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Trustees' Report and Financial Statements for the year ended 31 March 2026

The Trustees submit their Annual Report and Financial Statements for the year ended 31st March 2026.

Docusign Envelope ID: 26A65F23-4076-89CF-8136-B40D4C416EE7

Reference and Administrative Information

Organisation Name: Love4Life
Structure: Charitable Incorporated Organisation (Association model)
Registered with the Charity Commission: February 2020. Operational since April 2022.
Registration number: 1187757
Registered Office: C/o The Kings Centre, 171-173 West Street, Fareham, PO16 0EF
Web site: https://www.love4life.org.uk

Board of Trustees

Trustee	
Angela Murphy	Chair of Trustees
Gail Bedding	
Alison Heustice	
Gillian How	
Dawn Jacobs	
Nicholas Pattenden	
Jonathon Altham	
Georgina Hovey	

Members
FitzRoy Support is the sole member of the CIO.

Independent Examiners
Stuart McKay
MHA Audit Services LLP
2 London Wall Place, London
EC2Y 5AU

Bankers
NatWest
31-37 Victoria Rd, Farnborough
GU14 7NR

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Trustees' Report including Strategic Report

Love4Life is a membership-based charity supporting people with a learning disability and autistic adults to make friends, learn new skills, grow in confidence and explore dating and relationships.

Members come to Love4Life for many reasons. Some are lonely or socially isolated. Some want to make friends, start dating or build a wider social life. Others want support to develop practical skills, confidence, independence or employment-related experience. Many members face barriers that make ordinary opportunities harder to access – from stigma and low expectations to reduced support, poverty, anxiety and a lack of accessible social spaces.

Love4Life exists to challenge those barriers. The charity creates safe, supported spaces where friendships can happen naturally and where members can try new things, build relationships and develop the skills they need to take a fuller part in their communities. Every member's journey is different, and support is designed to respond to what matters to each person.

Originally launched in 2007, Love4Life became an independent Charitable Incorporated Organisation in 2022 with FitzRoy as its only member. Its work continues to be shaped by people with lived experience. Members influence the charity's activities through committees, feedback, volunteering, ambassador roles and co-production. This helps ensure activities, workshops and support respond to what matters most to members.

During 2025/26, Love4Life delivered a substantial programme of support, while also undertaking a detailed review of its operating model and long-term sustainability. The charity has now consolidated delivery into its original Hampshire network. This follows the closure of other network activity in London and Coventry, and a reduction in the Hampshire footprint, which previously included a Southampton coordinator.

This has been a difficult period of change. Love4Life's work has continued to demonstrate strong impact for members, but the charity has had to respond to the realities of a challenging funding environment and make difficult decisions that protect the long-term viability of the service.

What Love4Life does

Love4Life combines structured support with the power of friendship, peer connection and community. Its work includes:

- supported social events and activities, helping members build friendships, confidence and wider social networks
- workshops covering healthy relationships, building confidence and independent living
- one-to-one support to help members work towards personal goals, manage challenges and embed learning from workshops
- chaperoned dates and facilitated introductions where members want support to develop friendships or romantic relationships
- volunteering and ambassador opportunities, enabling members to support others, develop skills and contribute to the direction of Love4Life
- lived experience training opportunities, including supporting members to become Oliver McGowan lived experience co-trainers

Support is designed to be accessible, practical and member led. It recognises that relationships, confidence, safety and independence are connected.

Impact and activity in 2025/26

During the year, Love4Life reached 333 members, delivered 532 social events, provided 844 one-to-one support sessions and ran 93 workshops.

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Workshop topics included confidence building, boundaries, consent, mental health, trust, travel training, budgeting, online safety, employability, personal care, healthy relationships, handling rejection, volunteering and goal setting.

This level of activity reflects both the reach of Love4Life, and the breadth of support members need. It also shows the importance of combining social connection with practical learning. Members are not only attending activities – they are building skills, making decisions, taking positive risks and developing confidence over time.

Love4Life also continued to strengthen opportunities for members to lead and contribute. During the year, 24 member ambassadors were trained. Together, they attended 50 sessions and contributed 113 volunteering hours. In addition, 12 members were supported to become Oliver McGowan lived experience co-trainers, creating paid opportunities for members to use their experience to improve understanding of learning disability and autism across health and social care.

This is an important part of Love4Life's impact. Members are not only beneficiaries of support – they are also volunteers, ambassadors, trainers, committee members and peer supporters. These roles help members develop communication, leadership, teamwork and employment-related skills, while also challenging assumptions about what people with a learning disability and autistic adults can contribute. Love4Life's wider impact is seen in the friendships members make, the confidence they build and the independence they develop.

Growing membership and widening participation

A key priority during the year was to reach people who may otherwise be excluded from opportunities for friendship, relationships and social development. Love4Life built relationships with social prescribers, day services, educators, care providers and local community organisations to support referrals and increase awareness.

Earlier in the year, Love4Life continued to see strong demand, with membership increasing by 63%. However, demand alone was not enough to secure long-term sustainability across all locations in a challenging funding environment.

Love4Life continued to work creatively to reach people who might otherwise be isolated, while also reviewing how best to focus its resources for long-term sustainability.

Prioritising members' continued progression

Love4Life is not a one-off intervention. Many members stay involved over time because their goals develop as their confidence grows. For some, the first step is attending an event. For others, it is learning to travel independently, managing money, building a healthy relationship, volunteering, preparing for work or speaking up as an ambassador.

During 2025/26, Love4Life continued to develop its workshop and coaching programme in response to member feedback. Longer-standing members helped inform changes to the programme offer, reflecting the need for continued development beyond initial social connection.

Workshops were designed to help members build knowledge and apply it to their own lives, with one-to-one support reinforcing learning where needed.

This approach recognises that progression looks different for every member. It may be a new friendship, the confidence to attend a group alone, the ability to manage a difficult conversation, a better understanding of consent and boundaries, or the first steps towards volunteering or paid work.

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Lived experience leadership
Ensuring that people with a learning disability and autistic adults shape Love4Life remains central to the charity's approach. Members contribute through local committees, ambassador roles, feedback, peer support and lived experience training.

The development of member ambassador roles has been particularly important. These roles give members opportunities to welcome and support others, co-facilitate activities, represent Love4Life and build skills that may support future volunteering or employment. Lived experience volunteering also strengthens the network itself, because new members can see people like them taking visible, valued roles.

Love4Life also created employment-related opportunities for members to share their lived experience as part of training. Supporting members to become Oliver McGowan lived experience co-trainers was a significant achievement, providing members with structured support through the recruitment and preparation process and enabling them to contribute to improved practice across health and social care.

Significant changes during the year
Following a detailed review, Love4Life made the difficult decision to consolidate delivery into Hampshire. The Hampshire network is Love4Life's original network. This was a very sad and difficult decision, particularly given the strong impact of the work in reducing loneliness, helping members build friendships and supporting people to grow in confidence and independence. However, despite intensive fundraising, Love4Life was unable to secure the funding needed to continue delivery at the previous scale.

The review formed part of the Trustees' responsibility to ensure that Love4Life's activities remain financially sustainable and aligned with the charity's resources. Love4Life remains committed to the core strengths of its model – member-led support, social connection, skills development and lived experience leadership.

The year has shown both the strength of the Love4Life model and the pressures facing small, specialist charities working in a challenging funding environment. Love4Life remains rooted in a simple belief – that people with a learning disability and autistic adults should have the same opportunities as anyone else to make friends, fall in love, try new things, build confidence, contribute to their communities and shape their own futures.

Following the year end, the Trustees entered into discussions with another charity regarding the future operation of the Love4Life network. A tentative agreement was reached in June 2026 for the transfer of control of the CIO, with completion expected on 31 August 2026. The Trustees believe this will support the continued development of Love4Life's activities and ensure the long-term sustainability of the network.

Public Benefit Statement

The Trustees confirm that in developing and reviewing the objectives and activities of Love4Life and the Charity's strategic plan, due regard has been given to the public benefit guidance issued by the Charity Commission.

The benefit to the public is incorporated in our mission to provide opportunities for friendship and socialising, helping members to lead full, stimulating and independent lives.

The benefits of the services provided by Love4Life are open to all people with a learning disability or autistic adults who have passed our internal vetting process and found to be suitable for the services we offer. Other than that, access is only limited by the capacity of the Love4Life work force and our geographic spread.

Establishing good community relations and active engagement with local communities is of paramount importance to our mission of boosting inclusion.

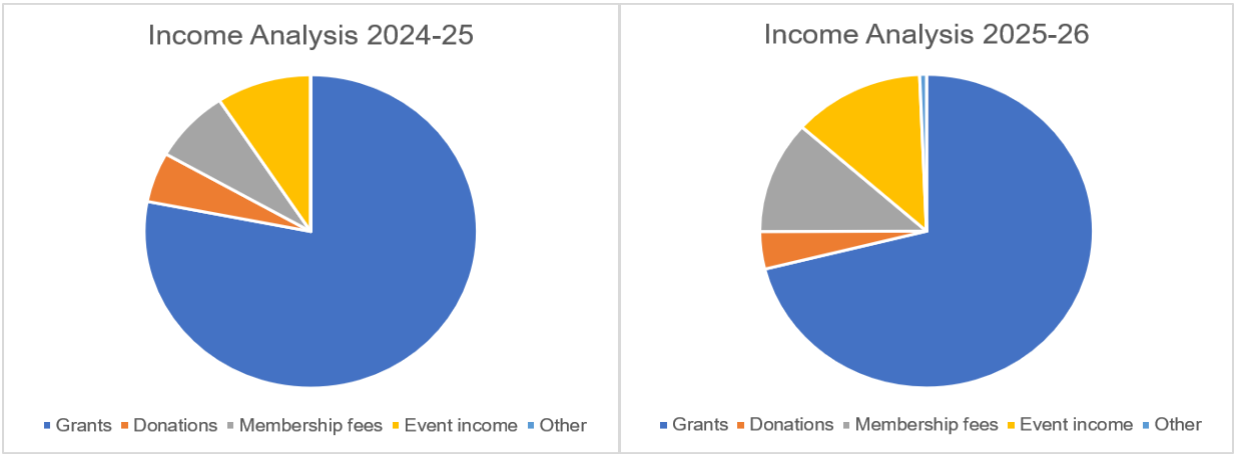
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No private benefit is derived from the activities of Love4Life by either the Trustees or parties related to them.

FINANCIAL REVIEW

The 2025/26 Financial Year

During 2025/26, Love4Life reviewed its operating model and consolidated delivery into its original Hampshire network.



The principal funding sources for Love4Life are grants and donations (2025/26: £174,124), supplemented by the monthly fee payable by members (2025/26: £26,965). Members also pay a contribution to the direct costs of any events (2025/26: £29,651), making these largely cost neutral. During the year Fitzroy Support made a payment of £15,000 to Love4Life by way of a grant.

The majority of Love4Life's expenditure is spent on the cost of staff who deliver the CIO's services (2025/26: £182,927; 68%), with a further 6% (2025/26: £15,857) going towards the service fee to FitzRoy Support for fundraising and back-office administration services. Approximately 11% of expenditure is used to pay for member events and activities (2025/26: £30,628) and the remaining 15% of expenditure (2025/26: £39,867) covers staff and volunteer travel, training, office rent and administration costs.

This resulted in a deficit for the year of £37,000 of which £60,931 amounts to restricted funds. The Trustees have subsequently agreed a route to preserve the service through transfer to another charity, see note 14.

Reserves policy

Reserves policy Love4Life needs to build reserves in order to secure financial sustainability.

The general reserve target has been calculated as £40,000. This considers growth of the CIO, the need to cover short term risks and uncertainties, working capital requirements and contractual obligations to staff.

As at March 2026 Love4Life free reserve held a balance of £28,637.

Love4Life is building up its reserves to the target £40,000 by ensuring operational efficiency, reducing non-essential spending, maximising revenue streams including growing members and reviewing pricing, promoting legacy giving and regular giving campaigns. Love4life will also aim to negotiate flexibly with funders to allow for some core cost coverage or contingency allocation.

The Trustees review the main risks of the CIO as part of their annual procedures. While Love4Life is building up its own reserves, the remainder of the required reserve amount will be funded by FitzRoy via a grant if required.

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Independent Examination
The Trustees have opted for an Independent Examination of their accounts and annual report, and MHA Audit Services LLP have been appointed to carry this out.

Structure, Governance, Management

Love4Life is a Charitable Incorporated Organisation (CIO) governed by its constitution dated February 2020. The CIO has adopted the association model and FitzRoy Support (Registered charity number 1011290, a company limited by guarantee, number 2699902) is its only member. The minimum number of Trustees is two, the maximum ten. At least half of all Trustees must be independent from FitzRoy Support.

Recruitment and appointment of Trustees, Trustee induction and training
The board of Love4Life strives to represent a broad mix of skills and experience. Our board of Trustees includes people with a life-long connection to learning disabilities and autism. In order to identify new Trustees, most commonly, the board utilise existing networking channels and connections. In line with the Constitution, 50% of Trustees are appointed by FitzRoy Support.

As part of their induction new Trustees are sent the information on 'The essential Trustee' from the gov.uk web site; they also receive a copy of the Love4Life organisational chart and constitution. New Trustees are also issued with the Conflicts of Interest policy, sign a Fit and Proper Persons Declaration and undergo a Disclosure and Barring Service check. The Board of Trustees are provided with ongoing key, relevant training, in relation to their roles, and are required to keep their knowledge up to date with personal continued development

Organisational structure
The Board of Trustees are responsible for the strategic direction and policy of the charity. The Board meet four times per year together with invited staff. There are currently no sub-committees.

A General Manager is responsible for day-to-day running of Love4Life, motivating our programme team of Co-ordinators and a Volunteer Manager. They are supported by a number of volunteers whose remit is to help run member events.

Related parties and co-operation with other organisations
Love4Life is an independent subsidiary of FitzRoy Support, which is also its only member (registered charity number 1011290, a company limited by guarantee, number 2699902).

Risk and uncertainties
The Trustees consider the following to be the major areas of risk affecting Love4Life:

- Governance and strategic planning
- Manging resources and finance
- Managing staff and volunteers
- Manging information and data
- Welfare of members

A formal risk register has been reviewed by the board in order to manage those risks.

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Independent Examiner's Report to the Trustees of Love4Life ('the Charity')

I report to the Charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2026.

Responsibilities and Basis of Report

As the Trustees of the Charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

Your attention is drawn to the fact that the Charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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 2011 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 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:  Dated: 27 August 2026

Stuart McKay BSc FCA DChA
For and on behalf of
MHA
London, United Kingdom

Date: 27 August 2026

MHA is the trading name of MHA Audit Services LLP, a limited liability partnership in England and Wales (registered number OC455542).

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Statement of Financial Activities for the year ended 31 March 2026

	Notes	2026 Unrestricted Funds	2026 Restricted Funds	2026 Total Funds 31-Mar-26	2025 Total Funds 31-Mar-25
		£	£	£	£
Income from:					
Grants, Donations, Legacies	3	49,961	124,162	174,123	**302,359**
Charitable Activities	4	58,156	0	58,156	**83,915**
Total Income		**108,117**	**124,162**	**232,279**	**386,274**
Expenditure on:					
Raising funds	5	6,877	31,390	38,267	**50,127**
Charitable Activities		77,309	153,703	231,012	**285,902**
Total Expenditure		**84,186**	**185,093**	**269,279**	**336,029**
Net income/(expenditure)		23,931	-60,931	-37,000	**50,245**
Net movement of funds		**23,931**	**-60,931**	**-37,000**	**50,245**
Total funds brought forward		4,706	60,931	65,637	**15,392**
Total funds carried forward		**28,637**	**0**	**28,637**	**65,637**

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

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Balance Sheet as at 31 March 2026

	Notes	31-Mar-26		31-Mar-25	
		£	**£**	£	£
Debtors and prepayments	6	1,324		5,695	
Cash at bank and in hand	7	64,897		97,608	
Current assets			**66,221**		**103,303**
Total Creditors: amounts falling due within one year	8		(37,584)		(37,666)
Net current assets			**28,637**		**65,637**
Total net assets			**28,637**		**65,637**
Funds					
General reserve	9		28,637		4,706
Restricted income funds			0		60,931
Total charity funds			**28,637**		**65,637**

The below notes form part of the financial statements.

The financial statements were approved and authorised for issue by the Board of Trustees on 26 August 2026 and signed on its behalf by:

Angela Murphy

Angela Murphy

Trustee and Chair of the Board of Trustees

26 August 2026

Alison Heustice

Trustee

26 August 2026

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Notes to the Financial Statements for the year ended 31 March 2026

Note 1. Basis of preparation

a) Basis of accounting

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. They accord with United Kingdom Generally Accepted Accounting Practice, the Statement of Recommended Practice – Accounting and Reporting by Charities issued in 2019 (SORP 2019). The accounts have been prepared under FRS 102 and SORP 2019.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.
The Charity meets the definition of a public benefit entity under FRS102.

b) Going concern

As per our reserves policy, while Love4Life is building up its own reserves, the remainder of the required reserve amount will be funded by FitzRoy via a grant if required.

Subsequent to the year end, the Trustees entered into discussions with another charity regarding the future operation of the Love4Life network. A tentative agreement was reached in June 2026 for the transfer of control of the CIO, with completion expected on 31 August 2026.

The Trustees have considered the impact of this proposed transfer as part of their assessment of going concern and are satisfied that the CIO has adequate resources to continue operating and meet its obligations as they fall due until the transfer is completed. Accordingly, the financial statements have been prepared on a going concern basis.

Note 2. Accounting policies

All amounts are presented in pounds sterling and rounded to the nearest whole pound.

2.1 INCOME

Recognition of income: These are 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.

Grants and donations

Grants and donations are only included in the SOFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP). In the case of performance related grants, income must only be recognised 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

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.

Membership fees and event income

Membership fees and event income and recognised when any payments made have been received into the bank account.

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Government grants
The charity has received no government grants in the reporting period.

Tax reclaims on donations and gifts
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
This is 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
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.

Volunteer help
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
This is included in the accounts when receipt is probable, and the amount receivable can be measured reliably.

Income from membership subscriptions
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.

Investment gains and losses
This includes 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.

Debtors
Debtors are measured at their recoverable amounts. The Trustees are of the view that an allowance for irrecoverable debts is not necessary.

Deferred income
Income received or receivable relating to a future accounting period is deferred and recognised as income in the period to which it relates. Deferred income is included within creditors in the Statement of Financial Position.

2.2 EXPENDITURE AND LIABILITIES
Liability recognition
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.

Support costs
The charity has incurred expenditure on support costs. Support costs are costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources.

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Governance costs
Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

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

Redundancy cost
The charity made no redundancy payments during the reporting period.

Creditors
The charity has creditors which are measured at settlement amounts less any trade discounts.

Provisions for liabilities
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.

Financial Instruments
The charity has financial assets and financial liabilities of a kind that qualify as basic financial instruments in accordance with FRS102. Basic financial instruments are initially recognised at the transaction value and subsequently measured at their settlement value.

Accounting estimates, estimation uncertainty and judgements
The Trustees consider there to be no key estimates or judgements applied in the production of these financial statements.

Note 3. Analysis of income from Grants, Donations, Legacies

	Unrestricted	Restricted	Total	2025
Grants				
Active Hampshire				32,150
Cyril and Eve Jumbo Trust		6,000	6,000	3,000
East Hampshire District Council		3,333	3,333	5,000
Fitzroy Support	15,000		15,000	30,000
Gerald Micklem Trust				10,000
M&G plc in the Community Fund				3,800
National Grid Community Matters Fund Future Skills				4,942
The Alan Edward Higgs Charity				10,000
The Bailey Thomas Charitable Fund				15,000
The Blagrave Trust				13,000
The National Lottery		101,329	101,329	156,726
The Patrick Trust		1,500	1,500	
The Charlotte Bonham-Carter Charitable Trust		4,000	4,000	
The Eveson Trust		8,000	8,000	
Anton Jurgens Charitable Trust	6,000		6,000	
Garfield Weston Foundation	20,000		20,000	
The Fore				
Donations				
Individual Donors	4,162		4,162	10,217
Other fundraised income	4,799		4,799	8,524

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Total	**49,961**	**124,162**	**174,123**	**302,359**

Note 4. Analysis of income from Charitable Activities

	2026	2025
Membership fees	26,965	27,397
Event and other income	31,191	33,518
Income from local authority		23,000
Total	**58,156**	**83,915**

Note 5. Analysis of expenditure

Analysis of expenditure on Raising funds	**Unrestricted**	**Restricted**	**Total**	**%**	**2025**
FitzRoy Support service fee	1,114	14,743	15,857	6%	25,000
Office running costs, consultancy, admin, consumables costs	5,763	16,647	22,410	8%	25,127
Analysis of expenditure on Charitable Activities					
Staff costs incl. on costs - see note 10	38,003	144,924	182,927	68%	187,906
Staff training	1,478	520	1,998	1%	1,953
Staff recruitment	0	0	0	0%	0
Member events and activities	29,913	715	30,628	11%	35,052
Office running costs, consultancy, admin, consumables costs	4,105	2,129	6,234	2%	46,332
Staff and volunteer travel	4	2,117	2,121	1%	6,619
Office rent	280	3,080	3,360	1%	2,640
Governance Costs (Independent Examination)	3,526	218	3,744	1%	5,400
Total	**84,186**	**185,093**	**269,279**		**336,029**

Note 6. Debtors

	2026	2025
FitzRoy Support*	558	159
Trade Debtors	460	417
Prepayments	305	119
Accrued Income (grant from Fitzroy Support)		5,000
Total	**1,323**	**5,695**

*These are payments banked into FitzRoy Support, but which are intended for Love4Life (membership fees).

Note 7. Cash at bank and in hand

At the year end, the balance of cash at bank and in hand was £64,897 (2025: £97,608)

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Note 8. Analysis of Creditors: amounts falling due within one year

	2026	2025
Purchase ledger control account	4,099	15,982
Accruals - IE fees due to MHA & Others	3,859	13,565
HMRC Tax and NI March 26	1,496	733
Creative Pension Trust March 26	519	918
Membership and Events Income	4,390	5,231
Attachment of Earnings March-26	0	169
Deferred Income	22,443	0
Other (Credit Card)	778	1,068
Total	**37,584**	**37,666**

Note 9. Fund statement

	Balance at 01-Apr-25	Incoming resources	Outgoing resources	Balance at 31-Mar-26
	£	£	£	£
Restricted funds	60,931	124,162	-185,093	0
General fund	4,706	108,117	-84,186	28,637

Comparative Fund Statement

	Balance at 01-Apr-24	Incoming resources	Outgoing resources	Balance at 31-Mar-25
	£	£	£	£
Restricted funds	41,000	225,618	-205,687	60,931
General fund	-25,608	160,656	-130,342	4,706

The restricted funds relate to monies raised for specific projects or schemes, supporting people with a learning disability and autistic adults to make friends, learn new skills, grow in confidence and explore dating and relationships.

Note 10. Staff costs

	2026	2025
Salaries and Wages	167,719	173,273
Employers National Insurance Costs	8,348	7,739
Employers Pension Contributions	5,144	5,466
Other forms of employee benefit	1,716	1,428
Total	**182,927**	**187,906**

No employees had emoluments in excess of £60,000 (prior year: zero)

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Note 11. Average head count in the year

	2026	2025
Average staff head count in the year	8	9
Average equivalent full-time staff	6.1	6.2

Note 12. Trustees' remuneration and expenses

During the year, no Trustees, who comprise all the Key Management Personnel of the Charity, received any remuneration or other benefits (2025 - £NIL).
During the year, no Trustee expenses have been incurred (2025 - £NIL).

Note 13. Controlling party

The Charity is under the control of FitzRoy Support, a Charity registered with the Charity Commission (No. 1011290) and a Company Limited by Guarantee (No. 2699902). FitzRoy Support is the sole member of the CIO.

FitzRoy Support (registered office FitzRoy House, 8 Hylton Road Petersfield GU32 3JY) enable people with learning disabilities, autism and mental health issues to thrive, living more independently at home and at the heart of their communities.

Note 14. Related party transactions

There were related party transactions between Love4Life and FitzRoy Support for the following:

- Charges for the service delivered by Fitzroy Support to Love4Life under the existing memorandum of understanding
- Payments from Fitzroy support to Love4Life under the agreed support funding
- Payments from Fitzroy to Love4Life of monies banked into Fitzroy which belonged to Love4Life (mainly membership payments and change in bank details)

At end of the year, the following balances were outstanding:

Creditor balance to FitzRoy Support	£3,117 (2025: £15,231)
Debtor balance from FitzRoy Support	£558 (2025: £5,159)

Note 15. Events after the reporting period – post balance sheet events

Following the year end, the Trustees entered into discussions with another charity regarding the future of the Love4Life network. In June 2026, a tentative agreement was reached for the transfer of control of the CIO to the other charity, enabling the continued development and delivery of Love4Life's activities under the stewardship of an organisation with similar charitable objectives.

At the date of approval of these financial statements, the parties are working towards completion of a Deed of Transfer and associated legal arrangements, with the transfer expected to take effect on 31 August 2026.

As this agreement was reached after the reporting date, this represents a non-adjusting event under FRS 102 and no adjustment has been made to these financial statements.