

'Just Love'

Scotland · Charity number SC048098

Details

Status	Active
Legal form	CIO (Charitable Incorporated Organisation, E&W;)
Registered	2018-01-24
Register	View on the OSCR register

Contact

Address 36 Brewery Lane
London
TW11AW

Website <https://www.justloveuk.com>

Activities

Activities: 'It makes grants, donations or gifts to organisations', 'It carries out activities or services itself'

Purposes: 'the prevention or relief of poverty', 'the advancement of religion', 'the advancement of health', 'the advancement of human rights, conflict resolution or reconciliation', 'the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage'

Beneficiaries: 'Older People', 'People with disabilities or health problems', 'No specific group, or for the benefit of the community', 'Other charities or voluntary bodies'

Objectives: The objects of the CIO are to advance the kingdom of God through the inspiring and releasing of all Christian students (and others connected with Universities), to engage with the prevention and relief of poverty, the advancement of health, the relief of those in need through any disadvantage, the promotion of human rights, harmony and equality, and the advancement of religion, through advocacy, practical action, prayer and partnering with other organisations.

Geography

- **Main operating location:** Outwith Scotland
- **Geographical spread:** Scotland and other parts of the UK

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£387,325	£434,996	-	15
2024-08-31	£441,516	£351,876	-	14
2023-08-31	£323,865	£341,949	-	13
2022-08-31	£288,453	£333,234	-	15
2021-08-31	£296,558	£256,177	-	13
2020-08-31	£257,998	£214,430	-	10

'Just Love'

Scotland - Charity number SC048098

Accounts



**JUST
LOVE**

**ANNUAL REPORT
24-25**

www.justloveuk.com



We form disciples who pursue justice in the way of Jesus with their **whole lives.**

JUST LOVE

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Welcome.

Thank you to all of you who pray, serve, give, encourage and continue to be part of our story. It is a delight to reflect on all of the ways that God was good to us over the 2024-25 academic year.

It was a year that saw pruning and fresh growth in our student ministry, accelerating momentum across our expanding Network, and a long discernment process that culminated in the launch of our 2030 strategy. We said goodbye to Alison Coulter, who served for six years as Chair of our Board of Trustees, and welcomed Tim Dixon into the role. We carefully embedded our impact strategy through every part of our movement.

We have entered 2025-26 with greater confidence in what is working and greater clarity on what is ours to do than we have ever had. We are also deeply aware that the need for deep justice discipleship continues to increase. In a cultural moment fraught with turbulence, anxiety, violence and polarization, we need a generation of disciples who capture God's white-hot passion for justice, and who form their lives around a deep, joyful, creative and sustained pursuit of that justice.

Thank you again for partnering with us in the mission that God has entrusted to our care. I hope reading through this report leaves you deeply encouraged by the incredible young adults we have the privilege of working with.

In all of this, we set our hope in Jesus — the one who 'will bring forth justice' and who will 'not falter or be discouraged till he establishes justice on earth.' (Isaiah 42:3-4).



Josh



We long to see God's kingdom of perfect peace and justice on earth as it is in heaven.

Introducing *Just Love.*

Founded by a small group of students in 2013, Just Love's vision is...

to grow a network of **thousands** pursuing **justice** in the way of **Jesus** holistically, fruitfully and sustainably.

In a cultural moment of escalating turbulence and societal unravelling, most discipleship in the UK is justice-light - not forming young people to care about justice as deeply as the Bible does. We need a generation of disciples capable of meeting the great social, economic, political and ecological challenges of our time with informed, sustained and faithful action - and with creative, redemptive imagination.

This is why we exist. To form disciples who will faithfully play their part in God's much bigger vision of complete restoration.

Click [here](#) to read our full needs assessment report.



33%

Only 33% of UK Christian university students reported that teaching from their church was "very" or "extremely" influential in their pursuit of justice.

Just Love Needs Assessment 2022

14%

Only 14% of UK Christian university students agree that the UK Church is doing a good job of tackling systemic injustices.

Just Love Needs Assessment 2022

We believe the most effective way to form these sorts of disciples is to cultivate a Network - a dense, deeply connected group of highly motivated individuals - committed to a lifelong pursuit of justice in the way of Jesus. We do that through two streams - forming students at a crucially formative stage of life, and sustaining that formation through our Network for the long haul.

STUDENTS

We work through university-based student groups in 15 cities across the UK - run by students, for students. These groups are spaces of incubation, providing the conditions for young disciples to campaign, fundraise, learn, pray and serve their neighbours together.

NETWORK

The Just Love Network is a lifelong space of formation and action in the pursuit of justice - providing deep justice discipleship for the UK church, embodied connection with a community who love Jesus and are passionate about his justice, and enabling practical justice action. Members gather through regional Hubs, an annual National Gathering, retreats and projects.



OUR VALUES

Pursuing Justice in the way of Jesus

01

Devotion to Jesus

Everything we do flows from this first and central value. Our pursuit of justice is motivated and shaped by our devotion and allegiance to Jesus. We love justice because we love Jesus.

02

Doing Justice Well

We are active and proximate in our pursuit of justice, not abstract or theoretical. We want that action to be effective and sustainable, so we are prayerful in discernment and hungry to learn.

03

Building Deep Relationships

In a culture of polarization, where we gravitate towards echo chambers with people who look like us and think like us, we seek to build bridges of diverse relationships and collaboration.

04

Raising Lifelong Leaders

We want to form leaders of integrity, courage, compassion and resilience - leaders who lead like Jesus, always seeking to empower other leaders around us.

05

Embracing Truth and Humility

We care deeply about truth, at the same time as being humble about our limited capacity to fully grasp all truth this side of new creation. Therefore, we treat nuance and healthy disagreement as a gift, not a threat, as we engage with the complexities of injustice.

— OUR IMPACT STRATEGY

Forming disciples capable of meeting the great social, economic, political and ecological challenges of our time is at the heart of everything we do at Just Love.

We activate the lifelong pursuit of justice in the way of Jesus through our student work. We sustain and deepen it through the Network.



By the time they graduate, we want to see our students:



THEOLOGICALLY ROOTED

Confident and grounded in the biblical story of justice



PERSONALLY CONVICTED

Convicted that their faith demands them to seek justice in all areas of their life



PRACTICALLY ACTIVATED

Beginning to make costly decisions to live justly



CRITICALLY ENGAGED

Thoughtful about the complexities of justice issues and know which areas of their lives could leverage the greatest justice impact



SPIRITUALLY PREPARED

Embedded the spiritual practices and rhythms that sustain a life-long pursuit of God's justice

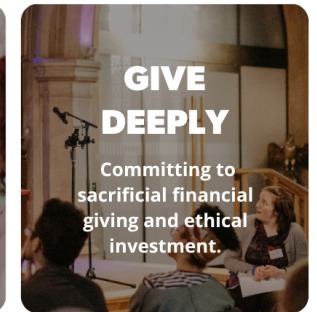
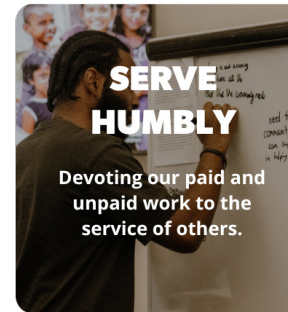


RELATIONALLY CONNECTED

Have a community of friends who will spur them on in the pursuit of justice

These six 'Foundational Outcomes,' which we cultivate through both our student work and our Network, lay the foundations of our 'Long Term Outcomes'.

Our long-term outcomes align with our six Justice Practices:



We introduce these practices to our students, and they provide the framework of practice for our Network.

Most of the long-term compounding impact of Just Love will come from our growing Network going deeper, together, in pursuing these practices over decades to come.



— OUR IMPACT

We're beginning to see our impact strategy take shape, with early signs of real fruit. For example, our data shows that compared to the average young adult, a young adult who has been part of Just Love is:



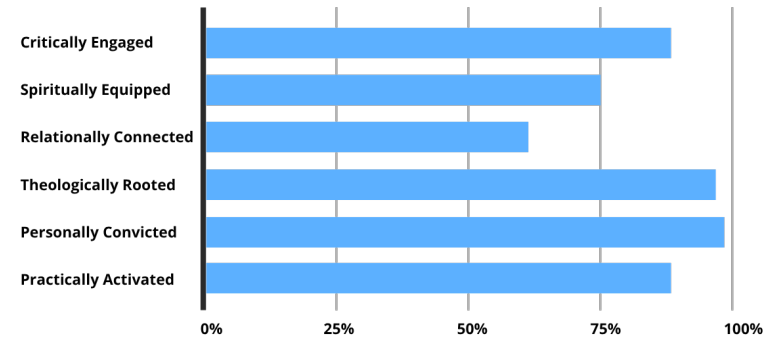
Click [here](#) to read the full impact report.

Behind each of these statistics is a story of formation.

Together, they point to a pattern: young adults making intentional choices about how they live, give, lead and work — not just for a season, but as a trajectory for their whole lives.

This is the kind of long-term impact we long to see.

Percentage of our graduates who agree/strongly agree that they are:



Scan to read more about our [justice practices](#).

Our data shows that people in our network are reaching many of the foundational outcomes. This is encouraging, and suggests that our teaching and support are beginning to form people in the ways we hope.

However, the lowest scoring areas are being relationally connected and spiritually equipped. In response, we've adapted our plans. In 2025–26, we'll be launching a new project to create a directory that helps people connect more easily across the network.

We're also seeing that while many people have a desire to pursue justice, fewer are making specific, significant decisions about how to do this in practice. There is a gap between intention and action.

We are using these insights to strengthen how our impact strategy is embedded across everything we do. This year, we launched a review of our training syllabus to ensure that each session is intentionally forming or equipping students in at least one key

outcome. We also developed a Justice Practices course, helping participants reflect on how each practice is being lived out in their own lives, and where they might want to grow.

Alongside this, we introduced the idea of justice commitments — a way of bringing clarity to what pursuing justice can look like in everyday life. These aren't exhaustive, but they offer both practical examples and a way of measuring how people are taking action.

We've developed two levels of commitment:

Baseline commitments — practices we encourage everyone to engage with across all six areas

Focus commitments — recognising that no one can make significant life changes in every area, these invite people to prayerfully commit to one or two key ways they will pursue justice more deeply.



A MOVEMENT ACROSS THE UK

Our movement is made up of disciples spread across England, Scotland and Wales (and beyond!) committed to seeking justice in the way of Jesus in every area of their lives. This map shows where our coordinated activity takes place - the student groups, Network Hubs and events where people gather, form deep relationships, and pursue justice together.



Our year in numbers

From student committees to money raised for charities, this year our impact has continued to grow and reach further than ever before.

STUDENT ENGAGEMENT

102

Students on committee

16

Student groups

374

Student events run

1,360

Hours given to local communities

COMMUNITY FUNDRAISING

TOTAL RAISED FOR OTHER CHARITIES

£15,662.43

"My experiences of Just Love as a student had one of the greatest impacts on me whilst at University. It educated me about, and opened my eyes to, such a variety of different issues surrounding social justice that I had never thought about before"

— Just Love Cambridge Student

EVENTS

NATIONAL GATHERING

81

Attendees at our flagship 2-day event

21 Partner representatives

NETWORK LOCAL EVENTS

250+

People in attendance across 7 worship and justice night events

270 in attendance at Hub events across **20** local events

NETWORK RETREATS

40

People attended our retreats

Scotland retreat rated **9.25/10**

PROGRAMMES

NETWORK HUBS

New hubs activated **2**

New projects launched **2**

JPC ONLINE COURSE

Courses run **1**

Hours of content **16**

Attendee rating **8.25/10**

"I am always impressed by people I meet from Just Love. Their faith in Jesus makes them unstoppably motivated to work to make their community better. They are starting to have an impact in Parliament, and I hope we will see a great deal more of that impact in the years ahead."

— Sir Stephen Timms, Minister of State for Social Security and Disability



— STUDENTS

Greenhouses for *lifelong* justice.

"I felt like I learned so much about justice, beyond the head knowledge of the suffering of the world but also the heart. That Jesus deeply cares about these issues too"

— Just Love Student

Our university groups are greenhouses: communities of encouragement and challenge where young disciples, at a crucially formative stage of life, develop the character, values, theology and practices needed for a lifelong pursuit of justice in the way of Jesus. The conditions are intentional - the community, the formation, the practical action taken together - and we believe that what takes root in these years shapes what grows in the decades that follow.

The 24-25 student year was one of planned change. Sensing a word from God about pruning, we made the difficult decision to release a handful of groups that were struggling to grow - trusting that making room was itself an act of faithfulness. The energy this freed allowed us to invest more deeply in our other student groups, and to lay important groundwork for the future: a new Just Love Apprenticeship, a redesigned Autumn Training syllabus, and a monthly leadership track for students - all initiated in 24-25 and rolling out from Easter 2026.

The fruit was already visible. Our Autumn Training for the 24-25 cohort was smaller, but among the best we've run - more connection between students, more prayer, and more reflection. Sometimes pruning is exactly what growth requires.

New training
syllabus

Defined our values
and practices

Refining our
investment



102
STUDENTS ON
COMMITTEE

"After being on committee, I can't imagine being in a future career that isn't having a big justice impact."

— Just Love Student

— STORIES FROM OUR STUDENTS



Izzi

Just Love Oxford

I first heard about Just Love in my first term at university and had only attended a few larger events. I was still new in my journey with justice when I was invited to join the Oxford committee, but I quickly began learning so much. It marked a turning point in how I thought about faith and justice. The heavy feelings I had about creation, the people around me, and even myself suddenly made more sense through the lens of biblical justice. Where I once felt overwhelmed, hopeless, and apathetic, my Just Love community gave me inspiration, motivation, and practical opportunities to make changes—in my life and in the lives of others.

What I've learnt through training, my staff worker, committees, and the wider community has become the foundation for how I now think about faith and justice. I didn't grow up with a particularly close relationship with Jesus, but I always cared about the problems I saw. Before, doing justice felt like revenge, retribution, or leaving things to 'karma.' Now, I see justice as a gift—revealing God and drawing me closer to Him.

"Pursuing justice in the way of Jesus is not just about people getting what they deserve; when paired with grace and mercy, it can mean giving or receiving what we don't deserve."

Serving the Oxford community with Just Love has humbled me. I used to think I had something to give, but through consistent volunteering, organising fundraisers, and working with incredible organisations, I've learnt that I often receive more than I give—love, encouragement, challenge, and a deeper understanding of God's people and creation. There have been many "mountain top" moments—impactful conversations, fundraisers, breakthroughs, answered prayers—but the most significant changes have come quietly, in the breaking down and rebuilding of my own heart.



Anya

Just Love St Andrews

Just Love has been one of the key things I have been involved in at university. When I arrived at Fresher's Fair, it was the first thing I sought out after hearing my best friend talk about her year attending events in Edinburgh. I have always been very justice-oriented, and when I became a Christian as a teenager, that focus was still explored through Amnesty and sustainability groups, but it wasn't connected to my faith. Beginning my journey with Just Love taught me how these worlds are linked. Through speakers, local context events, and the impactful theology of justice training, my understanding of how justice is central to the redemptive story of the Bible has grown enormously.

"I often share with others the things I've learnt and put into practice from these training events, which has encouraged me to engage in local volunteering, charity fundraising, and advocacy work with IJM."

Over three years, there have been many stand-out moments, but one that stands out most is the Stand for Freedom we organised to raise awareness and funds for IJM. I took the lead on this section of the semester while juggling deadlines. Twenty-four hours before the stand, we had very few volunteers, but by the morning, 34 people had agreed to join us. We initially aimed to raise a small amount and inform people, yet we were humbled to raise £1,000 simply by standing and talking to people.

"Just Love has truly been the most formative part of my university experience, shaping me into the confident planner and speaker I am today."

— OUR NETWORK

Built for *lasting* change.

"I really just love meeting so many people with a shared drive for justice and learning about others perspectives and journeys with justice and Jesus"

— Network Member

The Just Love Network is a lifelong space of formation and action - a growing community of around 890 people across the UK, spanning students, graduates and professionals across multiple sectors and regions. Whether it's the Clapham Sect at the turn of the nineteenth century or the Civil Rights movement of the 1950s and 60s, dense, interconnected networks have been among the most potent agents of change in history - and the Just Love Network is being built in that tradition.

Over 2024–2025, the Just Love Network continued to grow as a national community of Christians seeking to live out justice in the way of Jesus. Through the annual National Gathering, local Hubs, Projects, Retreats and ongoing formation, the Network equipped people not just to care about justice, but to build lives shaped by faith, courage and long-term commitment. This year was marked by steady growth, deepening maturity, and widening influence.

Local Hubs
Regional Community

Projects
Practical justice action

National Gathering
Annual Conference

Retreats
Deepening faith & practice

890 (approx)
PEOPLE ACROSS
THE JUST LOVE
NETWORK

"Just Love events are always so encouraging. When pursuing social justice is tough and costly, it means so much to meet others who have the heart for this - it reminds me of Jesus, why I'm doing this, and how important it is to keep going."

— Network Event Attendee

— STORIES FROM OUR NETWORK



Tommy

Transformation Manager
at the National Grid

I grew up in South Africa for the first four years, then Winchester for six, before moving to New Delhi at age 10 because of my dad's work in international development. Moving from an affluent UK town to the streets of New Delhi, where children begged for food and water, jolted me out of the steady life I had known. It made me start thinking about how the world works, which later led me to study economics to understand it better.

Just Love has walked alongside me in two key ways. First, it gave me a theological framing for justice in the way of Jesus. I had read stories like Matthew 25 and the parable of the Good Samaritan, but I didn't have the foundation to live them out. Just Love provided that foundation.

Second, it gave me opportunities to practice, to try, fail, and learn alongside other Christians pursuing justice in the same way. That combination of theology and practice has been invaluable in my journey.

Just Love continues to impact my life and work today. Recently, my wife, a friend, and I founded Better Story, a project exploring Christian nationalism—how to tell better stories about Christianity and politics, love our neighbours, and welcome the stranger. Just Love has helped resource the project, connect us with experts, and provide community to think through practical questions. More broadly, their six practices help us reflect on how we engage with money, church, and service in everyday life.

What keeps me motivated is my faith in Jesus and the hope it brings in a world that can feel dark and full of suffering. I'm inspired by the idea that God has no hands or feet but ours, and that I, alongside the Just Love community and my church, am called to be His hands and feet—feeding the hungry, welcoming the stranger, and loving our neighbours. That community, pulling in the same direction and encouraging one another, makes the work sustainable.



Florence

Parliamentary Intern

I first became passionate about justice as a sixth former, getting really involved in climate justice. I attended the school climate strikes, inspired by Greta Thunberg, and that was the first movement I felt part of. It opened my eyes to justice, but I was holding a lot – trying to live out my values, often feeling stretched, and sometimes struggling to find a place both in church and in activism spaces.

When I arrived at university, Just Love became a real family to me. They saw me for who I was and understood why I cared so deeply, but they also helped me learn how to rest, to be healthy, and to practise Sabbath. In a season where I was trying to carry everything, that was transformative. The friendships I formed there are ones I know I'll carry for life.

Just Love continues to shape me today through its community. The people around me keep me accountable, call me out when I need it, and also champion and encourage me. When the world feels polarised or frustrating, it gives me a place of support and helps bring me back to the bigger picture – asking why I care about justice, why Jesus cares about justice, and grounding me again in the Bible and the way He lived.

What keeps me going is my faith in Jesus and the Christian community around me. After a few years in climate activism, I've seen how easy it is for people to burn out or lose hope. But Christians can be deeply resilient because our hope isn't in quick results, but in a long-term commitment to seeking justice as part of following Jesus.

For me, it's rhythms of rest, Sabbath, and being in community that make that sustainable. Hope, community, faith, and Jesus – that's what keeps me going.



Austin '98
TEXAS

— OUR 2030 STRATEGY

What's *next*?

Over 2024-25, we developed a long term strategy for the five year period from 2025 to 2030.

In a cultural moment of turbulence and societal unravelling, we are setting out to form the sorts of disciples who will be capable of showing up to the great social, political, economic and ecological challenges in our world, and to do so with the values, character, theology and practices needed to bring about faithful, redemptive change.

This strategy is about Just Love transitioning from being a young start-up with a lot of zeal, energy and ideas, to being a more mature, effective and professional movement, exceptionally good at what we do and multiplying the outcomes from our work, but without losing the DNA that has brought us this far.

Our strategy for the next five years centres on four pillars:

01 Prove the concept

Get excellent at forming disciples who pursue justice in the way of Jesus

02 Collaborate

Embed more deeply in local churches and co-create with partner charities

03 Earn trust

Build a reputation for excellence and best practice in justice discipleship

04 Give it away

Freely share our resources, learning and Impact Strategy

By 2028 we expect to be present in over 25 university cities, with a Network of around 1500 members, a maturing media ecosystem and a proven, data-driven model for impact.

Through sustainable, financial growth and a focus on deep relational connection, we will be positioned to scale rapidly if that is where the Spirit leads us.

We do not want to settle into the comfort of business as usual. We do not think the world needs another well-intended but mediocre Christian charity. This strategy pushes us to grow, to innovate, to take appropriate risks, in order that we might faithfully play our part in forming disciples who together are the agents of change that our world so desperately needs.

This strategy leads us to give particular attention to these projects over the coming years:

LOCAL EMBEDDEDNESS

by structuring our team to prioritise time spent building deep, high-trust relationships with students, network members, churches, partners, and supporters

COLLABORATIVE PROJECTS

Develop and grow collaborative projects with key partners

MEDIA ECO SYSTEM

Build a media ecosystem by expanding the depth and quality of our digital content, including training, resources, video, and podcasts

DEEPEN IMPACT ASSESSMENT

Deepen our impact assessment and refine our strategy in response to what we learn

GROW A STRONG DONOR BASE

Grow a strong donor base to enable rapid scaling between 2027 and 2028



Scan the QR Code to access our full [Strategy Paper](#)



Our Finance *Report*

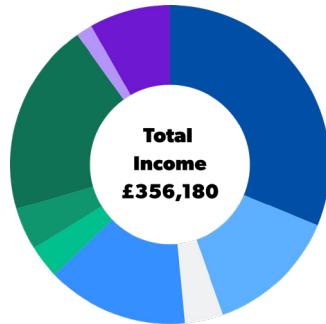
Your prayers and generosity underpin everything we do.

Thank you for your support! The financial overview below explains how your donations were used in 24/25, the challenges we encountered, and the steps we are taking to deepen our impact and ensure long-term sustainability.



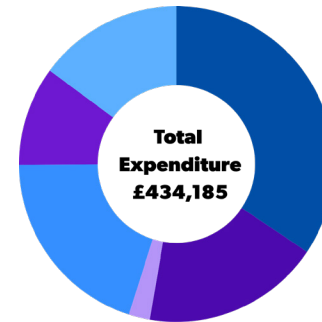
INCOME

24/25 proved more financially challenging than anticipated, with a deficit of around £78k. Total income was £356,180*, down from £441,516 last year. This is largely explained by two one-off factors. In 23/24 we received a significant anonymous donation of £50,000 which was not repeated. We also experienced difficulties with our accountants that prevented us from claiming gift aid this year, meaning a further £60k of income was deferred — it will be recovered in 25/26. We have now resolved the accountancy issue and recruited a new Head of Funding — a dedicated role focused solely on income generation — which expands our capacity to grow and diversify our income base in the years ahead.



- Major Donors (29%)
- Grants (16%)
- Student Giving (4%)
- Alumni Giving (14%)
- Church Giving (3%)
- Partner Raising (4%)
- General Public Giving (20%)
- Fundraising events (8%)
- Gift Aid (2%)

EXPENDITURE



- Students (34%)
- Network (18%)
- Partnerships (2%)
- Funding (20%)
- Communications (10%)
- Movement Resources (15%)

Total expenditure was £434,185 — 24% higher than 2023–24, reflecting a year of deliberate and planned investment. Most of this increase (88%) was on wages, driven by inflation and statutory pay increases. 85% of our expenditure goes on staffing, and the vast majority of that goes directly towards our people on the ground — supporting students and network members across the UK. This year we also made a one-off investment in our fundraising capacity, engaging a fundraising consultant and a grants specialist to audit and sharpen our approach. These are the kinds of infrastructure investments that don't always show up in the immediate numbers but build the foundation for long-term sustainability.

*While the total actually received in the year was £356k, the reported accounts include £31k of gift aid which was related to donations received in 24/25 but actually received during 25/26.



Thank You.

None of this happens without you. Every gift, every prayer, every person who has championed our work - it matters more than you know.

We are genuinely grateful for everyone who has walked with us this year, and we look forward to all that is ahead. Above all, we give thanks to **God** - whose vision of perfect peace and justice on earth is the reason we exist.

Form a Generation of Disciples

Our 2030 strategy will depend on expanding our regular monthly income by about 60-70% over the coming five years, from the 2024-25 baseline. If you are in a position to partner with us over these coming years - either by increasing your existing giving or by setting up monthly giving for the first time - that would be an incredible gift to us.

Anything you give will help to form a generation of disciples who faithfully pursue justice in the way of Jesus, leveraging great justice impact for the kingdom of God.



*Join us in raising a generation to
pursue justice in the way of Jesus.
Support the work of Just Love today.*



Trustees Management Report and Accounts

Year Ended 31st August 2025

Reference

Just Love is controlled by its governing document, a deed of trust, and constitutes a Charitable Incorporated Organisation (CIO). The CIO was registered with the Charity Commission for England and Wales on 17 May 2016 (Charity Registration Number: 1167174), and is also registered with the Office of the Scottish Charity Regulator (OSCR) as a Scottish charity from 24 January 2018 (Scottish Charity Number: SC048098).

Registered office:

483 Green Lanes
London
N13 4BS

Date of incorporation 17th May 2016

The Trustees

The trustees who have served during the year until the date this report was approved are:

Tim Dixon (Chair) (appointed on 12/04/2025)
Miranda Adderley (appointed on 16/06/2025)
Rachel Warrington (appointed on 28/09/2024)
Matthew Hutchison (appointed on 28/09/2024)
Nina Kurlberg
Benjamin Gregg
Bethany Nonhebel
David Luke Pollard
Jo Herbert

Key Management Personnel

Chief Executive – Joshua Smedley
Director of Groups & Funding – Anna Vernon
Director of Operations, Finance & Strategy –
Lisha Reece-Smith

Primary Bankers

The Co-operative Bank
P.O. Box 101, 1 Balloon Street
Manchester, M60 4EP

Independent Examiner

Jonathan Chartres FCA
117 Clockhouse Road
Beckenham
BR3 4JY

The trustees present their report with the financial statements of the charity for the year ended 31 August 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.

CONSTITUTION & LEGAL STATUS

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OBJECTS OF THE CHARITY

Its objects are:

1. to advance the kingdom of God through the inspiring and releasing of all Christian students (and others connected with universities);
2. to engage with the prevention and relief of poverty, the advancement of health, the relief of those in need through any disadvantage, the promotion of human rights, harmony and equality, and the advancement of religion, through advocacy, practical action, prayer and partnering with other organisations.

RISK REVIEW

The management committee regularly reviews the major risks to which the charity is exposed and systems are established to mitigate these risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

RESERVES POLICY

Our reserves policy requires that sufficient unrestricted funds should be held to cover three months' normal costs.

GOING CONCERN

The financial statements of the charity have been prepared on a going concern basis as the trustees have assessed the going concern position and have no reason to believe that there are any material uncertainties that would affect the ability of the charity to continue as a going concern for the foreseeable future. The largest expense is staff costs and before making staff appointments, the trustees review year on year cash flow. The trustees have considered the next 12 months and have reviewed post-date reports for that period in making their assessment.

FINANCIAL REVIEW

The trustees have considered the financial position at the balance sheet date. Despite being a deficit year, the trustees are confident that the goal of 3 months running costs in the bank will be retained during the year 25/26 and that the organisation is still a going concern.

PUBLIC BENEFIT

The main activities that the charity has undertaken to further the charity's purposes for the public benefit come through our Just Love Students work and Network. The charity invests in student leaders of Just Love groups, supporting their formation and their organising of fundraising, campaigning, volunteering, and educational and prayer events — engaging fellow Christian students in issues of injustice in the way of Jesus. This work forms students who are theologically rooted, personally convicted, practically activated, critically engaged, spiritually prepared, and relationally connected — equipped to pursue justice in the way of Jesus holistically, fruitfully and sustainably, for life. The Just Love Network provides a lifelong space of formation and action in the pursuit of justice, deepening this formation beyond graduation through deep justice discipleship, embodied community, and practical justice action.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

RESPONSIBILITIES OF THE TRUSTEES

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Trust as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure for the financial year.

In preparing those financial statements the trustees should follow best practice and

- select suitable accounting policies and apply them consistently
- make judgments and estimates that are reasonable and prudent and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue on that basis.

The trustees are responsible for maintaining proper accounting records which disclose at any time the financial position of the charity and to enable them to ensure that the financial statements comply with charity legislation.

The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees and signed on their behalf

Signed by:  Signed by: 
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Tim Dixon Trustee (Chair) Miranda Adderley Trustee

I report to the trustees on my examination of the financial statements of Just Love CIO ('the charity') for the year ended 31 August 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act. Independent examiner's statement

I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

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 charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements

concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination. I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Jonathan Chartres

Date: 19/05/2026

Signed by: 
53544F31D8CD434...

Period Ended 31st August 2025
Statement of Financial Activities

	Note	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Income from:					
Grants and Donations	2	303,399	48,560	351,959	419,754
Charitable Activities	3	35,366	-	35,366	21,762
Total Income		338,765	48,560	387,325	441,516
Expenditure					
Expenditure on charitable activities	4	(398,153)	(36,843)	(434,996)	(351,876)
Total Expenditure		(398,153)	(36,843)	(434,996)	
Net Income / (expenditure)		(59,388)	11,717	(47,671)	89,640
Net Income and Net movement in funds					
Total Funds brought forward		164,671	8,649	173,320	83,680
Transfers		-	-	-	-
Total Funds carried forward	11	105,283	20,366	125,649	173,320

All income and expenditure derive from continuing activities.

Year Ended 31st August 2025
Statement of Financial Position

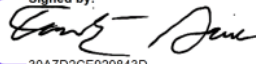
	Note	2025 £	2024 £
Fixed Assets			
Tangible fixed assets	8	<u>1,212</u>	<u>398</u>
		1,212	398
CURRENT ASSETS			
Debtors	9	64,823	36,176
Cash at bank and in hand		66,089	140,242
CREDITORS: Amounts falling due			
Amounts falling due within one year	10	(6,475)	(3,496)
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>125,649</u>	<u>173,320</u>
TOTAL NET ASSETS		<u>125,649</u>	<u>173,320</u>
Funds of the Chariry			
Restricted Funds		20,366	8,649
Unrestricted Funds		105,283	164,671
Total Charity Funds	9	<u>125,649</u>	<u>173,320</u>

Directors Responsibilities

These financial statements were approved by the board of trustees and authorised for issue :

Name of Trustee: Tim Dixon

Signed on behalf of the Trustees:

Signed by:

30A7D2CE929843D...

Date of approval: 17/05/2026

1 Accounting Policies

Basis of Preparation

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities Financial Reporting Standards applicable in the UK and Republic of Ireland (Charities SORP 2019 FRS 102) and the Charities Act 2011.

Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Fund Accounting

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor. Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

Incoming Resources

- All incoming resources are recognised once the charity has entitlement to the resources, it is probable that the resources will be received, and the monetary value of incoming resources can be measured with sufficient reliability.
- Grants where entitlement is not conditional on the delivery of specific performance by the charity are recognised when the charity becomes unconditionally entitled to the grant.
- Income resources from charitable trading activities such as the letting of the building are accounted for when invoices are drawn up (as the point of entitlement).
- Donated services and facilities are included at the value to the charity where this can be quantified and the donation is material to the accounts.
- Gifts in Kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.

Resources Expanded

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees' meetings and cost of any legal advice to trustees on governance or constitutional matters.

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Tangible Fixed Assets

All assets costing more than £500 are capitalised and at historic cost. Fixed assets are stated at cost less accumulated depreciation. Depreciation is charged on furniture and equipment which is written off on a straight-line basis over time, estimated useful life of the asset.

Computer Equipment - 25% straight line

Pensions

The charity operates a defined contribution pension scheme. Contributions are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme.

Operating Leases

Rental charges payable under operating leases are charged on a straight line basis over the terms of the lease.

Taxation

The charity is exempt from tax on its charitable activities.

Judgements and Key Sources of Estimation Uncertainty

There have been no significant judgements (apart from those involving estimates) made in the process of preparing the financial statements. There have been no key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

	Funds £	Funds £	2024 £
Staff Costs	263,056	31,820	294,876
National Level Support	18,238	-	18,238
Operations	17,925	-	17,925
Fundraising	438	-	438
Team Development	17,349	3,051	20,400
Governance Costs	-	-	-
	<u>317,006</u>	<u>34,871</u>	<u>351,877</u>

Governance Costs**

Trustee Expenses and Meeting Costs	-	-	-
Trustee Expenses and Meeting Costs	500	-	500
	<u>500</u>	<u>-</u>	<u>500</u>

5 Independent Examination Fees

Fees payable to the independent examiner for:

	2025 £	2024 £
Independent examination of the financial statements	500	500
	<u>500</u>	<u>500</u>

6 Staff Costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025 £	2024 £
Salaries and Wages	335,818	270,877
Social Security Costs	22,363	15,929
Employer contributions to pension plans	9,872	8,070
	<u>368,053</u>	<u>294,876</u>

The average headcount of employees during the year was as follows:

	2025	2024
Average headcount	18	14

No employee received employee benefits of more than £60,000 during the year.

Key Management Personnel

The charity considers its key management personnel to be the Chief Executive, Director of Groups & Funding and the Director of Operations, Finance & Strategy. The total employee benefits received by key management include employers national insurance and employers pension contributions were as follows:

Key management personnel employee benefit	2025 £	2024 £
	64,606	78,380

7 Trustee Expenses and Transactions

There were no trustee expenses during the year (2024: £0). The total donations made by the trustees during the year was £ 6,425 (2024: £3,800)

8 Tangible Fixed Assets

	Computer Equipment £	Total £
Cost		
At 1 September 2024	908	908
Additions	1,233	1,233
Disposals	-	-
At 31 August 2025	<u>2,141</u>	<u>2,141</u>
Depreciation		
At 1 September 2024	510	510
Charge for the Year	419	419
Eliminated in respect of disposals	-	-
At 31 August 2025	<u>929</u>	<u>929</u>
Net Book Value		
At 31 August 2025	<u>1,212</u>	<u>1,212</u>
At 31 August 2024	<u>398</u>	<u>398</u>

9 Debtors

	2025 £	2024 £
Accounts Receivables	64,823	36,176
	<u>64,823</u>	<u>36,176</u>

10 Creditors

	2025 £	2024 £
Accruals	2,000	1,608
Other creditors	4,475	1,888
	<u>6,475</u>	<u>3,496</u>

11 Analysis of Charitable Funds

	Balance at 01/09/2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31/08/2025 £
Unrestricted Funds					
General Fund	164,671	338,765	(398,153)	-	105,283
Total unrestricted funds	164,671	338,765	(398,153)	-	105,283
Restricted funds					
The Matthew 25:35 Trust	1,149	1,500	(2,649)	-	-
St. Matthews	-	1,000	(1,000)	-	-
The Howard Foundation	-	10,000	(10,000)	-	-
Benefact Trust	-	10,000	(10,000)	-	-
St Aldates	-	5,000	(5,000)	-	-
The Charles Plater Trust	7,500	6,000	(2,500)	-	11,000
Souter Charitable Trust	-	3,000	-	-	3,000
The Vardy Foundation	-	5,000	(1,634)	-	3,366
The Lancaster Foundation	-	3,000	-	-	3,000
Le Cornu Charitable Trust	-	4,060	(4,060)	-	-
Total restricted funds	8,649	48,560	(36,843)	-	20,366
Total of funds	173,320	387,325	(434,996)	-	125,649

Fund Descriptions For Material Funds

Partner Support	Contributions to individual salaries
The Matthew 25:35 Trust	For the support of Just Love staff.
The Howard Foundation	For the support of Just Love's work in Cambridge.
Benefact Trust	Groups or Network salaries.
St. Matthews	Groups or Network salaries.
St Aldates	Support work of Just Love in Bristol.
The Charles Plater Trust	Student Training in England.
The Vardy Foundation	For training in Scotland
The Lancaster Foundation	For general training of Just Love staff.
Souter Charitable Trust	For general training of Just Love staff.
Le Cornu Charitable Trust (B L UK)	Groups or Network salaries.

12 Analysis of Net Assets between Funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Fixed Assets	1,212	-	1,212
Current Assets	110,545	20,366	130,911
Creditors less than 1 year	(6,475)	-	(6,475)
	105,283	20,366	125,649

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Fixed Assets	398	-	398
Current Assets	167,769	8,649	176,418
Creditors less than 1 year	(3,496)	-	(3,496)
	164,671	8,649	173,320

13 Related Party Transactions

No related party transactions took place during the year (2024: £0).

**JUST
LOVE**

www.justloveuk.com

Registered Charity No. 1167174