MY LIFE MY CHOICE

TRUSTEES' ANNUAL REPORT
AND
UNAUDITED FINANCIAL STATEMENTS

FOR THE PERIOD ENDED
31 MARCH 2026

Charity Number:
1187726 (England and Wales)

MY LIFE MY CHOICE

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AND
UNAUDITED FINANCIAL STATEMENTS

FOR THE PERIOD ENDED
31 MARCH 2026

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GENERAL INFORMATION

Registered charity name	My Life My Choice
Charity number	1187726
Principal & registered office address	Unit 3 Watlington House Watlington Road Cowley Oxford OX4 6NF
Trustees	President Michael Edwards Ady Chappell Benjamin McCay Andy Law Charlene Mileham Mick Bebbington Lucy Bowerman Liam Payne Tom Eyre David Murgia (Appointed 11 Nov 2025) Katerine Longthorp (Appointed 11 Nov 2025) Nathan Stanton (Appointed 11 Nov 2025) Hayley Evans (Appointed 11 Nov 2025) Abul Kasem (Appointed 11 Nov 2025) William Lambert (Appointed 11 Nov 2025) Keith Filleul (Resigned 11 Nov 2025) Anup Upadhyaya (Resigned 11 Nov 2025) Katie Lloyd (Resigned 11 Nov 2025) Joan Mansfield (Resigned 11 Nov 2025)
Accountants	S K Punia Accountants LLP Olympic House 28 -42 Clements Road Ilford IG1 1BA
Independent examiner	Surinder Singh FAAT| BSc Honors| FCCA
Bankers	Unity Trust Bank

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TRUSTEES' ANNUAL REPORT

FOR THE PERIOD ENDED 31 MARCH 2026

Constitution

The charity is registered as a Charitable Incorporated Organisation (CIO) with the Charity Commission (no. 1187726) and is constituted by deed dated 3rd February 2020.
Previously, the charity was registered with the Charity Commission (no. 1073247) as "Oxfordshire My Life My Choice Association").

Trustees

My Life My Choice is 100% user-led charity with all trustees, annually elected by the 1,025 membership, having a learning disability. Trustees are shown on p2 of this document.

Objects

Our vision is a world where people with learning disabilities are treated without prejudice and are able to have choice and control over their own lives.
Our mission is three-fold:

1. To make sure that there is independent support for people with learning disabilities in Oxfordshire to have their say and to claim their rights
2. To make sure that the views of people with learning disabilities are taken seriously by both professionals in the services they use and the wider public
3. To "Power Up" their lives so they can make a positive contribution to society.

To achieve this three-fold mission, our short-term operational goals are reviewed annually by the user-led trustee board to ensure they directly advance our medium-term three-year strategic plan and our longer-term objectives.

Review of the period

Key points:

- MLMC has formed a national self-advocacy coalition called 2GETHER with 6 other charities. The aim is to develop a coordinated national voice for people with a learning disability. Terms of reference and a memorandum of understanding have been agreed, joint projects being worked upon, and a funding bid to The National Lottery Fund made.
- The Leader of Oxfordshire County Council has struck a 'Deal' with MLMC, to give those with lived experience a direct role in shaping the services and opportunities that affect their lives. Developed by MLMC's campaign champions, the Deal reinforces the council's commitment to co-production and aligns with the Oxfordshire Learning Disability Plan 2025–2035.
- MLMC celebrated the current membership breaking the 1,000 mark.
- Our Computer Buddy project wins "Digital Award" at Oxfordshire Care Awards 2025.
- Oxfordshire County Council awarded MLMC a three-year grant (2026-29) of £119,000 for continued and extended self-advocacy work. This represents a 15% increase on the previous terms.
- MLMC won the Green Transport Award at the 2025 Oxford Climate Awards for the "Travel Buddy" scheme.

A detailed review of our activities, impact, and achievements during the year is published separately in our stand-alone My Life My Choice Annual Report 2025/26 which is available on our website.
Thank you to everybody who has supported us during the year.

Voluntary contribution

In addition to trustee and beneficiary contributions, the charity benefits from the vital support of 23 general volunteers. These volunteers assist in supporting governance, driving community engagement, and befriending members through our Gig Buddy project.

Reserves Policy

The trustees have established a reserves policy whereby the unrestricted funds not committed or invested in tangible fixed assets held by the charity should be between 6- and 12-months annual expenditure. This level of reserves is maintained to ensure financial resilience and dependability. Based on the last three years expenditure and the projected expenditure in 2026/27, the minimum target for 6 months is £272,951 with a maximum target not exceeding £545,902. At the balance sheet date, our actual free unrestricted reserves stood at £345,426 which successfully aligns with this target framework.

Going concern

The trustees have reviewed cash flows and confirm that the CIO is a going concern for at least 12 months from the date these accounts are signed.

Core activities and public benefit

The charity delivers user-led self-advocacy projects to empower people with learning disabilities, and the trustees confirm that they have referred to the Charity Commission's general guidance on public benefit when planning future activities.

Principal Risks and Uncertainties

The trustees maintain a risk register. The principal risks identified include maintaining secure digital infrastructure to prevent cyber disruptions to our projects, reviewing the ever-changing funding arena, and ensuring our operations adapt sustainably to evolving environmental standards. These risks are managed via regular internal reviews and cloud-security updates.

RESPONSIBILITIES OF THE TRUSTEES

FOR THE PERIOD ENDED 31 MARCH 2026

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and regulations.
Charity Law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and which enable them to ensure that the financial statements comply with the Charities Act 2011. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

INDEPENDENT EXAMINATION

The nominated independent examiner will be considered by trustees for re-appointment for the ensuing year.

Signed on behalf of the trustees

Ady Chappell
Co-Chair of the Trustees

Ady Chappell

Date 1/10/26

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INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS

FOR THE PERIOD ENDED 31 MARCH 2026

I report on the accounts of the Charity for the period ended 31 March 2026, which are set out in pages 7 – 18.

Respective responsibilities of trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirements of s144(2) of the Charities Act 2011 (the 2011 Act) does not apply and that an Independent Examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under s145 of the 2011 Act, whether particular matters have come to my attention.

Basis of independent examiner's report

An examination was carried out in accordance with the 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 the seeking of explanations from you as 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

In the course of my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that, in any material respect, the requirements:

- to keep accounting records in accordance with s130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act.

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Surinder Singh FAAT| BSc Honors| FCCA

S. Singh

Date 2/10/2026

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE PERIOD ENDED 31 MARCH 2026

		Unrestricted Funds	Restricted Funds	Total 2026	Unrestricted Funds	Restricted Funds	Total 2025
		£	£	£	£	£	£
Income from:							
Donations and legacies	3	-	-	-	1,786	-	1,786
Charitable activities	4	54,309	476,644	530,954	205,642	387,788	593,430
Investments	5	3759	0	3759	8,183	-	8,183
Total income		58,068	476,644	534,713	215,611	387,788	603,399
Expenditure on:							
Raising funds	6	3828	260	4088	-	-	-
Charitable activities	7	98,898	446,510	545,408	67,440	495,177	562,618
Total expenditure		102,726	446,770	549,496	67,440	495,177	562,618
Net gains / -losses in investments		27,355		27,355	14,822	-	14,822
Net income / -expenditure		-44,658	29,874	-14,783	148,171	-107,389	40,782
Transfers between funds		-24,887	24,887	-	- 4,241	4,241	-
Net movement in funds		-42,189	54,761	12,572	158,752	- 103,148	55,604
Reconciliation of funds:							
Total funds brought forwards		387,615	65,096	452,711	228,863	168,244	397,107
Total funds carried forward		345,426	119,857	465,283	387,615	65,096	452,711

The Statement of Financial Activities includes all gains and losses in the period and therefore a statement of total recognised gains and losses has not been prepared. All of the above amounts relate to continuing activities. The notes on pages 10 to 18 form part of these financial statements.

BALANCE SHEET

AS AT 31 MARCH 2026

	Notes	2026 £	2026 £	2025 £	2025 £
FIXED ASSETS					
Tangible Assets	10		5,117		6,992
Investments	11		350,566		273,211
CURRENT ASSETS					
Debtors	12	10,819		42,431	
Cash at bank		109,294		139,749	
		120,113		182,180	
CREDITORS: Amounts falling due within one year	13	- 10,512		- 9,671	
NET CURRENT ASSETS			109,601		172,508
CREDITORS: Amounts falling due after more than one year					-
NET LIABILITIES			465,283		452,711
FUNDS					
INCOME FUNDS					
Unrestricted Income funds	14		345426		387,615
Restricted reserves	15		119857		65,096
TOTAL INCOME FUNDS			465,283		452,711

For the period ended 31 March 2026, the charity was entitled to exemption from audit under section 145 of the Charities Act 2011.

Trustees responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 145; and
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These financial statements were approved by the members of the committee and authorised for issue on 1/12/26 and are signed on their behalf by:

Ady Chappell

Ady Chappell

Co-Chair of the Trustees

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STATEMENT OF CASH FLOWS

AS AT 31 MARCH 2026

	Notes	2026 £	2025 £
Cash used in operating activities	17	15,867	4,712
Cash flows from investing activities			
Dividends and interest from investments		3759	8,183
Purchase of investments		-50000	- 6,104
Purchase of fixed assets		-80	- 1,600
Cash provided by (used in) investing activities		- 46,322	480
Increase (decrease) in cash and cash equivalents in the year		- 30,455	5,192
Cash and cash equivalents at the beginning of the year		139,749	134,557
Total cash and cash equivalents at the end of the year		109,294	139,749

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2026

1. ORGANISATION STATUS

My Life My Choice is a Charitable Incorporated Organisation (CIO).

The assets and liabilities of the previous unincorporated organisation were transferred to the new CIO on 7 May 2020 when the old charity was wound up.

2. ACCOUNTING POLICIES

Basis of accounting

The charity constitutes a public benefit entity as defined by FRS102.

These financial statements have been prepared under the historical cost convention and in accordance with applicable United Kingdom accounting standards and the requirements of the Statements of Recommended Practice 2015 (SORP 2015), 'Accounting and Reporting by Charities', issued by the Charities Commission and the Companies Act 2006, with FRS102, update bulletin 1.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed.

Income

All income is included in the statement of financial activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.
Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Investment income and interest receivable

Income from investments and deposit interest is included in the statement of financial activities when it becomes receivable. Investment income is included gross of recoverable taxation.

Expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure represents amounts invoiced, including value added tax.

Fixed assets

Fixed assets (excluding investments) are stated at cost less accumulated depreciation. All assets costing £150 or more are capitalised and valued at historical cost.

Depreciation
Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Office furniture – 20% straight line
Computer equipment – 33% straight line

Investments
Investments are valued at market value at the balance sheet date with net gains and losses arising on revaluation and disposals during the year included in the statement of financial activities.

Taxation
The Charity is exempt from corporation tax on its charitable activities.

3. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	Total 2026 £	Total 2025 £
Donation from previous unincorporated charity	-	-	-	-
Other donations received	-	-	-	1786
	-	-	-	1786

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2026 (continued)

4. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2026 £	Total 2025 £
Oxfordshire County Council	-	104,033	104,033	110782
South Oxfordshire District Council	-	20,241	20,241	6596
The Big Lottery	-	-	-	-
Oxford City Council	-	5,000	5,000	5000
Oxfordshire Community Foundation	-	3,000	3,000	40637
Motability Foundation	-	88,447	88,447	81039
National Lottery Heritage Fund	21,536	-	21,536	-
Lloyds Bank Foundation	-	25,000	25,000	25000
National Lottery Community Fund	-	90,414	90,414	85501
Other Trusts and Foundations	-	91,738	91,738	95665
NHS Bucks Grant	-	-	-	62183
Fees received	29,651	28,803	58,454	76591
Ticket sales	2,336	-	2,336	2811
National Lottery Awards for All	-	19,969	19,969	-
Other income	787	-	787	1624
	54,309	476,644	530,954	593,430

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2026 (continued)

5. INCOME FROM INVESTMENTS

	Unrestricted Funds £	Restricted Funds £	Total 2026 £	Total 2025 £
Bank interest	3,759	-	3,759	8183
Dividends receivable	-	-	-	-
	3,759	-	3759	8183

6. EXPENDITURE ON RAISING FUNDS

	Unrestricted Funds £	Restricted Funds £	Total 2026 £	Total 2025 £
Advertising	3828	260	4088	-
				-
	3828	260	4088	-

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2026 (continued)

7. EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
	£	£	£	£
Staffing costs	41272	316871	358143	393602
Freelance workers	-	-	-	8796
Training - staff and beneficiaries	505	1290	1795	6903
Recruitment	231	1497	1728	3798
Insurance	2777	-	2777	1729
Rent and room hire	1498	34938	36436	43617
Travel and subsistence	4794	9603	14396	9945
Printing and stationery	0	7444	7444	13211
Telephone and postage	330	13076	13407	15626
IT costs	708	19291	19999	8995
Bank charges	149	1058	1207	1627
Equipment	-	-	-	759
Depreciation	1956	0	1956	2405
Refreshments	1073	2858	3931	6577
Consultancy fees	-	-	-	18129
Membership	628	1274	1902	1607
Repairs and maintenance	2095	197	2292	419
Utilities	-	2840	2840	2880
Professional fees	21815	8884	30698	1500
DBS charge	16	1334	1350	766
Gig Buddy Expenses	-	7204	7204	-
Other costs	16237	9894	26132	10214
Governance costs	2815	6955	9770	9514
	98,898	446,510	545,408	562,618

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2026 (continued)

8. GOVERNANCE COSTS

	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
	£	£	£	£
Independent Examiner's fee	550		550	450
Accountancy fees	1000		1000	1500
Trustee Expenses	1265	6955	8220	9514
	2815	6955	9770	11,464

9. ANALYSIS OF STAFF COSTS

	2026	2025
	£	£
Wages	280,996	341,668
Social security costs	23,838	24,934
Pension costs	53,309	27,000
	358,143	393,602

None of the employees of the charity earned £60,000 or more during the period ended 31 March 2026 The average number of employees during the period was 9 (2025: 11). All employees are involved in the provision of the charity's objectives.

10. TANGIBLE FIXED ASSETS

	Computers	Equipment	Total
	£	£	£
COST			
At 1 April 2025	22519	18573	41092
Additions	0	80	80
At 31 March 2026	22519	18654	41173
DEPRECIATION			
At 1 April 2025	-18274	-15826	-34100
Charge for year	-1401	-555	-1956
At 31 March 2026	-19675	-16381	-36056
NET BOOK VALUE			
At 31 March 2026	2844	2273	5117
At 31 March 2025	4245	2747	6992

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2026 (continued)

11. INVESTMENTS

	2026	2025
	£	£
At start of year	273,211	252,285
Additions	50,000	6,104
Unrealised gain	27,355	14,822
At end of year	350,566	273,211

12. DEBTORS

	2026	2025
	£	£
Trade debtors	3132	34,745
Prepayments	1368	1368
Other debtors	6319	6319
	10,819	42,431

13. CREDITORS

	2026	2025
	£	£
Trade creditors	1677	2126
Accruals	1903	1500
Other creditors	6932	6045
	10,512	9671

14. UNRESTRICTED INCOME FUNDS

	Balance at 1 April 2025	Income	Expenditure	Gains / - losses on investments	Transfers	Balance at 31 March 2026
	£	£	£	£	£	£
Contingency reserves	24,664	-	-	-	-	24,664
General reserve	362,951	58,068	-102,726	27,355	-24,887	320,762
	387,615	58,068	-102,726	27,355	-24,887	345,426

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2026 (continued)

15. RESTRICTED INCOME FUNDS

	Balance at 1 April 2025	Income	Expenditure	Transfers	Balance at 31 March 2026
	£	£	£	£	£
Groups	27,119	119,309	-133,559		12,869
Restricted Funds - Other	-	-	-		-
Travel Buddy	1531	123,817	-89,145		36,203
Champions	-	39,774	-38,193		1,581
Inspections	3232	45,000	-41,533		6,699
Gig Buddy	2159	96,154	-88,171		10,142
Health and Happiness	30,899	0	-25,421	24,887	30,365
Computer Buddy	157	52,590	-30,748		21,999
	-				-
Total funds	65,096	476,644	-446,770	24,887	119,857

Purpose of funds:

Groups: Members meet, learn new skills, speak up and make new friends
Inspections: Members inspecting services
Travel Buddy: Members learning to travel independently, supported by paid peers
Champions: Members speaking up and campaigning to improve the quality of life for people with learning disabilities
Gig Buddy: Members getting out and having fun
Health & Happiness: Improving health and wellbeing
Computer Buddy: Supporting members to be digitally included with free devices and training.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2026 (continued)

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Tangible fixed assets £	Total £
Restricted funds	-	119,857
Unrestricted Funds	5117	345,426
	5117	465,283

17. Reconciliation of net movement in funds to net cash flow from operating activities

	2026 £	2025 £
Net income/expenditure for the year (as per the Statement of Financial Activities)	-14,783	40,782
Add back depreciation charge	1956	2405
Investment income	- 3759	-8183
Decrease (increase) in debtors	31,612	-27,097
Increase (decrease) in creditors	840	-3194
Net cash used in operating activities	15,867	4712

18. TRUSTEE REMUNERATION, KEY MANAGEMENT PERSONNEL AND RELATED PARTY TRANSACTIONS

No member of the board of trustees received any remuneration for the role as trustee during the year. Some trustees received payment for professional services supplied to the charity: £8,220 (2024/25: £9,515).

Trustees were reimbursed a total of £916 for travel expenses and £188 for refreshments directly attributable to their duties as trustees during the year.

The Key Management Personnel comprise the Trustees, Charity Co-ordinator and Deputy Charity Co-ordinator. The total employee benefits (staff gross salary, employer pension and medical plan) of the key management personnel plus payments to Trustees for non-related trustee work were £121,959 (2024/25: £125,973).

Other than the payment to trustees for services disclosed above, there were no other related party transactions.