

**REGISTERED CHARITY NUMBER: 1167174**

**Report of the Trustees and  
Unaudited Financial Statements for the Year Ended 31 August 2019  
for  
'JUST LOVE'**

**'JUST LOVE'**

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for the Year Ended 31 August 2019**

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## **'JUST LOVE'**

### **Report of the Trustees for the Year Ended 31 August 2019**

The trustees present their report with the financial statements of the charity for the year ended 31 August 2019. 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 2015).

#### **OBJECTIVES AND ACTIVITIES**

##### **Objectives and aims**

The charity is a charitable incorporated organisation (CIO).

Its objects 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.

Our vision is to inspire and release every Christian student to pursue the Biblical call to social justice. Our four values describe the way that we work together:

##### **Living like Christ**

This value encompasses the centrality of scripture and prayer in all that we do as Just Love. Living Like Christ means displaying grace, integrity and humility in all that we do. We don't live like Christ by our own strength but through God working in us.

##### **Unity and Relationships**

We want to make every person involved with Just Love feel extravagantly welcomed, loved and encouraged - and we want to be willing to listen to those we disagree with, to respect their views, and to love them.

##### **Student Ownership**

We are obsessed with developing the next generation of Christian leaders, and that can only happen if we give young leaders the freedom to develop. We are committed to putting the support structures in place to enable students involved in Just Love to fulfil their potential and we want as many students as possible to feel a sense of ownership over Just Love.

##### **Quality**

This is not about perfectionism, but it is about glorifying God by doing everything we do to the best of our abilities. Quality shows that we care for and respect those whom we work with and those whom we are seeking to serve.

## **'JUST LOVE'**

### **Report of the Trustees for the Year Ended 31 August 2019**

#### **OBJECTIVES AND ACTIVITIES**

##### **Significant activities**

Just Love started out in Oxford in 2013 with a small group of Christian students who wanted to live out their faith by pursuing the kind of social justice that they were reading about in their Bibles. They wanted other Christian students to do the same and so they began meeting to pray, strategise and send out the first Homeless Outreach groups.

The first Just Love Oxford projects engaged students with issues of homelessness, human trafficking, global poverty and ethical living. Through speaker events, open-mic nights, panel discussions, pub quizzes, prayer meetings, worship evenings, film screenings, Stand For Freedom events and more, Just Love started to gain a name for itself. We saw more and more Christian students getting involved in action, advocacy and prayer for the poor, the marginalised and the oppressed.

Soon a team in Durham was forming with the same heart to see every Christian student in their city committed to social justice and doing something about it.

Just Love groups have since launched around the country, and there are now 22 groups including Bath, Cambridge, Glasgow, Exeter, Norwich, St Andrews, Bristol, London, Sheffield, Manchester, Liverpool, Sussex, Southampton, Edinburgh, Dundee, Cardiff, Nottingham, Birmingham and Leeds. We are hoping to launch new groups in Aberdeen, Newcastle and York before the end of the academic year 2019/20. Further details of Just Love's operations and activities together with its achievements can be found in other sections of the annual report.

As noted above, Just Love runs 22 student groups across England, Scotland and Wales which run projects and events tackling injustice from a Christian perspective. These groups have, over the last 6 years, run 3,500 events with an aggregate attendance of 38,000 students. They have raised £87,000 for other charities and given over 25,000 volunteer hours. Additionally, Just Love runs regional and national training events so that the groups can run effective projects and events. Alongside this, Just Love also runs an alumni network which aims to motivate and equip graduates for a whole-life, life-long pursuit of justice. We do this through running national conferences, career-specific "sphere groups" and numerous other smaller events.

The work of the staff team with our groups takes up 33% of staff time, therefore costing us approximately £45,000 per annum. Additionally, in the 18/19 financial year we budgeted £2,500 to spend on training events and £1,000 to spend on alumni events.

##### **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 groups. The charity supports the groups in running events and projects that engage Christian students in issues of injustice. Additionally, our groups work with local charities and churches in their cities to encourage more Christian students to volunteer and give time and money to various causes in their cities. The alumni network offers support to graduates who are engaging in issues of injustice through their careers. We have set up "sphere groups" in Law, Business, Teaching, Politics, Charity and Church which aim to connect Just Love alumni working in those career areas and equip them to tackle injustice through their line of work. We then bring all of these spheres together for a national conference once a year.

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.



## **'JUST LOVE'**

### **Report of the Trustees for the Year Ended 31 August 2019**

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Summary of main achievements during the year**

In the financial year 2018/19, our Just Love groups ran 958 events with an aggregate attendance of 9,433 students. They raised £28,371 and gave 5,722 volunteer hours.

We also ran our largest ever student training event and alumni networking event.

We successfully raised enough funds to hire two new staff members who started at the end of August 2019.

We completed in-depth strategic reviews of our trustee board and our alumni network. The board review resulted in the hiring of two new trustees who joined the board in the Spring of 2019.

We launched new Just Love Groups in Birmingham, Leeds and Aberdeen.

#### **FINANCIAL REVIEW**

##### **Financial position**

The trustees have considered the financial position at the balance sheet date and are satisfied that the finances have improved to a satisfactory position. We are working towards having at least 3 months' running costs in the bank, and our cashflow is improving. Going into 2020, the trustees will continue to make improving financial stability a priority for Just Love, through a combination of increasing fundraising opportunities and continuing financial prudence.

##### **Reserves policy**

The trustees' reserves policy during the charity's first accounting period was to ensure that sufficient unrestricted funds were held to cover one month's fixed costs. Moving on, the trustees are working towards ensuring unrestricted funds are held sufficient to cover three months' worth of expenditure, including salary costs, amounting to approximately £60,000.

##### **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.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a charitable incorporated organisation (CIO).

##### **Recruitment and appointment of new trustees**

In order to recruit and appoint new trustees in 2018/19 we advertised widely and accepted CVs and covering letters from potential candidates. Successful candidates were interviewed by the trustees and met with three senior members of staff. The trustees then made a decision, taking in to account the opinions of the senior staff members. New trustees were then inducted by the chair and national coordinator and joined the trustee board at the next meeting.

##### **Decision making**

Day-to-day management is delegated to the National Coordinator.

##### **Key management personnel**

Key Management Personnel (KMPs) are deemed to be the Senior Leadership Team. Roles included in this team are the National Coordinator, the Northern Coordinator, the Operations Director and the Scotland Coordinator. Remuneration of our KMPs is disclosed in note 10.

## **'JUST LOVE'**

### **Report of the Trustees for the Year Ended 31 August 2019**

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1167174

**Principal address**

First Floor Flat  
25 Harcourt Road  
Bristol  
BS6 7RQ

**Trustees**

Mr A P Walton	
Ms J Herbert	
Mr D Pollard	
Mr P Jeffrey	
Ms H Gardiner	
Mr J Ewins	- appointed 1.5.19
Mrs A Coulter	- appointed 1.5.19

**Independent examiner**

Your Business Hub Services Ltd  
62 High Street  
First Floor  
Merthyr Tydfil  
CF47 8DE

**Senior Leadership Team**

National Coordinator - Tom Christmas  
Northern Coordinator - Josh Smedley  
Operations Director - Sarah Dowdeswell  
Scotland Director - Fiona Hollow

#### **TRUSTEES RESPONSIBILITY STATEMENT**

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed 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 charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They 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.

**'JUST LOVE'**

**Report of the Trustees  
for the Year Ended 31 August 2019**

Approved by order of the board of trustees on 29/02/2020 and signed on its behalf by:

Alison Coulter  
Mrs A Coulter - Trustee

**Independent Examiner's Report to the Trustees of  
'Just Love'**

**Independent examiner's report to the trustees of 'Just Love'**

I report to the charity trustees on my examination of the accounts of the 'Just Love' (the Trust) for the year ended 31 August 2019.

**Responsibilities and basis of report**

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

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

**Independent examiner's statement**

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

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

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



Mr I Wheeler  
Your Business Hub Services Ltd  
62 High Street  
First Floor  
Merthyr Tydfil  
CF47 8DE

Date: 7/2/20



**'JUST LOVE'**

**Statement of Financial Activities  
for the Year Ended 31 August 2019**

	Notes	Unrestricted funds £	Restricted funds £	31.8.19 Total funds £	31.8.18 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	187,197	13,555	200,752	135,758
Other trading activities	3	8,299	-	8,299	4,012
<b>Total</b>		<b>195,496</b>	<b>13,555</b>	<b>209,051</b>	<b>139,770</b>
<b>EXPENDITURE ON</b>					
Raising funds	4	18,896	10,923	29,819	20,742
Charitable activities	5				
Membership support and charitable activity		160,108	73	160,181	113,568
<b>Total</b>		<b>179,004</b>	<b>10,996</b>	<b>190,000</b>	<b>134,310</b>
<b>NET INCOME</b>		<b>16,492</b>	<b>2,559</b>	<b>19,051</b>	<b>5,460</b>
Transfers between funds	15	238	(238)	-	-
<b>Net movement in funds</b>		<b>16,730</b>	<b>2,321</b>	<b>19,051</b>	<b>5,460</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		10,209	1,680	11,889	6,429
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>26,939</b>	<b>4,001</b>	<b>30,940</b>	<b>11,889</b>

The notes form part of these financial statements

**'JUST LOVE'**

**Balance Sheet  
At 31 August 2019**

	Notes	Unrestricted funds £	Restricted funds £	31.8.19 Total funds £	31.8.18 Total funds £
<b>CURRENT ASSETS</b>					
Debtors	12	15,354	-	15,354	5,433
Cash at bank and in hand		14,314	4,001	18,315	17,538
		<u>29,668</u>	<u>4,001</u>	<u>33,669</u>	<u>22,971</u>
<b>CREDITORS</b>					
Amounts falling due within one year	13	(2,729)	-	(2,729)	(11,082)
<b>NET CURRENT ASSETS</b>		<u>26,939</u>	<u>4,001</u>	<u>30,940</u>	<u>11,889</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>26,939</u>	<u>4,001</u>	<u>30,940</u>	<u>11,889</u>
<b>NET ASSETS</b>		<u>26,939</u>	<u>4,001</u>	<u>30,940</u>	<u>11,889</u>
<b>FUNDS</b>	15				
Unrestricted funds:					
General fund				22,957	8,261
Just Love - Cambridge				3,457	1,258
Just Love - Durham				(372)	182
Just Love - Exeter				(48)	-
Just Love - Oxford				694	508
Just Love - Manchester				251	-
				<u>26,939</u>	<u>10,209</u>
Restricted funds:					
General fund				246	-
Just Love - Exeter				541	366
Just Love - Oxford				73	73
Just Love - Durham				3,141	1,141
Just Love - Bristol				-	100
				<u>4,001</u>	<u>1,680</u>
<b>TOTAL FUNDS</b>				<u>30,940</u>	<u>11,889</u>

The notes form part of these financial statements

**'JUST LOVE'**

**Balance Sheet - continued  
At 31 August 2019**

The financial statements were approved by the Board of Trustees on 29/02/2020..... and were signed on its behalf by:

*Alison Coulter*

.....  
Mrs A Coulter -Trustee

The notes form part of these financial statements

## **'JUST LOVE'**

### **Notes to the Financial Statements for the Year Ended 31 August 2019**

#### **1. ACCOUNTING POLICIES**

##### **Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

The financial statement are prepared in sterling, which is the functional currency of the charity, and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

##### **Financial reporting standard 102 - reduced disclosure exemptions**

The charity has taken advantage of the following disclosure exemption in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

##### **Income**

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

For donations to be recognised, if not received before the year end, the charity will have been notified of the amounts and settlement date in writing.

Services donated to the charity are recognised as income when the criteria for their recognition is met. These criteria are entitlement (when the charity is entitled to the donation, i.e. the service has been performed), probability (the charity will in all likelihood receive the donated service) and measurement (the service or services can be given a fair value).

For grants to be recognised, if not received before the year end, the charity will have been notified of its entitlement, the amounts due and the settlement date in writing. Certain grants may contain terms or conditions that must be met before the charity has entitlement to the funds and these grants would only be recognised once those conditions were met.

## **'JUST LOVE'**

### **Notes to the Financial Statements - continued for the Year Ended 31 August 2019**

#### **1. ACCOUNTING POLICIES - continued**

##### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

All expenditure is recognised inclusive of VAT, where VAT applies.

Costs which are directly attributable to the charitable activities of the company are allocated accordingly. Costs which are 'mixed' in nature, such as staff costs, advertising, governance are allocated using a pre-determined percentage of 90% charitable activities and 10% raising funds. This percentage is reviewed annually and for 2019, staff development and travel costs have been varied to what is considered to be a more appropriate basis of 95% charitable activities and 5% raising funds.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

##### **Taxation**

The charity is exempt from tax on its charitable activities.

##### **Fund accounting**

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

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

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

##### **Leasing commitments**

Leases in which a significant portion of the risks and rewards of ownership are retained by the lessor are classified as operating leases. Payments made under operating leases are recognised in the income statement on a straight line basis over the term of the lease.

##### **Pension costs and other post-retirement benefits**

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.



**'JUST LOVE'**

**Notes to the Financial Statements - continued  
for the Year Ended 31 August 2019**

**1. ACCOUNTING POLICIES - continued**

**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 material uncertainties that would affect the ability of the charity to continue as a going concern for the foreseeable future. The trustees have considered the next 12 months and have reviewed reports for that period in making their assessment.

**Debtors and creditors receivable/payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

**Employee benefits**

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

**Cash and cash equivalents**

Cash and cash equivalents include cash in hand and cash deposits with financial institutions that are readily convertible to known amounts of cash with insignificant risk of change in value.

**2. DONATIONS AND LEGACIES**

	<b>31.8.19</b>	31.8.18
	<b>£</b>	£
Donations	<b>179,202</b>	128,008
Grants	<b>21,550</b>	7,750
	<u><b>200,752</b></u>	<u>135,758</u>

**3. OTHER TRADING ACTIVITIES**

	<b>31.8.19</b>	31.8.18
	<b>£</b>	£
Events	<b>8,299</b>	4,012
	<u><b>8,299</b></u>	<u>4,012</u>

**4. RAISING FUNDS**

**Raising donations and legacies**

	<b>31.8.19</b>	31.8.18
	<b>£</b>	£
Staff costs	<b>24,980</b>	16,197
Travel	<b>574</b>	794
Entertainment & fundraisers	<b>3,817</b>	3,751
Support costs	<b>448</b>	-
	<u><b>29,819</b></u>	<u>20,742</u>

**'JUST LOVE'**

**Notes to the Financial Statements - continued  
for the Year Ended 31 August 2019**

**4. RAISING FUNDS - continued**

Included within staff costs is £10,923 (2018 £6,497) of staff member costs covered in full by restricted donations.

**5. CHARITABLE ACTIVITIES COSTS**

	<b>Direct costs (See note 6) £</b>	<b>Support costs (See note 7) £</b>	<b>Totals £</b>
Membership support and charitable activity	<u>149,234</u>	<u>10,947</u>	<u>160,181</u>

**6. DIRECT COSTS OF CHARITABLE ACTIVITIES**

	<b>31.8.19 £</b>	<b>31.8.18 £</b>
Staff costs	<b>126,516</b>	88,791
Sundries	<b>322</b>	345
Insurance	<b>1,894</b>	1,320
Student training and events	<b>4,154</b>	1,530
Travel	<b>10,914</b>	7,151
Local projects/activities	<b>4,021</b>	3,207
Staff development	<b>1,413</b>	-
	<u><b>149,234</b></u>	<u>102,344</u>

The costs shown above are the direct costs of charitable activities. Support cost allocations are shown in the note below.

Our staff spend most of their time supporting the local charitable activities of our member groups. They plan, organise, coach, resource and train volunteers, so that they can undertake events including awareness raising, volunteering and supporting other charities.

**7. SUPPORT COSTS**

	<b>Management £</b>	<b>Finance £</b>	<b>Governance costs £</b>	<b>Totals £</b>
Raising donations and legacies	<b>317</b>	-	<b>131</b>	<b>448</b>
Membership support and charitable activity	<u><b>1,752</b></u>	<u><b>7</b></u>	<u><b>9,188</b></u>	<u><b>10,947</b></u>
	<u><b>2,069</b></u>	<u><b>7</b></u>	<u><b>9,319</b></u>	<u><b>11,395</b></u>

**8. INDEPENDENT EXAMINERS' REMUNERATION**

Fees payable to the independent examiner for the independent examination are £400 (2018 £305).

**'JUST LOVE'**

**Notes to the Financial Statements - continued  
for the Year Ended 31 August 2019**

**9. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 August 2019 nor for the year ended 31 August 2018.

No trustees received remuneration or benefits.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 August 2019 nor for the year ended 31 August 2018.

One trustee was reimbursed for monies expended for charity expenses - monies spent amounted to £2,450 and the reimbursed amount was £3,698. At the year end, the trustee owed the charity £2,569 (2018 £1,321) (see note 9) which was settled after the year end.

**10. STAFF COSTS**

	<b>31.8.19</b>	31.8.18
	<b>£</b>	£
Wages and salaries	<b>142,156</b>	101,462
Social security costs	<b>6,821</b>	2,829
Other pension costs	<b>2,519</b>	697
	<b>151,496</b>	104,988

The average monthly number of employees during the year was as follows:

	<b>31.8.19</b>	31.8.18
	<b>8</b>	6
Membership support	<b>8</b>	6

No employees received emoluments in excess of £60,000.

The amount recognised in the SoFA as an expense for defined contribution pension plans is as shown above, £2,519 (2018 £696).

Key Management Personnel, as defined in the Trustees Report, received a total remuneration package for the year amounting to £83,220, including pension contributions.

**11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>Total funds £</b>
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	<b>127,710</b>	<b>8,048</b>	135,758
Other trading activities	<b>4,012</b>	<b>-</b>	4,012
<b>Total</b>	<b>131,722</b>	<b>8,048</b>	139,770
<b>EXPENDITURE ON</b>			
Raising funds	<b>14,245</b>	<b>6,497</b>	20,742

**'JUST LOVE'**

**Notes to the Financial Statements - continued  
for the Year Ended 31 August 2019**

**11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued**

	Unrestricted funds £	Restricted funds £	Total funds £
<b>Charitable activities</b>			
Membership support and charitable activity	113,352	216	113,568
<b>Total</b>	127,597	6,713	134,310
<b>NET INCOME</b>	4,125	1,335	5,460
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	6,084	345	6,429
<b>TOTAL FUNDS CARRIED FORWARD</b>	10,209	1,680	11,889

**12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>31.8.19</b>	31.8.18
	£	£
Other debtors	12,786	4,112
Trustee reimbursement (note 6)	2,568	1,321
	<b>15,354</b>	5,433

**13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>31.8.19</b>	31.8.18
	£	£
Trade creditors	81	-
Social security and other taxes	-	69
Other creditors	500	-
Other creditors	682	8,393
Accrued expenses	1,466	2,620
	<b>2,729</b>	11,082

**14. LEASING AGREEMENTS**

Minimum lease payments under non-cancellable operating leases fall due as follows:

	<b>31.8.19</b>	31.8.18
	£	£
Within one year	-	4,514

**'JUST LOVE'**

**Notes to the Financial Statements - continued  
for the Year Ended 31 August 2019**

**15. MOVEMENT IN FUNDS**

	<b>At 1.9.18</b>	<b>Net movement in</b>	<b>Transfers between</b>	<b>At 31.8.19</b>
	<b>£</b>	<b>funds</b>	<b>funds</b>	<b>£</b>
		<b>£</b>	<b>£</b>	
<b>Unrestricted funds</b>				
General fund	8,261	14,655	41	22,957
Just Love - Cambridge	1,258	2,199	-	3,457
Just Love - Durham	182	(514)	(40)	(372)
Just Love - Exeter	-	(48)	-	(48)
Just Love - Oxford	508	(51)	237	694
Just Love - Manchester	-	251	-	251
	<u>10,209</u>	<u>16,492</u>	<u>238</u>	<u>26,939</u>
<b>Restricted funds</b>				
General fund	-	247	(1)	246
Just Love - Exeter	366	175	-	541
Just Love - Oxford	73	237	(237)	73
Just Love - Durham	1,141	2,000	-	3,141
Just Love - Bristol	100	(100)	-	-
	<u>1,680</u>	<u>2,559</u>	<u>(238)</u>	<u>4,001</u>
<b>TOTAL FUNDS</b>	<u><u>11,889</u></u>	<u><u>19,051</u></u>	<u><u>-</u></u>	<u><u>30,940</u></u>



**'JUST LOVE'**

**Notes to the Financial Statements - continued  
for the Year Ended 31 August 2019**

**15. MOVEMENT IN FUNDS - continued**

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

	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Movement in funds £</b>
<b>Unrestricted funds</b>			
General fund	188,335	(173,680)	14,655
Just Love - Cambridge	3,644	(1,445)	2,199
Just Love - Durham	2,166	(2,680)	(514)
Just Love - Exeter	379	(427)	(48)
Just Love - Oxford	621	(672)	(51)
Just Love - Manchester	351	(100)	251
	<hr/>	<hr/>	<hr/>
	195,496	(179,004)	16,492
<b>Restricted funds</b>			
General fund	11,170	(10,923)	247
Just Love - Exeter	175	-	175
Just Love - Oxford	310	(73)	237
Just Love - Durham	2,000	-	2,000
Just Love - Bristol	(100)	-	(100)
	<hr/>	<hr/>	<hr/>
	13,555	(10,996)	2,559
<b>TOTAL FUNDS</b>	<hr/>	<hr/>	<hr/>
	209,051	(190,000)	19,051
	<hr/>	<hr/>	<hr/>

**'JUST LOVE'**

**Notes to the Financial Statements - continued  
for the Year Ended 31 August 2019**

**15. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1.9.17 £	Net movement in funds £	At 31.8.18 £
<b>Unrestricted Funds</b>			
General fund	3,770	4,491	8,261
Just Love - Cambridge	1,190	68	1,258
Just Love - Durham	-	182	182
Just Love - Oxford	1,124	(616)	508
	<u>6,084</u>	<u>4,125</u>	<u>10,209</u>
<b>Restricted Funds</b>			
Just Love - Exeter	345	21	366
Just Love - Oxford	-	73	73
Just Love - Durham	-	1,141	1,141
Just Love - Bristol	-	100	100
	<u>345</u>	<u>1,335</u>	<u>1,680</u>
<b>TOTAL FUNDS</b>	<u><u>6,429</u></u>	<u><u>5,460</u></u>	<u><u>11,889</u></u>

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	125,768	(121,277)	4,491
Just Love - Cambridge	3,180	(3,112)	68
Just Love - Durham	1,711	(1,529)	182
Just Love - Exeter	661	(661)	-
Just Love - Oxford	402	(1,018)	(616)
	<u>131,722</u>	<u>(127,597)</u>	<u>4,125</u>
<b>Restricted funds</b>			
General fund	6,497	(6,497)	-
Just Love - Exeter	30	(9)	21
Just Love - Oxford	280	(207)	73
Just Love - Durham	1,141	-	1,141
Just Love - Bristol	100	-	100
	<u>8,048</u>	<u>(6,713)</u>	<u>1,335</u>
<b>TOTAL FUNDS</b>	<u><u>139,770</u></u>	<u><u>(134,310)</u></u>	<u><u>5,460</u></u>

**'JUST LOVE'**

**Notes to the Financial Statements - continued  
for the Year Ended 31 August 2019**

**15. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.9.17 £	Net movement in funds £	Transfers between funds £	At 31.8.19 £
<b>Unrestricted funds</b>				
General fund	3,770	19,146	41	22,957
Just Love - Cambridge	1,190	2,267	-	3,457
Just Love - Durham	-	(332)	(40)	(372)
Just Love - Exeter	-	(48)	-	(48)
Just Love - Oxford	1,124	(667)	237	694
Just Love - Manchester	-	251	-	251
<b>Restricted funds</b>				
General fund	-	247	(1)	246
Just Love - Exeter	345	196	-	541
Just Love - Oxford	-	310	(237)	73
Just Love - Durham	-	3,141	-	3,141
	<u>345</u>	<u>3,894</u>	<u>(238)</u>	<u>4,001</u>
<b>TOTAL FUNDS</b>	<u>6,429</u>	<u>24,511</u>	<u>-</u>	<u>30,940</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	314,103	(294,957)	19,146
Just Love - Cambridge	6,824	(4,557)	2,267
Just Love - Durham	3,877	(4,209)	(332)
Just Love - Exeter	1,040	(1,088)	(48)
Just Love - Oxford	1,023	(1,690)	(667)
Just Love - Manchester	351	(100)	251
	<u>327,218</u>	<u>(306,601)</u>	<u>20,617</u>
<b>Restricted funds</b>			
General fund	17,667	(17,420)	247
Just Love - Exeter	205	(9)	196
Just Love - Oxford	590	(280)	310
Just Love - Durham	3,141	-	3,141
	<u>21,603</u>	<u>(17,709)</u>	<u>3,894</u>
<b>TOTAL FUNDS</b>	<u>348,821</u>	<u>(324,310)</u>	<u>24,511</u>

**'JUST LOVE'**

**Notes to the Financial Statements - continued  
for the Year Ended 31 August 2019**

**15. MOVEMENT IN FUNDS - continued**

General unrestricted funds are held to support the ongoing running of the charity's head office. There are a number of Just Love groups, as detailed in the trustees report, and each has their own bank account in to which donations are paid and funds are expended on localised events. Each group's fund balance represents monies in those bank accounts. On occasion, donations are made to a group which has a restriction on it, for example to support a particular fund-raising event, and that money is held separately to general funds.

**16. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 August 2019.

**'JUST LOVE'**

**Detailed Statement of Financial Activities  
for the Year Ended 31 August 2019**

	<b>31.8.19</b>	31.8.18
	<b>£</b>	<b>£</b>
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	<b>179,202</b>	128,008
Grants	<b>21,550</b>	7,750
	<b>200,752</b>	135,758
<b>Other trading activities</b>		
Events	<b>8,299</b>	4,012
<b>Total incoming resources</b>	<b>209,051</b>	139,770
<b>EXPENDITURE</b>		
<b>Raising donations and legacies</b>		
Wages	<b>24,046</b>	15,844
Social security	<b>682</b>	283
Pensions	<b>252</b>	70
Travel	<b>574</b>	794
Entertainment & fundraisers	<b>3,817</b>	3,751
	<b>29,371</b>	20,742
<b>Charitable activities</b>		
Wages and staff development	<b>118,110</b>	85,618
Social security	<b>6,139</b>	2,546
Pensions	<b>2,267</b>	627
Sundries	<b>322</b>	345
Insurance	<b>1,894</b>	1,320
Student training and events	<b>4,154</b>	1,530
Travel	<b>10,914</b>	7,151
Local projects/activities	<b>4,021</b>	3,207
Staff development	<b>1,413</b>	-
Grants to institutions	<b>-</b>	2,912
	<b>149,234</b>	105,256
<b>Support costs</b>		
<b>Management</b>		
Advertising	<b>2,069</b>	1,542
<b>Finance</b>		
Bank charges	<b>7</b>	4

This page does not form part of the statutory financial statements



**'JUST LOVE'**

**Detailed Statement of Financial Activities  
for the Year Ended 31 August 2019**

	<b>31.8.19</b>	31.8.18
	<b>£</b>	<b>£</b>
<b>Governance costs</b>		
Independent examination/audit fees	-	400
Other operating leases	<b>3,671</b>	3,850
Accountancy and legal fees	<b>4,340</b>	3,500
Consulting, governance and HR	<b>1,308</b>	(984)
	<u><b>9,319</b></u>	<u>6,766</u>
<b>Total resources expended</b>	<b>190,000</b>	134,310
	<u>          </u>	<u>          </u>
<b>Net income</b>	<u><b>19,051</b></u>	<u>5,460</u>

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