LVA TRUST

Charity Registration Number: 1169505

31 December 2025

Annual Report and Financial Statements

LVA TRUST

Annual Report and Financial Statements 2025
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LVA TRUST

Legal, Administrative & Governance Information
For the year ended 31 December 2025

Charity Name	LVA Trust.
Charity Registration	1169505. The Charity was registered with the Charity Commission on 6 October 2016.
Registered Office	Church Office, Christ Church, Hanworth Road, Feltham, TW13 5AB.
Legal status	CIO Foundation.
Governing Document	Constitution
Objectives	To promote and protect the good mental, physical and emotional health of school age children by the provision of education and training in self-esteem, healthy relationships & sexual and reproductive health.
Trustees	The Trustees who served during the year or who were serving at the date of this report were: Susanne Petrie (Chair) Revd Andy Watkins Susan Jackson Samuel Lewis Steve Notman
Risk Management	The Trustees acknowledge that they have a responsibility for the identification and proper management of risks faced by the Charity in achieving its primary aims. The Trustees have therefore assessed the major risks to which the Charity is exposed, in particular those relating to the specific operational areas of the Charity, its investments and its finances. The Trustees believe that, by monitoring reserve levels, by ensuring that controls exist over key financial systems, and by examining the operational risks faced by the Charity, they have established effective systems and procedures to mitigate those risks.
Staff Key Management Personnel	Those in charge of planning, directing, controlling, running and operating the Charity, including those members of staff who are the senior management personnel to whom the trustees have delegated significant authority or responsibility in the day-to-day running of the charity, are the CEO and the Chair of the Trustees.
Bankers	Metro Bank One Southampton Row London WC1B 5HA
Independent Examiner	John Helm ACA Tandem Accounting Limited 17 Heathville Road London N19 3AL

LVA TRUST

Annual Report of the Trustees
For the year ended 31 December 2025

The Trustees submit their annual report and the financial statements of LVA Trust ("the Charity") for the year ended 31 December 2025. The financial statements have been prepared in the format prescribed by the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP2019 (FRS102)) and the Financial Reporting Standard 102. The legal and administrative information set out earlier in this document forms part of this report.

1. Structure, Governance & Management

1.1 Trustees

The Trustees meet 3-4 times a year to discuss a full range of matters relating to vision and strategy, schoolwork, finance, human resources and general administration. None of the Trustees receives remuneration. Business and pastoral skills are well represented amongst the Trustees. Trustees aim to maintain and, where necessary, expand this range of skills and experience through personal development and training.

Trustees are recruited with regard to the skills, experience and knowledge needed to support the Charity's work. Prospective trustees meet with existing trustees to discuss their role and are appointed in accordance with the Charity's constitution. New trustees receive an induction covering the Charity's objectives, activities, financial position and their responsibilities as trustees.

The induction process for any individual newly appointed to the board of Trustees comprises an initial meeting with at least two of the Trustees (whenever possible one of these two Trustees being the Chair) and a written description, referring to other key documents:

- the Charity Commission's guidance 'The Essential Trustee'
- the governing document of the Charity
- the Charity's financial position

1.2 Risk Management

The Trustees acknowledge that they have a responsibility for the identification and proper management of risks faced by the Charity in achieving its primary aims. The Trustees have therefore assessed the major risks to which the Charity is exposed, in particular those relating to the specific operational areas of the Charity, its investments and its finances. The Trustees believe that, by monitoring reserve levels, by ensuring that controls exist over key financial systems, and by examining the operational risks faced by the Charity, they have established effective systems and procedures to mitigate those risks.

1.3 Staff

The Charity employs a CEO (40 hours per week), a full-time Educator (35 hours per week during the school year), a Schools and Safeguarding Lead (15 hours a week) and a part-time Educator (employed 15 hours per week during the school year). The Charity calls on a freelance educator to fill teaching slots as and when needed. There is also an Operations Administrator (25 hours a week for 52 weeks of the year).

2. Who Are We?

LVA is a charity that provides professional inclusive relationship and sex education (RSE) that teaches young people about good self-esteem, healthy relationships and positive sexual health.

Our core belief is that we are all loved, valued and able (LVA). We have over 25 years combined experience of working in relationship and sex education. We are fully trained and accredited. We work in partnership with teachers, pastoral care teams and parents.

Our ambition is to encourage positive self-esteem, healthy relationships and equip young people with the information they need to be sexually healthy and make decisions for themselves.

Our programmes are in line with Ofsted's recommendations for safeguarding young people: that is to ensure all young people have a good understanding of their "spiritual, social, emotional, physical and cultural needs."

The Trustees have considered the guidance of the Charity Commission on public benefit. These have been borne in mind when reviewing our aims and objectives and in planning future activities. In particular, the Trustees have considered how planned activities will contribute to the aims and objectives they have set.

3. How do we do it?

Our program is based on our six core themes; emotional well-being & self-esteem, body positivity, empowered relationships, consent & coercion, online behaviour and reproductive & sexual health. We deliver these programs in primary/secondary schools and in the community as follows:

- RSHE classroom workshops and assemblies
- Small group work (6-week intense course for referred students)
- 1:1 therapeutic mentoring program (TMP) and 1:1 reactive mentoring in responding to safeguarding disclosures and incidents
- Youth spaces in the community
- Parent engagement through seminars and our 6-week Village course.
- Teacher training

4a. What have we achieved?

We gather our monitoring and evaluation data throughout an *academic* year, as opposed to the financial reporting which is calculated over a calendar year. Therefore, the results below relate to the period from September 2025 through to July 2026.

In the academic year 2025/26, LVA delivered 242 relationship, sex, and health education workshops to 7,394 young people across all year groups from Year 5 to Year 13 (ages 10-18) in 12 schools across three London boroughs. LVA facilitated 9 emotional-wellbeing small groups which take young people on a 6-week journey of holistic wellbeing discovery, supporting emotional, mental, physical and relational well-being. We also delivered 4 Boys Project groups, enabling boys to step into their potential, through a 6-week tailored program focused on relational skill building and awareness raising in sexual violence and harassment. We supported 29 young people with our Therapeutic Mentoring Programme, going through a variety of challenges, including anxiety, circumstantial depression, social isolation and trauma, as well as responding to incidents with our reactive mentoring to situations such as the use of explicit online content, sexual harassment between young people in school, friendship fallouts and arising family traumas.

4b. Measuring What Matters

At the conclusion of each RSHE workshop, students are asked to reflect on their learning through a short series of evaluation questions. The first three questions specifically assess their understanding, confidence, and ability regarding the topic delivered. This data, collected consistently across all sessions, allows us to measure the impact of our workshops in a meaningful and comparable way. The figures presented are based on feedback from a population of 3,902 student responses, providing a robust insight into the effectiveness of our approach.

- 92% had a better understanding of the topic. A solid understanding helps young people make informed choices about their health, relationships, and well-being. Clarity empowers them to navigate real-life situations with confidence and responsibility.
- 88% felt more confident after a workshop based on our 6 core themes. Confidence enables students to speak up, ask questions, and engage in sensitive topics without fear or shame. It builds self-esteem, which is essential for healthy relationships and setting personal boundaries.
- 88% felt more able after a workshop. Having the ability means students can apply what they've learned: managing emotions, resolving conflict, or accessing support. This is where knowledge meets real-world action, turning learning into life skills.
- 97% said that their LVA educator was engaging. There is a strong correlation between engagement and impact, especially within the RSHE space. An engaging educator fosters a safe and inclusive environment where students feel heard and respected. Their passion and relatability transform content into connection, making lessons more impactful and memorable

5. Financial Review

Funding for the Charity comes from grants and donations made by trusts, foundations, charities, local churches, businesses and from individual supporters and income from schools.

5.1 Financial Activity and Financial Position

The Statement of Financial Activities and Balance Sheet can be found on pages 9 and 10 respectively. The Charity's total reserves increased by £43,174 during the year (2024: increased by £9,421). The balance sheet shows total net assets at 31 December 2025 of £107,136 (2024: £63,962).

5.2 Reserves Policy

Free reserves are defined as unrestricted funds, less any funds designated by management and capital commitments. Reserves are needed to:

- fund working capital;
- allow flexibility to respond to unexpected opportunities and challenges;
- provide a cushion against variations in income and expenditure, whether seasonal or driven by events;
- provide contingency against unexpected costs; and
- fund strategic plans outside the Charity's normal operations.

The Trustees review the level of required reserves annually to ensure that an appropriate level is held. The target range to cover these risks in addition to routine working capital is set at between £50,000 and £75,000. At 31 December 2025 the Charity had net free reserves of £105,992 (2024: £30,069) as follows:

	2025 £	2024 £
Total reserves at 31 December 2025	107,136	63,962
Less: restricted funds carried forward	-	(33,660)
Less: unrestricted fixed assets used for the continuing work of the Charity	(1,144)	(233)
Free reserves at 31 December 2025	**105,992**	**30,069**

6. Organisational Goals

Our goal for the next year is to launch a new interactive website that engages our whole audience. We are developing digital resources for Teens, parents and teachers. The new website will allow LVA to reach a wider audience, in line with our objectives for last year to reach a national audience.

We have made headway on our teacher training programme and intend to develop a three-tier whole-school approach to RSHE in line with Keeping Children Safe in School.

We will also continue to deliver our core work in RSHE, mentoring, and the parent village.

7. Responsibilities of Trustees for the Financial Statements

The Trustees are responsible for preparing the report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice. Charity law in England and Wales 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 income and expenditure of the Charity for that period.

In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles of the Charities SORP;
- make judgments and estimates that are reasonable and prudent;

- state whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the activities of the Charity will continue.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enables 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 governing document. 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. The Trustees are responsible for the maintenance and integrity of the Charity and the financial information included in the Charity's website.

8. Approval

The report of the Trustees was approved by the Trustees on 30 October 2026 and signed on its behalf by:



Susanne Petrie
Chair of Trustees

LVA TRUST

Report of the Independent Examiner to the Trustees of LVA Trust

I report on the financial statements of LVA Trust for the year ended 31 December 2025, set out on pages 9 to 16.

This report is made solely to the Trustees in accordance with section 145 of the Charities Act 2011 ("the Act"). My independent examination has been undertaken so that I might state to the Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by the law, I do not accept responsibility to anyone other than the Trust and the Trustees for my independent examination, for this report, or the opinions I have formed.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER
The Trustees consider that an audit is not required for this period (under section 144(2) of the Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145 of the Act);
- follow the procedures laid down in the General Direction given by the Charity Commission (under section 145(5)(b) of the Act); and
- state whether particular matters have come to my attention

BASIS OF INDEPENDENT EXAMINER'S STATEMENT
My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

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 Charity 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 have no concerns and have come across no 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.



John Helm ACA
17 Heathville Road
London N19 3AL

30 October 2026

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LVA TRUST

Statement of Financial Activities
For the year ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
Income from:	2						
Donations and legacies		149,489	55,788	205,277	28,803	131,754	160,557
Charitable activities		9,525	-	9,525	10,675	-	10,675
Total Income		**159,014**	**55,788**	**214,802**	**39,478**	**131,754**	**171,232**
Expenditure on:							
Raising funds		25,513	-	25,513	10,680	-	10,680
Charitable activities	3	56,667	89,448	146,115	53,037	98,094	151,131
Total Expenditure		**82,180**	**89,448**	**171,628**	**63,717**	**98,094**	**161,811**
Net (expenditure)/income	4	76,834	(33,660)	43,174	(24,239)	33,660	9,421
Net movement in funds		**76,834**	**(33,660)**	**43,174**	**(24,239)**	**33,660**	**9,421**
Total funds brought forward		**30,302**	**33,660**	**63,962**	**54,541**	**-**	**54,541**
Total funds carried forward		**107,136**	**-**	**107,136**	**30,302**	**33,660**	**63,962**

LVA TRUST

Balance Sheet
As at 31 December 2025

	Note	Unrestricted 2025 £	Restricted 2025	Total 2025 £	Total 2024 £
Fixed Assets					
Tangible Assets	5	1,144	-	1,144	233
Current Assets					
Debtors	6	2,634	-	2,634	8,476
Cash at Bank and in Hand		106,917	28,000	134,917	88,196
		109,551	**28,000**	**137,551**	**96,672**
Creditors - Amounts Falling Due Within One Year	7	3,559	28,000	31,559	32,943
Net Current Assets		105,992	-	105,992	63,729
Net Assets		**107,136**	**-**	**107,136**	**63,962**
Represented by:					
Restricted income funds	8	-	-	-	33,660
Unrestricted Income Funds		107,136	-	107,136	30,302
Total Funds		**107,136**	**-**	**107,136**	**63,962**

The financial statements were approved by the Trustees on 30 October 2026 and signed on its behalf by:



Susanne Petrie
Chair of Trustees

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

Basis of accounting
The financial statements have been prepared under the Charities Act 2011 and in accordance with the Charities Statement of Recommended Practice (Charities SORP (FRS 102)) and Financial Reporting Standard 102 (FRS 102). The financial statements are drawn up on the historical cost basis of accounting unless otherwise stated in the relevant accounting policy note(s).

The Charity meets the definition of a public benefit entity under FRS 102.

Going Concern
The Trustees have assessed the Charity's ability to continue as a going concern for at least twelve months from the date of approval of these financial statements, covering the period to 31 October 2027. In making this assessment, they have reviewed budgets and cash-flow forecasts, available unrestricted reserves and cash balances, staffing costs and other commitments, together with confirmed grant funding and reasonable expectations of future donations and other income.

At 31 December 2025, the Charity held unrestricted funds of £107,136, including £105,992 of free reserves. The Trustees have also considered the financial position and performance since the year end, funding restrictions and the effect of potential shortfalls or delays in anticipated income.

Based on this assessment, the Trustees consider that the Charity has adequate resources to meet its liabilities as they fall due throughout the assessment period. They have identified no material uncertainties that cast significant doubt on the Charity's ability to continue as a going concern and have therefore prepared the financial statements on that basis.

Income recognition
Voluntary income and donations (including legacies) are accounted for once the Charity has entitlement to the income, it is probable the income will be received, and the amount of income receivable can be reliably measured. The income from trading activities is shown gross, with the associated costs included in fundraising costs.

Grant income is recognised when the Charity has entitlement to the funding, receipt is probable and the amount can be measured reliably. Grants subject to performance-related or time-related conditions that prevent entitlement are recognised when those conditions are satisfied. Amounts received before these conditions are met are included in deferred income. Restrictions on the purposes for which funding may be used do not, in themselves, justify deferring recognition.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Income from charitable activities
Income from school fees, workshops and other educational services is recognised as the relevant services are delivered. Amounts received in advance are deferred until the services are provided. Income earned but not received at the year end is recognised as accrued income.

Expenditure recognition
Expenditure is accrued as soon as a liability is considered probable, and the amount of obligation can be measured reliably. The charity is not registered for VAT and accordingly expenditure includes VAT where appropriate.

Expenditure included in Raising Funds includes amounts incurred in obtaining grants and other donations.

1. Accounting Policies (continued)

Charitable expenditure includes those costs in fulfilling the Charity's principal objects, as outlined in the Report of the Trustees. These include grants made, governance costs and support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to the independent examination and legal fees together with an apportionment of overhead and support costs.

The charity contributes to certain employees' personal pension plans. These are defined contribution schemes, the assets of which are held separately from those of the charity. Contributions are charged to the Statement of Financial Activities on an accruals basis.

Taxation
The Charity is a charitable incorporated organisation and is eligible for exemption from corporation tax on qualifying income under Part 11, Chapter 3 of the Corporation Tax Act 2010, and on chargeable gains under section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that these are applied exclusively for charitable purposes. No corporation tax liability arises for the year.

Tangible fixed assets and depreciation
Tangible fixed assets are stated at cost less accumulated depreciation and impairment losses. Items are capitalised where they are expected to provide benefit to the Charity for more than one year. Depreciation is charged from the date an asset is available for use to write off its cost less estimated residual value over its expected useful life.

Equipment, fixtures and fittings are depreciated at 25% per annum on a straight-line basis.

Debtors
Grants receivable and other debtors are included at the settlement amount due. Prepayments are valued at the amount prepaid.

Creditors and provisions
Creditors and accruals are recognised where the Charity has a present obligation arising from a past event. Amounts payable within one year are normally measured at their settlement amount. Longer-term financial liabilities are measured at amortised cost using the effective interest method where the effect is material.

Provisions are recognised where the Charity has a present legal or constructive obligation arising from a past event, a transfer of economic benefits is probable and the amount can be estimated reliably. Provisions are measured at the best estimate of the expenditure required to settle the obligation at the reporting date and discounted to present value where the effect is material.

Fund accounting
The funds held by the charity are either:

- Unrestricted general funds - these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.
- Restricted funds - these are funds that 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.

2. Income

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Donations & legacies				
Donations	87,343	10,000	97,343	28,100
Gift Aid	1,146	-	1,146	1,014
Grants	61,000	45,788	106,788	131,443
	149,489	55,788	205,277	160,557
Charitable activities				
School income	9,525	-	9,525	10,675
	159,014	**55,788**	**214,802**	171,232

3. Expenditure

3a. Expenditure – Cost of raising funds

	Consultant costs 2025 £	Teaching Resources & Training 2025 £	Office/ other 2025 £	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £	Total 2024 £
Fundraising	**10,296**	**0**	**15,217**	**25,513**	**0**	**25,513**	**10,680**

3b. Expenditure – Charitable activities

	Staff costs 2025 £	Teaching Resources & Training 2025 £	Office/ other 2025 £	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £	Total 2024 £
Schools work	119,235	8,200	17,780	55,767	89,448	145,215	150,231
Governance costs	-	-	900	900	-	900	900
	119,235	**8,200**	**18,680**	**56,667**	**89,448**	**146,115**	**151,131**

3. Expenditure (continued)

3c. Staff Costs

Included within expenditure on charitable activities are the following staff costs:	**2025**	2024
	£	**£**
Wages and salaries	114,752	118,881
Social security costs	2,053	4,876
Pension costs	2,430	2,531
	119,235	**126,288**
Of which the following relate to Key Management Personnel:		
Wages & salaries	43,440	74,766
Pension costs	1,116	1,813
	44,556	**76,579**

The average number of employees during the year was 6 (2024: 5). No employees received payments in excess of £60,000 during the year. At 31 December 2025 pension payments due to the pension provider were £0 (2024: £524).

4. Net (Expenditure)/Income

This is stated after charging:	**2025**	2024
	£	**£**
Depreciation of owned assets	256	260
Independent examination	900	900

5. Tangible Fixed Assets

	Fixtures, fittings & equipment £
Cost	
At 1 January 2025	1,589
Additions	1,167
Disposals	(380)
At 31 December 2025	2,376
Depreciation	
At 1 January 2025	1,356
Charge for Year	256
Disposals	(380)
At 31 December 2025	1,232
Net Book Value	
At 31 December 2025	**1,144**
At 31 December 2024	**233**

All of the fixed assets are used for charitable purposes.

6. Debtors

	2025 £	2024 £
Accrued Income	1,843	4,842
Prepayments	791	2,284
Other debtors	-	1,350
	2,634	**8,476**

7. Creditors - Amounts Falling Due Within One Year

	2025 £	2024 £
Deferred income	28,000	30,513
Trade creditors	984	954
Other creditors including taxation and social security	1,617	524
Accruals	958	952
	31,559	32,943

Deferred income of £28,000 (2024: £30,513) represents funding received in advance for activities to be delivered in subsequent accounting periods. This income will be recognised in the periods to which it relates.

8. Restricted Funds

8a Current year	At 1 January 2025 £	Income £	Expenditure £	Transfers £	Gains/ (losses) £	At 31 December 2025 £
Salary and other direct costs	**33,660**	**55,788**	**(89,448)**	-	-	-

8a Prior year	At 1 January 2024 £	Income £	Expenditure £	Transfers £	Gains/ (losses) £	At 31 December 2024 £
Salary and other direct costs	**0**	**131,754**	**(98,094)**	**-**	**-**	**33,660**

Restricted funds are principally grants received from charitable organisations who provide funding for RSHE and other work carried out by the Charity over specified time periods and locations. The largest restricted donation included in 2025 was from the Hampton Fund, who gave a grant of £28,000 for work done in that year. LVA has received a grant of the same amount for 2026, which has been included in deferred income (see note 7 above). The majority of LVA's costs related to restricted funds represent the salary costs of educators and other staff involved in the delivery of RSHE programmes in schools.

9. Related Party Transactions and Balances

No trustees received remuneration or other benefits during the year (2024: £nil). No trustee expenses were reimbursed or paid directly by the Charity (2024: £nil).

The aggregate donations made by the trustees were £4,170 (2024: £1,515).

There are no other related party transactions or balances.