

Fumble's Annual Report Financial Year 2020

The Trustees of Fumble are pleased to present their annual report and statement of accounts for the 2020 Financial Year, and confirm they comply with the requirements of the Charities Act 2011 and the Charities SORP (FRS 102). This document covers the period from 20 February 2020 to 5 April 2021 (the end of our first full financial year).

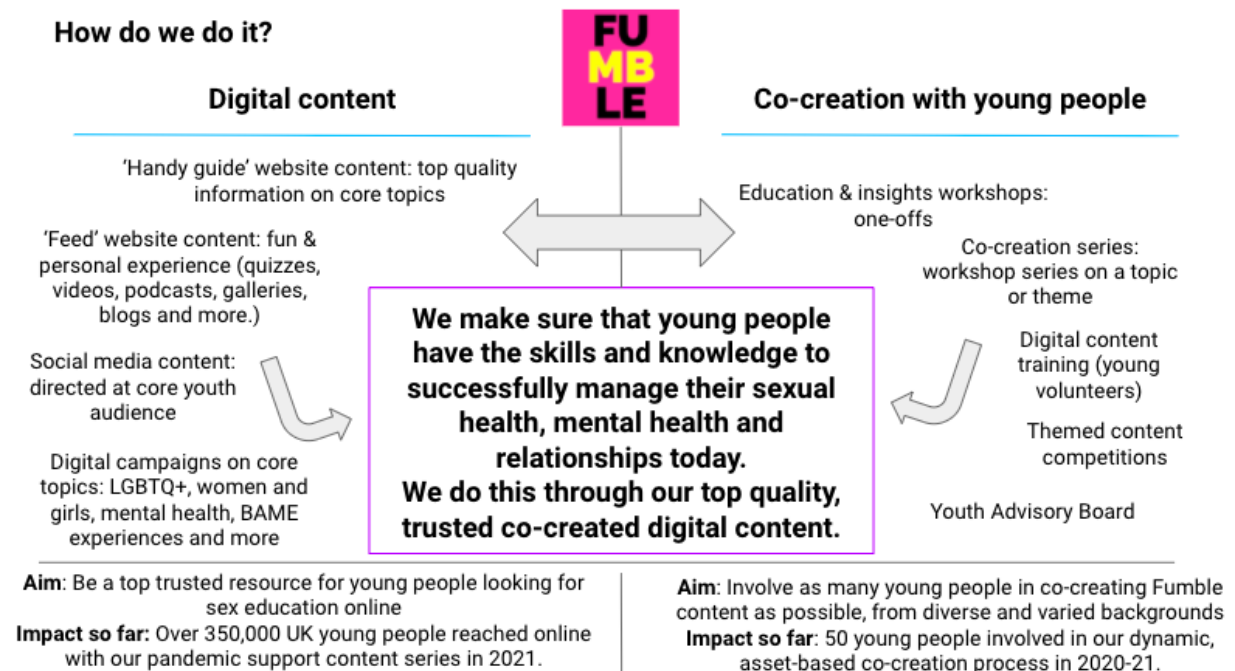
Charity name:	Fumble
Charity registration number:	1188089
Charity address:	81 Findon Street, Sheffield, S6 4QN
Names of charity trustees:	Charlotte Chorley (Chair) Adam Waddingham (Treasurer) Asha Arul (Secretary)
CEO of the Charity:	Lucy Whitehouse
Independent Examiner:	Cameron Carswell

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Introduction to Fumble

[Fumble](#) is a new, exciting youth charity in the UK. We create a happy, healthy digital world of sex education with young people, for young people, and we advance the education of the public - particularly young people up to the age of 25 - on the subject of sexual health, wellbeing and relationships. We do this through our trusted, quality co-created digital content and our peer-to-peer relationships and sex education (RSE) programme.



Fumble was set up because young people are really struggling. Growing up with their puberty years online, the challenges that they face when it comes to sex, relationships, our identities and our mental health are unprecedented. These issues have been exacerbated by the recent COVID-19 pandemic, in which the UN says young people have been disproportionately hit¹. Fumble is creating a transformational intervention that, in our first year alone, has reached over 350,000 young people, especially meeting the needs of those from marginalised groups.

We recognise that school will never be the site of truly relevant and impactful sex and relationship education. Instead, from our experience of being the first generation to grow up alongside smartphones, we believe the online world is where this will happen. We know young people use the internet to ask questions about sex, relationships, health and wellbeing, and a lot of content currently available for this is not appropriate, safe or positive. Indeed, much of it is actively harmful. The BBFC, for example, found that young people feel that sex education in school does not prepare them enough, and instead they use pornography to learn 'what to do' during sex.² The same survey found that over 40% of young people who knew about pornography believed that watching it made "people less respectful of the opposite sex".

¹ Source: <https://www.un.org/press/en/2020/sc14170.doc.htm>

² Source: <https://www.revealingreality.co.uk/wp-content/uploads/2020/01/BBFC-Young-people-and-pornography-Final-report-2401.pdf>

Recent Sex Education Forum annual surveys reveal that young people consistently believe the sex education they receive in school is inadequate, and they often articulate the need for a new peer-to-peer, relevant, accessible approach.³ We believe that Fumble's co-created, digital, peer-to-peer RSE approach is an urgent, essential part of the response that young people want and need today.

Our mission is to make sure that young people have the skills and knowledge to successfully manage their sexual health, mental health and relationships today. We do this through our top quality, trusted, co-created digital content. We are a values-driven organisation, guided by our principles to be:

- Relevant & non-judgemental
- Inclusive & diverse
- Engaging & accurate
- Collaborative

Fumble especially aims to meet the needs and experiences of young people that have been traditionally left out of mainstream provision of sex ed, including:

- LGBTQ+ young people,
- those living with disability,
- those struggling with their mental health,
- those from minority ethnic groups.

After three years of incredible growth in Fumble's impact, in demand from our audience, and in the numbers of young people keen to volunteer, we gained charity status in February 2020. This has allowed us to expand our team, formalise our operations and generate income in order to more effectively meet the demand for Fumble from young people around the UK. As we close our first year as a charity, we would like to take this opportunity to thank all of our members, volunteers, donors and partners for your continued participation, support and investment over the last year. We are extremely grateful.

This Annual Report documents our objectives, activities, achievements and accounts for the 2020 Financial Year (period 20 February 2020 to 5 April 2021), demonstrating our success in meeting our objects as a charity delivering happy and healthy relationships and sex education.

³ Source: <https://www.sexeducationforum.org.uk/resources/evidence/young-peoples-rse-poll-2019>

Organisation structure in 2020

Trustee Board

- Charlotte Chorley, Chair
- Asha Arul, Secretary
- Adam Waddingham, Treasurer

Trustees were recruited after responding to a competitive recruitment process that was published on social media and Fumble's website, as well as through professional networks. The interview process saw candidates submit an application which was then reviewed by the Acting CEO against a series of performance markers, including relevant professional experience. Trustees have undertaken a number of briefing sessions on their legal obligations as Trustees under charity law as well as developing a series of main documents which set out the operational framework for the charity, and the current financial position of the organisation. The Trustees are encouraged to attend appropriate external training events where needed to facilitate the undertaking of their role. Future Trustees will be recruited and onboarded in a similar manner. None of the Trustees receive remuneration or any other benefit for their work with the charity, and all conflicts of interest must be disclosed to the full Board of Trustees at the earliest possible moment.

Staff (salaried)

- Lucy Whitehouse, CEO

The CEO was appointed by the Trustees following a recruitment process which matched skills, experience, and potential against the operational and strategic priorities for Fumble in the charity's initial startup period. The role became salaried in January 2021, and Lucy is in post up to March 2022.

Core volunteer team (voluntary)

- Rosie Quirke, Head of Social and Communications
- Charlotte Miller, Editor (website)
- Emilie Cousins, Youth Engagement Lead
- Sam Searles-Byrant, Data and Operations Officer

Wider volunteers (voluntary)

- Digital content & communications volunteers (17 volunteers)
- Youth Advisory Board (10 volunteers)
- Finance and fundraising volunteers (3 volunteers)
- Other pro bono support from external suppliers

Volunteers are recruited through an open call for new volunteers, advertised publicly on Fumble's social media channels, email newsletter and website. We also ask relevant partner organisations to share the opportunity with their networks. All prospective volunteers are invited to an open information session to find out more about Fumble, and then invited to apply. Generally we ask for a short cover letter outlining the volunteer's interest in the role, in Fumble and any relevant experience. Volunteers commit to a minimum of three months and are asked to give approximately four hours of time per month to the role.

Fumble in the pandemic: our objectives in 2020

At the start of the year, we set ourselves several objectives focused on establishing and expanding Fumble's operations in its first year as a charity and generating significant benefit for our target audience (young people up to the age of 25). These were to:

- Expand our core programme offering (digital content and co-creation) and develop systems for impact measurement
- Build our safeguarding policies and processes for both online and offline activity
- Invest in our branding and public relations programme
- Secure funding from multiple revenue streams that would allow us to continue operating
- Operationationlise Fumble's planning, governance, systems, financial controls and admin processes
- Improve our people management and volunteer recruitment processes

We are proud to say that we made significant progress against all of these objectives (details of which can be found in the [Activities and Impact](#) section) and that the work we undertook over the last 12 months has complied with our duty to have due regard to the Charity Commission's public benefit guidance.

However, alongside pursuing these objectives, we also had to pivot in response to the COVID-19 pandemic which presented new and unprecedented challenges for young people in the UK.

Fumble and COVID-19

Due to the pandemic, many young people did not have access to the same level of health, relationships and sex education they would normally receive in schools or other related in-person settings. The pandemic, and the enforced isolation associated with it, also meant that some young people experienced increased challenges relating to loneliness, domestic violence, online harms and mental health difficulties. Indeed, a [survey Fumble led](#) in 2020/2021 revealed that:

- 88% of young people have struggled with their mental health due to the pandemic;
- 50% believe mental health to be the issue they've struggled with the most;
- 72% of respondents are not comfortable talking to a parent or caregiver about issues related to sex, relationships and mental health, with 67% turned to friends for information and support instead

We felt that, as a digital charity, we were uniquely placed to support young people during the pandemic due to our online expertise, mode of online delivery and model of co-created digital resources for young people. Young people have consistently told us that other online content currently available does not address the social, physical and emotional issues they

face, and so, we felt it was our responsibility to directly respond to the issues that young people were facing during the pandemic. We have done this in a number of ways:

Launching a Youth Advisory Board (YAB)

We established a Youth Advisory Board (YAB) in response to the rising demand among young people for our services as a result of the pandemic. Fumble's YAB is a diverse group of 10 young people, aged 16-21, and the board is designed to meaningfully include young people's voices in everything we do. Some examples of their input include reviewing policies, suggesting new content topics, and offering feedback on our activities and programmes to continually evolve and improve them. We felt it was particularly important to hear their opinions about the most meaningful content we could develop in response to the COVID-19 crisis.

As such, we mobilised to launch the YAB entirely remotely in July 2020. When recruiting for members, we worked with relevant partner organisations to reach as wide a range of young people as possible. We then ran a members' induction which included co-designing a group agreement with all members, and an overview of the charity's safeguarding processes and support available to all participants. The YAB meets once every quarter, and has been instrumental in improving our content and delivery. Full safeguarding processes are in place to support and protect Fumble's YAB members.

Co-developing digital resources

We secured a National Lottery Coronavirus Community Support Fund grant to co-create a series of digital resources, aimed at young people, that address the issues that they have particularly struggled with as a result of the pandemic. The project, '*pandemic support content series*', began at the start of October 2020 and ended at the end of March 2021.

To identify what those issues were, we first launched a [public survey](#) and the results found that, during the pandemic, young people suffered from:

- higher levels of isolation and loneliness;
- increased mental health difficulties;
- inability to access sexual and reproductive health services;
- increased risks of accessing inappropriate content online, particularly given the limited positive, healthy digital resources currently available;
- experiencing difficult family relationships or unsafe spaces;
- increased uncertainty about the future;
- online pressures;
- higher risks of being victims of online abuse;
- struggling with motivation and self-esteem.

In response, we co-created a content series and social media engagement campaign with young people that reached over 350,000 young people across the UK. This included:

- 21 x articles
- 3 x Fumble Talks podcasts
- 1 x animation
- 20 x illustrations

You can explore the series here: <https://www.fumble.org.uk/pandemic/>

The resources were available for all young people, and 30% of the resources were dedicated to those most vulnerable to the negative impacts of COVID-19: young people with disabilities, from the LGBTQ+ community, and from minority ethnic groups.

Throughout, we centred young people's involvement. Alongside canvassing insights from young people from the public survey, we also worked with many youth groups, including:

- School groups: groups of young people from partner schools worked with the project lead (Lucy Whitehouse) to develop co-creation themes and content ideas during several co-creation workshops (6 workshops total). See deep-dive below for more information.
- Our Youth Advisory Board (YAB): reviewed content ahead of publication and offered feedback.
- YAB and young volunteers: also supported content creation (eg. provided audio and written content)
- YAB and school group: provided follow up feedback on the content and the co-creation project. See deep-dive below for more information.

Outcomes and impact

This project was a huge success on two fronts:

1. Fumble supported young people through the pandemic with impactful, quality digital content that both offered advice and support in situ, and signposted users to further support provision. The series reached 350,000 young people, and 50 were involved directly in its co-creation.
2. Fumble trialled its co-creation process on a given content topic theme from start to finish to great success, and we have come out of it with invaluable learnings to take forward.

Deep-dive: Qualitative feedback from our Youth Advisory Board

Our Youth Advisory Board found that the content series was a particular success in the following areas:

- Inclusive of various perspectives and good to hear from a range of people - particularly good that school children were involved as this gives a different perspective to what Fumble volunteers provide
- Podcasts brought in perspectives you wouldn't otherwise necessarily hear - suggestion of using podcasts/Fumble Talks to bridge the gap between older young people and younger young people, giving advice through an 'agony aunt' format
- Easy to navigate the pandemic posts - useful to have a separate tab in the menu
- Good range of articles
- Good signposting to further support services and sources of information in each article.

Deep-dive: Co-creation with young people

The pandemic support content series project was delivered mostly remotely with some in-person co-creation activity. We worked with partner schools: Epsom College in Surrey and Firth Park Academy in Sheffield to run a RSE workshop series with a year 12 group and a year 9 group respectively. The workshops involved 50 young people in total and addressed two key objectives:

1. RSE content and support: we invited the young people to share their experiences of the pandemic, offering them a safe and supported environment to explore these issues.
2. Content co-creation: we then collaborated with the young people to co-create relevant digital content about these experiences (including written blogs, audio clips, and illustrations). This content was hosted on the Fumble website and promoted to an UK audience of young people on our social media channels.

We were able to offer these schools a successful blended learning approach, responding to the various and evolving restrictions of the COVID-19 pandemic: delivering our services both in-person in school where safe to do so, and through digital education - across digital content resources and remote workshop facilitation and participation.

Activities and impact in 2020

In this section, we document the main activities undertaken by Fumble over the last year to meet the objectives we established at the start of the 2020 Financial Year (which can be found in the [Objectives section](#) above). These objectives were focused on establishing and expanding Fumble's operations and generating significant benefit for our target audience (young people up to the age of 25).

Expanding our core programme offering: digital content and co-creation with young people

- **Sex education in schools research project:** we offered consultancy on a research project being led by the University of Surrey, which aims to support schools to create healthier cultures for all students (ongoing - [the project website is available here](#)).
- **'Young people and the pandemic' public survey:** we launched a survey on our website and social media channels, canvassing young people's insights into the key issues they dealt with during the pandemic. These insights were used to frame a co-creation project that directly responded to young people's needs.
- **Youth Advisory Board launched:** we recruited and onboarded 10 young people to be our Youth Advisory Board and give critical insight and feedback on the work we do on a quarterly basis.
- **Content creation:** we continued to create new content across multimedia formats for our website with young people, involving our team of 17 young digital content volunteers. A key part of this was our pandemic support content series.
- **Content review:** we continued to review the existing content on our website to ensure it remains up to date, relevant and engaging and all information we provide remains accurate and safe. This is in line with our Editorial Policy.
- **Social media presence development:** we built our following among young people on Instagram, Twitter and Facebook through targeted campaigns
- **Website development:** we began work towards a website redesign, a project of co-creation with young people that we hope to fund and deliver in the coming two year period.

Developing systems for impact measurement

Using data analytics from our social channels and our website (via Google Analytics), we compile monthly reports of data analytics of our impact.

We also continued tracking our articles in our central content spreadsheet: part of our quality assurance means we regularly review live content on our website, and update it wherever relevant to continually meet our Editorial Policy and processes. We also tag all of our content internally to track that we are meeting our aim to be inclusive and relevant to all young people, through our internal system of DEI tags.

We have identified scope for further future work to develop our impact measurement: e.g. tracking tangible behaviour changes among the young people we reach with our online content & measuring the impact of our co-creation workshops both short and longer term.

Building our safeguarding policies and processes for both online and offline activity

Designated Trustee for Safeguarding (DTS): Charlotte Chorley

Designated Safeguarding Officer (DSO): Lucy Whitehouse

Safeguarding is a critical priority for us as a youth charity that co-creates our programme with young people. We have a full safeguarding policy in place which remains relevant and robust in the context of COVID-19, and alongside this, we have produced a full guide to facilitating our activity with young people remotely, with safeguarding concerns at its heart.

We regularly check in with an external safeguarding specialist who advises us on how to maintain and, where appropriate, adapt our safeguarding policy and processes, and have had several reviews with them during the past year to respond to COVID-19.

Investing in our branding and public relations programme

Media and thought leadership

- Journalists now proactively reach out to Fumble for comment. We have been featured in:
 - [The Independent](#)
 - [The BBC](#)

Podcasts and speaker appearances:

- Lucy our CEO has participated in several this year, and they have been very successful for brand profile and reaching new audiences and contacts.
 - [Sara Pascoe's 'Sex Power Money' podcast](#)
 - [Dr Yvette Taylor's CILIA LGBTQ+ podcast](#)
 - [The Feminist Library's panel discussion on reproductive health and care](#)
 - [The University of Oxford's Feminist Festival](#)
 - The University of Oxford's Reproductive Justice Society's panel discussion on sex education.

Email newsletters:

- Our email newsletter has above industry standard engagement from our 300 supporter subscribers: a 45% open rate, 7-8% link click rate. Our newsletter audience of supporters continues to grow.

Securing funding from multiple revenue streams

In the 2019/20 financial year (FY20), Fumble sought to generate income from a diverse mix of funding streams. We prioritised:

- Trusts and Foundation grant funding
- Individual Giving donations from our network of engaged supporters
- Earned Income via consultancy and events.

Through project funding received to date, we have established a strong track record in the management of grants and the delivery of our core programme and projects. We are pleased to have established a reliable reputation of programme and project delivery and impressive measurable impact.

Operationlising Fumble's planning, governance, systems, financial controls and admin processes

After gaining charitable status in February 2020, we set out to formalise our processes and operations across a number of areas:

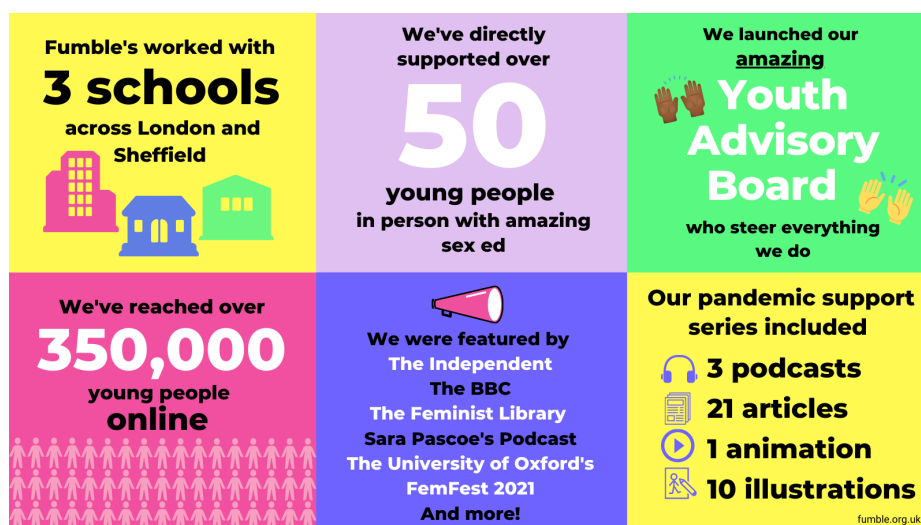
- Team: Hiring our first member of staff: our CEO.
- Financial, legal and governance requirements: Trustee Board and CEO continue to meet these.
- Finance: all legal requirements and those set out in our Financial Controls Policy are being met.
- Strategy: VTO ('vision traction organiser') model of strategy planning in place.
- Policies and processes: all key required policies in place, plus ongoing DEI work.
- Risk register: up to date and mitigating activities complete.
- HR: all activity required by law is ongoing.

Improving our people management and volunteer recruitment processes

- **Volunteer recruitment:** we recruited a talented, dynamic core team and wider team of volunteers, all aged 30 and under.
- **Volunteer management and development:** we developed the skills and experience of our volunteers across the work required to run Fumble. This included developing our induction process and ongoing training and development, as per our policies and processes.

Thank you from the CEO

Launching a charity in a pandemic is not the easiest thing to do - but Fumble has had an amazing first year! Here are just some of Fumble's achievements so far...



You helped make it happen, whether you're part of our amazing team of volunteers, on our Trustee Board, on our Youth Advisory Board, or one of our supporters who keep us going with essential donations, words of advice and encouragement, and just generally spreading the good, Fumbly word. Thank you. I would especially like to thank the following people and organisations.

Partners and supportive organisations

We are delighted to be supported by an amazing group of advisors, external consultants and suppliers across safeguarding, fundraising, digital, legal, finance, charity leadership and governance, who either offer their time and expertise *pro bono*, or go well above and beyond the expectation of their contracted role with Fumble. Thank you.

We're also grateful to be part of the vibrant and growing ecosystem of the Relationships and Sex Education (RSE) sector in the UK. Being collaborative is one of Fumble's core values, and we actively work with fellow organisations and individuals to bring about the change young people both want and need in this area. Special thanks to the following (which is a non-exhaustive list!), for their interest in and support of Fumble this year...

University RSE researchers

- [Dr Emily Setty](#), University of Surrey.
- [Dr Yvette Taylor](#), University of Strathclyde
- [Dr Cristina Costa](#), University of Durham

Fellow organisations

- YoungMinds
- Tender
- Outspoken Sex Education

- Bloody Good Period
- Galop LGBTQ+ support
- Split Banana
- School of Sexuality Education
- Sexpression

Schools

- Firth Park Academy, Sheffield
- Epsom College, Surrey
- Cranleigh School, Surrey

Funders and donors

One big challenge of navigating our first year as a registered charity in the COVID-19 pandemic has been fundraising. Every penny our supporters have donated has made a massive difference to our survival, growth and impact, and we are so grateful to those who support Fumble with donations. We have also received grants from some fantastic funders this year: a huge thank you to each and every one of them.

Plans ahead!

We have some really exciting plans lined up. Here's just a taster...

- We're consulting on a sex education research project with Dr Emily Setty from the University of Surrey. We're tackling the very issues of gendered violence in schools that have recently been hitting the headlines.
- We'll be in schools again! Several more workshops are lined up, and we invite new schools to get in touch to access our in-school RSE programme and co-creation activity.
- We've begun to build links with universities, especially in Sheffield: The University of Sheffield and Sheffield Hallam. Again, we welcome outreach from universities and academic researchers in relevant fields.
- We're planning a digital campaign with a major creative agency to boost Fumble's reach and impact, tackling the topic of gendered violence, co-created with our young volunteers.

Finally, in the words of Youth Advisory Board member Isabel, 17: *"Fumble's platform is such a fantastic way to reach out to my generation. I think Fumble underestimates the impact its platform is going to have in so many young people's lives."*

We would love you to join our sex ed revolution, [sign up to our newsletter here](#).

Thank you for coming with Fumble so far. We look forward to growing Fumble's fantastic impact with you!

Lucy Whitehouse
CEO

Fumble's financial accounts for the financial year 2020

In this first accounting period (20 February 2020 to 5 April 2021) we are pleased to have established Fumble as a going concern. We have demonstrated the efficiency and impact of our operations, and have established that Fumble attracts high levels of support from both funders and individual donors. Their enthusiasm for the impact Fumble makes has enabled us to generate sufficient income and we are confident we will build on this into the future. In particular, two aspects stand out from our first accounting period:

- **Efficiency of our charity**

As outlined in our Statement of Financial Activities below, Fumble enjoys an excellent level of efficiency in our operations, with over 97% of our expenditure going towards programme delivery and impact.

- **High levels of support**

During our first financial year, we met and exceeded our initial income target of £25,000. We are delighted with this proof of concept, and note it is especially thanks to the community of 155 individual supporters who donated to our end of year crowdfunder appeal, and the trusts and foundations who supported us with grants throughout the period.

Fumble takes its financial health seriously. We have established robust financial controls and processes in place to ensure risk management best practice and the financial sustainability of Fumble. As we embark on our second year of delivering high quality programmes, we are confident in our ability to attract and retain funding for our core objectives, and to appropriately manage the funding we receive to deliver maximum impact for young people.

See below for a detailed breakdown of our operating costs and income during the period.

Fumble's reserves policy

It is the policy of Fumble to hold in reserves the equivalent of one month of general running costs (including staff costs). It is our policy that should we reach one month of general running costs (or less) in the bank, the trustees will make a decision on the continued running or closing down of Fumble's activities. This approach is on the basis of Fumble's current commitments and expenditure, and reflects the particular demands of the current, early point in our growth. We will review this reserves policy within 12 months, or if our committed expenditure changes before that point.

Independent Examination

In line with the Charity Commission's requirements, the following annual accounts have been independently examined.

Independent examiner: Cameron Carswell

Relevant professional qualification or body: Chartered accountant (ICAE)

Fumble

Statement of Financial Activities for the period from 20 February 2020 to 5 April 2021

	Unrestricted funds £	Restricted funds £	Total funds £
Incoming resources (note 3)			
Donations and legacies	7,418	18,950	26,368
Charitable activities	677	200	877
Total	8,095	19,150	27,245
Resources expended (note 4)			
Raising funds	-	450	450
Charitable activities	788	18,628	19,416
Total	788	19,078	19,866
Net Income	7,307	72	7,379

Fumble

Balance Sheet as at 5 April 2021

	Unrestricted funds £	Restricted funds £	Total funds £
Current assets			
Debtors (note 7)	2,531	-	2,531
Cash at bank and in hand (note 8)	5,248	72	5,320
Total current assets	7,779	72	7,851
Creditors (note 9)	472	-	-
Net current assets	7,307	72	7,379
Total net assets or liabilities	7,307	72	7,379
Funds			
Unrestricted funds	7,307	-	7,307
Restricted funds	-	72	72
Total funds	7,307	72	7,379

Signed by Adam Richard Waddingham
on behalf of all the trustees

16/07/2021

Fumble

Notes on the accounts

Note 1. Basis of preparation

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

The accounts have been prepared in accordance with:

- the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014
- the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- the Charities Act 2011.

1.2 Going concern

The trustees are of the view that the charity is a going concern.

1.3 Change of accounting policy

This is not applicable as the financial statements cover Fumble's first accounting period

1.4 Changes to accounting estimates

This is not applicable as the financial statements cover Fumble's first accounting period

1.5 Material prior year errors

This is not applicable as the financial statements cover Fumble's first accounting period

Note 2. Accounting policies

2.1 Income

Income is included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources
- it is more likely than not that the trustees will receive the resources

- the monetary value can be measured with sufficient reliability.

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).

In the case of performance related grants, income is recognised only to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).

Legacies are included in the SoFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

The charity has not received government grants in the reporting period.

Gift Aid receivable is included in income when there is a valid declaration from the donor.

Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Contractual income and performance related grants are only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.

Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.

Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SoFA.

The charity has incurred no expenditure on support costs.

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Income from interest, royalties and dividends is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.

Membership subscriptions which give a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.

Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP) and are included as an item of other income in the SoFA.

Investment gains and losses include any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

2.2 Expenditure and Liabilities

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

The charity incurred no governance or support costs.

Expenditure has been allocated between fundraising and charitable activities, on the basis of time spent.

The charity does not give any grants either with or without conditions.

The charity made no redundancy payments during the reporting period.

No material item of deferred income has been included in the accounts.

Creditors are measured at settlement amounts less any trade discounts.

A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.

The charity accounts for basic financial instruments on initial recognition as per paragraph 10.7 FRS 102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS 102 SORP.

2.3 Assets

The charity has no tangible fixed assets.

The charity has no intangible fixed assets.

The charity has no heritage assets.

The charity has no fixed asset investments in quoted shares, traded bonds and similar.

The charity has no stock.

Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently they are measured at the cash or other consideration expected to be received.

The charity has no investments which it holds for resale.

Note 3

Analysis of income

Analysis	Unrestricted funds £	Restricted funds £	Total funds £
Donations and legacies			
Donations and gifts	5,781	-	5,781
Gift Aid	637	-	637
General grants	1,000	18,950	19,950
Total	7,418	18,950	26,368
Charitable activities			
RSE programme delivery	677	200	877
Total	677	200	877
TOTAL INCOME	8,095	19,150	27,245

Note 4

Analysis of expenditure

Analysis	Unrestricted funds	Restricted funds	Total funds
Expenditure on raising funds	£	£	£
Incurred seeking donations	-	225	225
Incurred seeking grants	-	225	225
Total expenditure on raising funds	-	450	450
Expenditure on charitable activities			
RSE programme delivery	788	18,628	19,866
Total expenditure on charitable activities	788	19,078	19,866
TOTAL EXPENDITURE	788	19,078	19,866

Note 5. Fees for the examination of the accounts

No fees were paid for the independent examination of the accounts.

Note 6. Paid employees

6.1. Staff Costs

	£
Salaries and wages	8,188
Social security costs	1,284
Total staff costs	9,472

6.2. Average headcount in the year

The average headcount and the average number of full time equivalent staff were both 0.25, following the appointment of the CEO on 1 January 2021.

6.3 Pension scheme

The CEO (sole employee) has chosen not to enrol in a pension scheme.

6.4 Other payments

No ex gratia or redundancy payments were made during the period.

Note 7. Debtors and prepayments

Analysis of debtors	£
Prepayments and accrued income	2,531
Total	2,531

Note 8. Cash at bank and in hand

Cash at bank and on hand	5,320
Total	5,320

Note 9. Creditors

Analysis of creditors	£
Taxation and social security	118
Other creditors	354
Total	472

Note 10. Transactions with Trustees and Related Parties

There were no financial transactions with trustees during the period. Before her appointment as an employee, Lucy Whitehouse was paid £7,650 for the supply of services to the charity, on Fumble's standard terms and conditions.



Independent examiner's report on the accounts

Report to the trustees/
members of

Charity Name

Fumble

On accounts for the year
ended

**FOR THE PERIOD 20 FEBRUARY
2020 TO 5 APRIL 2021**

Charity no
(if any)

1188089

Set out on pages

1-2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the period ended **05/04/2021**.

Responsibilities and basis
of report

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

I report in respect of my examination of the Trust's accounts 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 have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

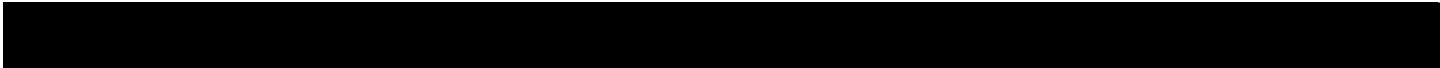
Signed:

Date: 08/08/2021

Name:

Cameron Carswell

Relevant professional qualification(s) or body (if any):	Chartered accountant (ICAEW)
Address:	44 Southfield Road, Oxford, OX4 1NZ



Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

N/a

