

Charity registration number NIC104982

Company registration number NI620767 (Northern Ireland)

**LIFE AFTER LOSS**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 OCTOBER 2021**

## **LIFE AFTER LOSS**

### **LEGAL AND ADMINISTRATIVE INFORMATION**

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|-----------------------------|--|--|
| <b>Directors</b>            | Ms L Balmer<br>Ms J Coll<br>Ms A Mitchell  | (Appointed 9 May 2021)<br>(Appointed 9 May 2021)<br>(Appointed 9 May 2021) |
| <b>Charity number</b>       | NIC104982  |  |
| <b>Company number</b>       | NI620767   |  |
| <b>Principal address</b>    | 91 Stevenson Park<br>Tullyally<br>Londonderry<br>BT47 3QS  |  |
| <b>Registered office</b>    | GMcG Chartered Accountants<br>Century House<br>40 Crescent Business Park<br>Lisburn<br>Co Antrim<br>BT28 2GN |  |
| <b>Independent examiner</b> | GMcG LISBURN<br>Century House<br>40 Crescent Business Park<br>Lisburn<br>Co Down<br>BT28 2GN                 |  |
| <b>Bankers</b>              | Santander<br>Bridle Road<br>Bootle<br>Merseyside<br>L30 4GB  |  |

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## **LIFE AFTER LOSS**

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## **LIFE AFTER LOSS**

### **DIRECTORS' REPORT**

#### **FOR THE YEAR ENDED 31 OCTOBER 2021**

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The directors present their annual report and financial statements for the year ended 31 October 2021.

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.

## LIFE AFTER LOSS

### DIRECTORS' REPORT

FOR THE YEAR ENDED 31 OCTOBER 2021

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#### Financial review

The results are set out in detail on pages 5 to 10. The company returned net outgoing resources for the year of £3,189 (2020 - £4,365).

At 31 October 2021, the level of unrestricted reserves held was £1,520 (2020- £4,709).

Restricted funds are restricted for the purpose specified by the funding bodies. At 31 October 2021 the balance of restricted funds totaled £NIL (2020- £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 consider 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 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.

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.

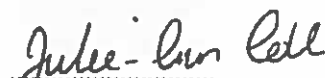
The directors who served during the year and up to the date of signature of the financial statements were:

|               |                              |
|---------------|------------------------------|
| Ms H Savage   | (Resigned 20 September 2021) |
| Ms G Antell   | (Resigned 20 September 2021) |
| Ms N Jenkins  | (Resigned 20 September 2021) |
| Ms L Balmer   | (Appointed 9 May 2021)       |
| Ms J Coll     | (Appointed 9 May 2021)       |
| Ms A Mitchell | (Appointed 9 May 2021)       |

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 J Coll  
Director

Dated: 7.6.22

## **LIFE AFTER LOSS**

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

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We report to the directors on our examination of the financial statements of Life After Loss (the charity) for the year ended 31 October 2021.

#### **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.

## LIFE AFTER LOSS

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

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#### 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.

*GMcG Lisburn*  
GMcG LISBURN

Century House  
40 Crescent Business Park  
Lisburn  
BT28 2GN

Dated: *3/6/22*

## LIFE AFTER LOSS

### STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 OCTOBER 2021

|  |       | Unrestricted funds<br>2021<br>£ | Unrestricted funds<br>2020<br>£ |
|--|-------|---------------------------------|---------------------------------|
|  | Notes |                                 |                                 |
| <b><u>Income and endowments from:</u></b>                      |       |                                 |                                 |
| Donations and legacies   | 2     | 414                             | 3,428                           |
| Other trading activities                                       | 3     | -                               | 160                             |
| Investments  | 4     | -                               | 3                               |
| Other income   | 5     | 350                             | -                               |
| <b>Total income</b>  |       | <b>764</b>                      | <b>3,591</b>                    |
| <b><u>Expenditure on:</u></b>                                  |       |                                 |                                 |
| Charitable activities  | 6     | 3,953                           | 7,956                           |
| <b>Net expenditure for the year/<br/>Net movement in funds</b> |       | <b>(3,189)</b>                  | <b>(4,365)</b>                  |
| <b>Fund balances at 1 November 2020</b>                        |       | <b>4,709</b>                    | <b>9,074</b>                    |
| <b>Fund balances at 31 October 2021</b>                        |       | <b>1,520</b>                    | <b>4,709</b>                    |

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.



## LIFE AFTER LOSS

### STATEMENT OF FINANCIAL POSITION AS AT 31 OCTOBER 2021

|   | Notes | 2021<br>£ | £            | 2020<br>£ | £            |
|---|-------|-----------|--------------|-----------|--------------|
| <b>Current assets</b>                                 |       |           |              |           |              |
| Cash at bank and in hand                              |       | 2,660     |              | 5,849     |              |
| <b>Creditors: amounts falling due within one year</b> | 9     | (1,140)   |              | (1,140)   |              |
| <b>Net current assets</b>                             |       |           | <u>1,520</u> |           | <u>4,709</u> |
| <b>Income funds</b>                                   |       |           |              |           |              |
| Unrestricted funds                                    |       |           | <u>1,520</u> |           | <u>4,709</u> |
|   |       |           | <u>1,520</u> |           | <u>4,709</u> |

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 2021. 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 complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

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 7/6/22 and are signed on it's behalf by



Ms J Coll  
Trustee

Company Registration No. NI620767

# **LIFE AFTER LOSS**

## **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 OCTOBER 2021**

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### **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, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") 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 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.

## LIFE AFTER LOSS

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 OCTOBER 2021

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#### 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 |
|-----------------------|-------------------|

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 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.

## LIFE AFTER LOSS

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 OCTOBER 2021

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#### 2 Donations and legacies

|                     | Unrestricted<br>funds | Unrestricted<br>funds |
|---------------------|-----------------------|-----------------------|
|                     | 2021<br>£             | 2020<br>£             |
| Donations and gifts | <u>414</u>            | <u>3,428</u>          |

#### 3 Other trading activities

|                                | Total     | Unrestricted<br>funds |
|--------------------------------|-----------|-----------------------|
|                                | 2021<br>£ | 2020<br>£             |
| Trading activity income: other | <u>-</u>  | <u>160</u>            |

#### 4 Investments

|                     | 2020<br>£ |
|---------------------|-----------|
| Interest receivable | <u>3</u>  |

#### 5 Other income

|   | Unrestricted<br>funds | Total     |
|---|-----------------------|-----------|
|   | 2021<br>£             | 2020<br>£ |
| Net gain on disposal of tangible fixed assets | <u>350</u>            | <u>-</u>  |

## LIFE AFTER LOSS

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 OCTOBER 2021

#### 6 Charitable activities

|                             | 2021<br>£    | 2020<br>£    |
|-----------------------------|--------------|--------------|
| Sponsorship and advertising | 500          | -            |
| Support Group Expenses      | -            | 18           |
| Rent                        | 1,445        | 2,722        |
| Insurance                   | -            | 863          |
| Light and Heat              | 62           | 172          |
| Postage and Stationery      | 140          | 254          |
| Telephone                   | -            | 193          |
| Travelling Expenses         | 87           | -            |
| Accountancy                 | 1,153        | 1,140        |
| Sundry expenses             | -            | 1,460        |
| Bank charges                | 350          | 630          |
| Subscriptions               | 216          | 504          |
|                             | <u>3,953</u> | <u>7,956</u> |
|                             | <u>3,953</u> | <u>7,956</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

|                              | 2021<br>£    | 2020<br>£    |
|------------------------------|--------------|--------------|
| 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 (2020 - none).