distress of those in the UK affected by the loss of a pregnancy or infant by provision of online and in-person support and/or counselling. The benefit of this purpose is to allow families the opportunity to work through their grief in a way that will be less likely to leave them isolated and vulnerable to depression. We have been told many times that support from others who have been through a similar experience has been a 'lifeline' and that feeling understood completely has made the greatest difference to their emotional wellbeing. The benefit of professional counselling is that grief is less likely to lead to depression and other emotional illness, or it can alleviate this if it is already present. It gives individuals the tools to manage their emotions and thoughts.

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

Achievements and performance

The charity provides support and information to those who have been through the death of a baby at any stage of pregnancy, or early in life, for any reason. Our headquarters is in Northern Ireland, and many of our events and activities are also held in Northern Ireland. However the charity does carry out a substantial amount of work with Warrington Hospital, and we are always looking for ways to expand our support network throughout the UK.

The charity operates an online support forum for bereaved families within the UK and worldwide. The forum is an integral part of what we do, and is available 24 hrs a day, 7 days a week for grieving parents to read and post messages, giving and receiving support.

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DIRECTORS' REPORT

FOR THE YEAR ENDED 31 OCTOBER 2020

Financial review

The results are set out in detail on pages 5 to 10. The company returned net outgoing resources for the year of £4,365 (2019 - net incoming resources £688).

At 31 October 2020, the level of unrestricted reserves held was £4,709 (2019- £9,074).

Restricted funds are restricted for the purpose specified by the funding bodies. At 31 October 2020 the balance of restricted funds totaled £NIL (2019- £NIL).

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The directors considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The directors has 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.

The charity plans to continue to support bereaved families with the provision of memory boxes, booklets and other items, free of charge to hospitals and other organisations.

The charity hopes to hold more memorial events and expand our network of support groups by undertaking training of new volunteers.

Structure, governance and management

The charity is a company limited by guarantee and a registered charity for taxation purposes.

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

Ms H Savage

Ms G Antell

Ms N Jenkins

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

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The director's report was approved by the Board of Directors.



Ms H Savage
Director

Dated: 2/6/21

LIFE AFTER LOSS

INDEPENDENT EXAMINER'S REPORT TO THE DIRECTORS OF LIFE AFTER LOSS

We report to the directors on our examination of the financial statements of Life After Loss (the charity) for the year ended 31 October 2020.

Responsibilities and basis of report

As the charity trustees (and also the directors of the company for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006. Having satisfied ourselves that the charity is not subject to audit under company law, and is eligible for independent examination, it is our responsibility to:

- examine the accounts under section 65 of the Charities Act (Northern Ireland) 2008;
- follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act; and
- state whether particular matters have come to our attention.

Basis of independent examiner's report

We have examined your charity accounts as required under section 65 of the Charities Act and our examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act. The examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

Our role is to state whether any material matters have come to our attention giving us cause to believe:

- 1 That accounting records were not kept in accordance with section 386 of the Companies Act 2006
- 2 That the accounts do not accord with those accounting records
- 3 That the accounts do not comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the 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
- 4 That there is further information needed for a proper understanding of the accounts to be reached.

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INDEPENDENT EXAMINER'S REPORT (CONTINUED) TO THE DIRECTORS OF LIFE AFTER LOSS

Independent examiner's statement

We have completed our 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 for Northern Ireland, we have found no matters that require drawing to your attention.

G McG Lisburn
GMcG LISBURN

Century House
40 Crescent Business Park
Lisburn
Co Down
BT28 2GN

Dated: 02/06/2021

LIFE AFTER LOSS

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 OCTOBER 2020

		Unrestricted funds 2020 £	Unrestricted funds 2019 £
	Notes		
<u>Income from:</u>			
Donations and legacies	2	3,428	12,900
Other trading activities	3	160	666
Investments	4	3	6
		<hr/>	<hr/>
Total income		3,591	13,572
		<hr/>	<hr/>
<u>Expenditure on:</u>			
Raising funds	5	-	785
		<hr/>	<hr/>
Charitable activities	6	7,956	12,099
		<hr/>	<hr/>
Total resources expended		7,956	12,884
		<hr/>	<hr/>
Net (expenditure)/income for the year/ Net movement in funds		(4,365)	688
Fund balances at 1 November 2019		9,074	8,386
		<hr/>	<hr/>
Fund balances at 31 October 2020		4,709	9,074
		<hr/>	<hr/>

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

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

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STATEMENT OF FINANCIAL POSITION

AS AT 31 OCTOBER 2020

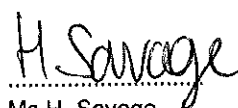
	Notes	2020 £	£	2019 £	£
Current assets					
Cash at bank and in hand		5,849		10,214	
Creditors: amounts falling due within one year	9	(1,140)		(1,140)	
Net current assets			4,709		9,074
Income funds					
Unrestricted funds			4,709		9,074
			4,709		9,074

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 October 2020. No members have required the company to obtain an audit of its financial statements for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Directors and authorised for issue on 02/06/21 and are signed on it's behalf by



Ms H Savage
Trustee

Company Registration No. NI620767

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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 OCTOBER 2020

1 Accounting policies

Charity information

Life After Loss is a private company limited by guarantee incorporated in Northern Ireland. The registered office and place of business is GMcG Chartered Accountants, Century House, 40 Crescent Business Park, Lisburn, Co Antrim, BT28 2GN.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006 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)". 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 applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

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 directors have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the directors 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 directors 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 Incoming resources

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.

1.5 Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature to support them.

Support costs are those functions that assist work of the charity but do not directly undertake charitable activities. Support and other costs have been allocated to charitable activities based on actual usage by that activity.

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 OCTOBER 2020

1 Accounting policies (Continued)

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:

Fixtures and fittings	20% straight line
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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 net income/(expenditure) for the year.

1.7 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.

1.8 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.

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.

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 OCTOBER 2020

2 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2020	2019
	£	£
Donations and gifts	3,428	12,900

3 Other trading activities

	Unrestricted funds	Unrestricted funds
	2020	2019
	£	£
Trading activity income: other	160	666

4 Investments

	2020	2019
	£	£
Interest receivable	3	6

5 Raising funds

	Total	Unrestricted funds
	2020	2019
	£	£
<u>Trading costs</u>	-	785
Other trading activities	-	785

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 OCTOBER 2020

6 Charitable activities

	2020 £	2019 £
Memory Preservation	-	3,533
Balloon Release	-	122
Support Group Expenses	18	178
Rent	2,722	2,722
Insurance	863	791
Light and Heat	172	174
Postage and Stationery	254	142
Telephone	193	403
Travelling Expenses	-	388
Accountancy	1,140	1,140
Sundry expenses	1,460	1,630
Bank charges	630	396
Subscriptions	504	480
	<u>7,956</u>	<u>12,099</u>
	<u>7,956</u>	<u>12,099</u>

7 Description of charitable activities

To advance the awareness and education of the UK public in the subject of Pregnancy and Infant loss.

8 Directors

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

9 Creditors: amounts falling due within one year

	2020 £	2019 £
Accruals and deferred income	<u>1,140</u>	<u>1,140</u>

10 Related party transactions

There were no disclosable related party transactions during the year (2019 - none).