

Company Registration Number: NI043026

Charity Number: NIC102325

The logo for Love For Life features the words "LOVE FOR LIFE" in a bold, yellow, sans-serif font, stacked vertically. The text is positioned in the top right corner of the page, partially overlapping a large, black, triangular graphic that points downwards and to the right.

Love For Life

(A company limited by guarantee, not having a share capital)

Annual Report and Unaudited Financial Statements for the financial year ended 31 August 2025

Daly Park & Company Ltd

Chartered Accountants and Statutory Auditors

4 Carnegie Street

Lurgan

County Armagh

BT66 6AS

Northern Ireland

INSPIRING
RELATIONSHIPS



Love For Life

(A company limited by guarantee, not having a share capital)

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TRUSTEES' AND OTHER INFORMATION

Trustees

Helen Minford

Carlton Edwin Baxter

Ian Bingham

Mervyn Cordner

Heather Kathryn Mary Evans

Gary Halliday

Emma Jane Irwin

David Munroe

Raymond Pollock

Charity Number in Northern Ireland

NIC102325

Company Registration Number

NI043026



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TRUSTEES' AND OTHER INFORMATION

Registered Office

6 Banbridge Road
Waringstown
Craigavon
Co. Armagh
BT66 7QA
Northern Ireland

Principal Address

6 Banbridge Road
Waringstown
Craigavon
Co. Armagh
BT66 7QA
Northern Ireland

Auditors

Daly Park & Company Ltd
Chartered Accountants and Statutory Auditors
4 Carnegie Street
Lurgan
County Armagh
BT66 6AS
Northern Ireland



Love For Life

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TRUSTEES' ANNUAL REPORT

for the financial year ended 31 August 2025

The trustees present their Trustees' Annual Report, combining the Directors' Report and Trustees' Report, and the unaudited financial statements for the financial year ended 31 August 2025.

The financial statements are prepared in accordance with the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Trustees' Report contains the information required to be provided in the Trustees' Annual Report under the Statement of Recommended Practice (SORP) guidelines. The trustees of the company are also charity trustees for the purpose of charity law and under the company's constitution are known as members of the board of trustees.

In this report the trustees of Love for Life present a summary of its purpose, governance, activities, achievements and finances for the financial year 31 August 2025.

The company is a registered charity and hence the report and results are presented in a form which complies with the requirements of the Companies Act 2006 and, although not obliged to comply with the Statement of Recommended Practice (SORP) as issued by the Charity Commissioners for England and Wales in October 2005 (updated in 2008), the organisation has implemented its recommendations where relevant in these financial statements.



Love For Life

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TRUSTEES' ANNUAL REPORT

for the financial year ended 31 August 2025

Structure, Governance and Management

Structure

The organisation is a company limited by guarantee incorporated in Northern Ireland under reference NI043026. It is governed by its Memorandum and Articles of Association dated 23rd April 2002. It is recognised as a charity for tax purposes by HM Revenue & Customs under reference XR59713 and completed registration with the Charity Commission for Northern Ireland on 4th March 2015 under the reference NIC102325. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

The company is under the control of the Directors who are, therefore, acting as Trustees for the Charity.

Organisation

The Board of Directors administers the charity. The Board meets at least six times a year. The Chief Executive Officer, Judith Cairns, has been appointed by the Directors to manage the day-to-day affairs and operations of the charity.



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TRUSTEES' ANNUAL REPORT

for the financial year ended 31 August 2025

Governance

Director Appointment & Training

As described in the Articles of Association, a new director may be eligible for appointment if 21 days before the annual general meeting, written notice is deposited with the registered office of the intended proposal, signed by a member, and signed by the person to be proposed, so as to indicate their willingness to be elected.

New directors are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the Board and decision-making processes and recent financial performance of the charity. Directors are encouraged to view the Charities Commission website so as to gain a full understanding of their roles and responsibilities.

Risk Management

The Trustees have a risk management strategy which comprises an annual review of the risks the charity faces, the establishment of systems and procedures to mitigate those risks identified and the implementation of procedures designed to minimise any potential impact on the charity.

Public Benefit Statement

In setting our objectives and planning our activities the Trustees have given careful consideration to the Charity Commission for Northern Ireland's statutory guidance on public benefit to ensure that the activities have helped achieve the charity purposes and provide a benefit to the beneficiaries.



Love For Life

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TRUSTEES' ANNUAL REPORT

for the financial year ended 31 August 2025

Review of Activities, Achievements and Performance

ABOUT LOVE FOR LIFE

Formed in 2002, Love For Life is a Christian charity with a long-standing reputation for delivering holistic Relationships and Sexuality Education (RSE) in all school types and in many different community settings across Northern Ireland.

Our programmes for young people, parents & carers aim to inspire, equip and resource the next generation to know their worth, flourish in their relationships and value their sexual choices.

Our vision for the future is every young person valuing themselves, relationships and sex in a thriving society.

What is culture saying?

Our culture is telling a story that our young people are listening to.

The average teen spends 35 hours per week on their smartphone - the equivalent of a full-time job.

More young people said they had seen porn before the age of 18 in 2025 (70%) compared with 2023 (64%)

Over half of 16-year-olds reported experiencing illegal or harmful behaviour on social media (e.g. sharing content without consent, online stalking, posting offensive or obscene material).

57% of NI girls aged 11 - 21 wish they looked like they do with filters, within the same article 79% say that they know girls who worry about how their body looks.

According to the survey of 1,034 young people, 19% of young boys believe that posting jokes or nasty comments of a sexual nature on social media is acceptable. 41% personally know someone who has posted a joke or made nasty comments of a sexual nature on social media about a girl or a woman.

Only 17% of 8-13 year olds and just 8% of 14-18 year olds reported that their parents were 'very interested' in what they were doing online, while 20% of 8-13 year olds and 34% of 14-18 year olds felt that their parents were 'not at all interested' in their online activities



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TRUSTEES' ANNUAL REPORT

for the financial year ended 31 August 2025

80% of Northern Irish women first endured sexist behaviour as children.

Online grooming crimes against children in the UK have increased by 89% in six years.

59% of young people reported seeing pornography online by accident, this is up from 38% in 2023.

How is culture's story shaping young people's view of themselves, their expectations in relationships and their attitudes to sex?

As we listen to young people in our programmes they say....

In agreement and partnership with the school or community organisation, young people fill out an evaluation form at the end of our presentations if they're comfortable and happy to do so. These results are from the 2024/25 academic year.

- 56% of 11-18s say they check social media every hour.
36% have given into peer pressure and done something they didn't want to do.
- 1 in 5 are accessing pornography at least weekly.
- 54% were a victim of bullying, or unkind behaviour.
- 39% of 11-16s don't feel confident and able to deal with the physical and emotional changes they are going through.
- 42% don't feel they can resist peer pressure to do something they don't want to.
- 30% of 14-18s are not confident discussing boundaries and values in relationships

Young people are listening to what culture is saying about relationships, but what are they hearing from us? How are we responding?

OUR VISION AND STRATEGY

We believe in a different story for children, young people, families and society.

We believe every young person should feel confident, equipped and inspired to make healthy choices and to build strong relationships.

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TRUSTEES' ANNUAL REPORT

for the financial year ended 31 August 2025

Through our school & community programmes, we remind every young person of their uniqueness, value and worth. We equip them to thrive through the changes and challenges of adolescence. We support them to confidently identify and respond to influences and pressures around relationships and sex. We encourage them to explore the skills and values needed to build strong, healthy relationships.

But as you've read, they're up against it.

It has never been more important to be encouraging and equipping young people to understand and value strong, healthy relationships.

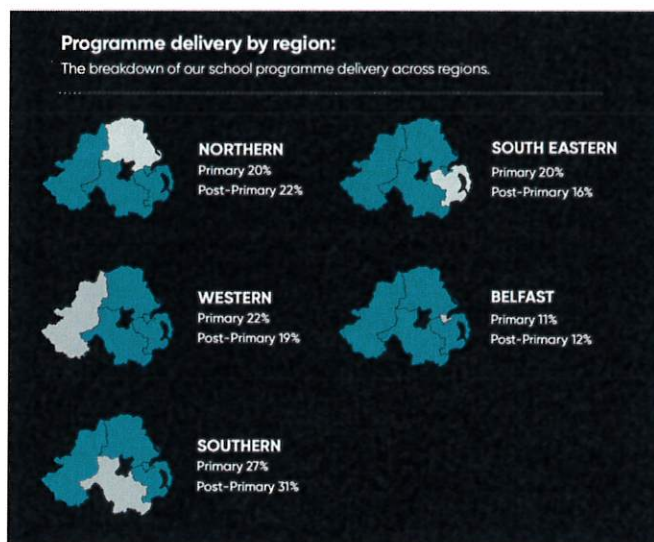


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TRUSTEES' ANNUAL REPORT

for the financial year ended 31 August 2025

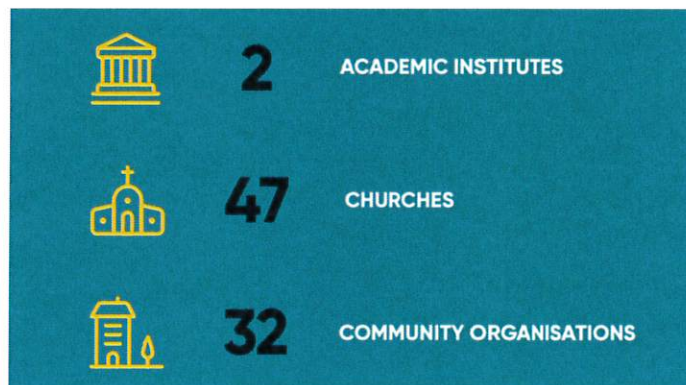
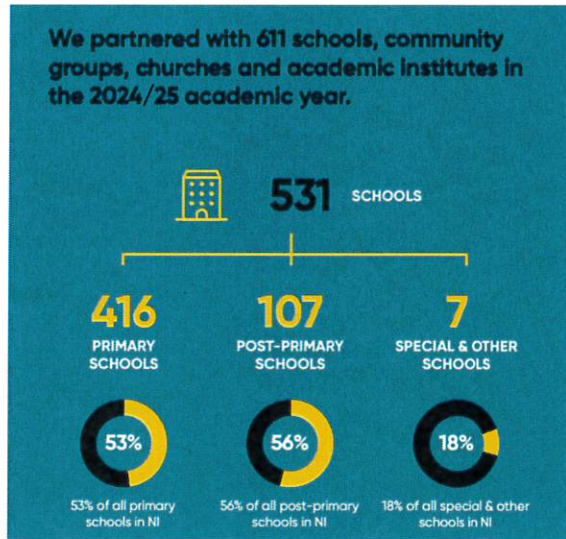


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TRUSTEES' ANNUAL REPORT

for the financial year ended 31 August 2025





Love For Life

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TRUSTEES' ANNUAL REPORT

for the financial year ended 31 August 2025

ACHIEVING OUR VISION

Everything we do contributes to achieving three outcomes. These are the changes that point towards our vision for the future becoming a reality:

STRONG HEALTHY RELATIONSHIPS

Relationships & Sexuality Education is focused on whole-person development, allowing young people space to reflect and evaluate how their attitudes, values and beliefs will shape their choices.

All children and young people are confident, equipped and inspired to make healthy choices and to build strong relationships.

FAMILIES INSPIRING YOUNG PEOPLE

Parents & Carers are leading conversations about relationships and sex with their young people. They are well informed and confident, working in partnership with their schools and community to positively shape their young people's attitudes, values, beliefs, habits and practices around healthy relationships.

THRIVING SOCIETY

RSE is grounded in the understanding of the inestimable value and worth of every child and young person and the building of strong, healthy relationships is championed from childhood to adulthood. Over sexualised cultural norms are challenged at all levels and there is a collective commitment for all young people to know their worth, flourish in their relationships and value their sexual choices.

OUR IMPACT IN SCHOOLS

Love For Life supports schools in their delivery of Relationships and Sexuality Education (RSE). Our presentations are consistent in every school and are delivered to whole year-groups. In the 2024/25 academic year, of the post-primary schools we delivered in, 79% had two or more programmes.

FOLLOWING THE LOVE FOR LIFE PROGRAMME...

- 83% found the programme helpful.
- 77% said they will find it easier to make healthy choices in the future, even if friends are making different choices.
- 74% have a deeper understanding of their uniqueness and worth.
- 84% have an increased understanding of various methods of contraception.
- 79% felt more equipped to discuss their boundaries and values in relationships.



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TRUSTEES' ANNUAL REPORT

for the financial year ended 31 August 2025

- 88% have an increased understanding about consent and how it impacts any future relationships.
- 80% said they have had the opportunity to reflect on and evaluate how their attitudes, values and beliefs will shape the choices they make.
- 84% have a stronger understanding of the difference between a healthy and an unhealthy relationship.
- 65% felt more equipped to challenge mean or unkind behaviour
- 100% of Primary Teachers would recommend the programme to other teachers
- 100% of Post-Primary Teachers rated the appropriate of the presentation as very good (17%) or excellent (83%)

OUR IMPACT IN THE COMMUNITY

Our community-based programmes are delivered in smaller groups, giving us the joy of getting to know the young people individually. Most programmes are three sessions, delivered over three weeks. The programme content is consistent regardless of setting, but the context allows more space to discuss specific topics, questions or concerns with young people.

	BEFORE	AFTER
I understand my uniqueness and worth	76%	95%
I understand the difference between a healthy and unhealthy relationship	68%	94%
I feel confident and able to deal with the physical and emotional changes I am going through	60%	75%
If I feel under pressure to do something I don't want to do, I feel I can resist	56%	73%
I am confident I know how the law might impact any future relationships	50%	75%
I know how to handle conflict in relationships	41%	75%
I feel confident discussing my boundaries and values in relationships	71%	92%

82% felt they had space to think and talk

92% found the programme helpful

82% had an increased understanding of the various methods of contraception



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TRUSTEES' ANNUAL REPORT

for the financial year ended 31 August 2025

OUR IMPACT IN CHURCH

Churches have a life-giving story to tell and are uniquely placed to support their young people as they develop relationships with others. Our desire is for churches to create space for honest conversations about authentic relationships. It is our delight to offer free programmes for young people and adults to all churches across Northern Ireland.

Young People

	BEFORE	AFTER
I understand how unique and valuable I am	88%	93%
I know how to do deal with the influences and pressures around relationships	69%	84%
My values and beliefs have an impact on my relationships	69%	86%
I feel inspired to live out and share God's life-giving story for relationships	79%	88%

Parents & Carers

- 91% felt more confident in the positive influence they can have to help young people build strong healthy relationships
- 92% felt empowered to love out and share God's life-giving story for relationships and sex

“LOVE FOR LIFE IS A GIFT TO THE CHURCH, OFFERING INVALUABLE INSIGHT INTO YOUTH CULTURE. I STRONGLY URGE CHURCHES TO SEEK THEIR WISDOM.” CHURCH YOUTH WORKER

OUR IMPACT WITH PARENTS/CARERS

Parents & carers have the most significant influence in shaping children and young people's attitudes, values, and beliefs, as well as habits and practices around healthy relationships. We offer programmes to help parents & carers develop their knowledge, skills and confidence in this area.

Following the Love For Life programme...

- 95% said they are more informed about the influences and pressures young people face
- 98% felt inspired to help children and young people understand how unique and valuable they are
- 95% felt better equipped to begin or continue conversations about the subjects covered
- 97% felt more confident in the positive influence they can have to help young people build strong healthy relationships
- 97% would recommend the programmes to others

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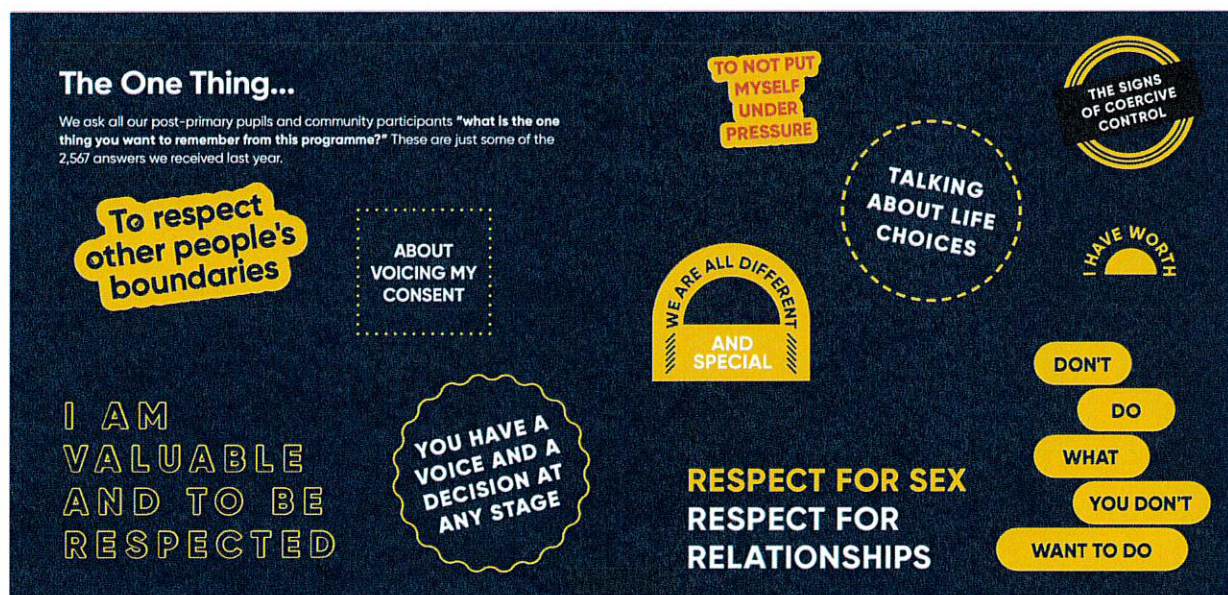
TRUSTEES' ANNUAL REPORT

for the financial year ended 31 August 2025

“REALLY ENJOYABLE AND INFORMATIVE EVENING. NOT AN EASY TOPIC BUT THEY DIDN’T DELIVER IT IN A FEARFUL MANNER. THANK YOU!” PARENT/CARER

THE ONE THING...

We ask all our post-primary pupils and community participants “what is the one thing you want to remember from this programme?” These are just some of the 2,567 answers we received last year.



Financial Results

At the end of the financial year the company has assets of £367,267 (2024 - £407,327) and liabilities of £12,278 (2024 - £14,245). The net assets of the company have decreased by £(38,093).

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TRUSTEES' ANNUAL REPORT

for the financial year ended 31 August 2025

Trustees

The trustees who served throughout the financial year, except as noted, were as follows:

Helen Minford

Carlton Edwin Baxter

Ian Bingham

Mervyn Cordner

Heather Kathryn Mary Evans

Gary Halliday

Emma Jane Irwin

David Munroe

Raymond Pollock

In accordance with the Articles of Association, the directors retire by rotation and, being eligible, offer themselves for re-election.

Compliance with Sector-Wide Legislation and Standards

The company engages pro-actively with legislation, standards and codes which are developed for the sector. Love for Life subscribes to and is compliant with the following:

- The Companies Act 2006
- The Charities SORP (FRS 102)

Approved by the Board of Trustees on 27 January 2026 and signed on its behalf by:



Helen Minford
Director



Mervyn Cordner
Director



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STATEMENT OF TRUSTEES' RESPONSIBILITIES

for the financial year ended 31 August 2025

The trustees, who are also directors of Love for Life for the purposes of company law, are responsible for preparing the financial statements in accordance with applicable law and regulations.

Company law requires the trustees as the directors 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) including FRS102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland". Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the net income or expenditure of the company for that period.

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

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with the relevant financial reporting framework, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in operation.

The trustees confirm that they have complied with the above requirements in preparing the financial statements.

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

Approved by the Board of Trustees on 27 January 2026 and signed on its behalf by:

A handwritten signature in black ink, appearing to read "Helen Minford".

Helen Minford
Director

A handwritten signature in black ink, appearing to read "M. Cordner".

Mervyn Cordner
Director



Love for Life

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INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF LOVE FOR LIFE

Report on the audit of the financial statements

We have audited the company financial statements of Love for Life ('the company') for the financial year ended 31 August 2025 which comprise the Statement of Financial Activities (incorporating an Income and Expenditure Account), the Balance Sheet and notes to the financial statements, including the summary of significant accounting policies set out in note 2. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102.

In our opinion, when reporting in accordance with a fair presentation framework the financial statements:

- give a true and fair view of the state of the company's affairs as at 31 August 2025 and of its deficit for the financial year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006 and the Charities Act (Northern Ireland) 2008.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the company's ability to continue as a going concern for a period of at least twelve months from the date when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.



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Other Information

The other information comprises the information included in the annual report other than the financial statements and our Auditor's Report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinion on other matter prescribed but the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Annual Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Annual Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemption in preparing the Trustees' Annual Report.

Responsibilities of trustees for the financial statements

As explained more fully in the Statement of Trustees' Responsibilities set out on page 18, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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In preparing the financial statements, the trustees are responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the company or to cease operations, or has no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Further information regarding the scope of our responsibilities as auditor

As part of an audit in accordance with ISAs (UK), we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our Auditor's Report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our Auditor's Report. However, future events or conditions may cause the the company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.



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We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

A handwritten signature in black ink, appearing to read 'Ruairi Maginn', is written over a faint, light-colored signature line.

Ruairi Maginn (Senior Statutory Auditor)

For and on behalf of

DALY PARK & COMPANY LTD

Chartered Accountants and Statutory Auditors

4 Carnegie Street

Lurgan

County Armagh

BT66 6AS

Northern Ireland

Date: 27 January 2026

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STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating an Income and Expenditure Account)

for the financial year ended 31 August 2025

		Unrestricted	Total	Unrestricted	Restricted	Total
		Funds	Funds	Funds	Funds	Funds
		2025	2025	2024	2024	2024
	Notes	£	£	£	£	£
Incoming Resources						
Voluntary Income	3.1	151,836	151,836	108,515	-	108,515
Charitable activities						
Income from Charitable Activities	3.2	423,229	423,229	328,576	25,202	353,778
Activities for generating funds	3.3	6,855	6,855	2,892	-	2,892
Investments	3.4	425	425	4,864	-	4,864
		-----	-----	-----	-----	-----
Total incoming resources		582,345	582,345	444,847	25,202	470,049
		-----	-----	-----	-----	-----
Resources Expended						
Raising funds	4.1	60,219	60,219	55,965	-	55,965
Charitable activities	4.2	560,219	560,219	443,099	25,202	468,301
		-----	-----	-----	-----	-----
Total Resources Expended		620,438	620,438	499,064	25,202	524,266
		-----	-----	-----	-----	-----
Net incoming/outgoing resources before transfers		(38,093)	(38,093)	(54,217)	-	(54,217)
Gross transfers between funds		-	-	-	-	-
		-----	-----	-----	-----	-----
Net movement in funds for the financial year		(38,093)	(38,093)	(54,217)	-	(54,217)



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STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating an Income and Expenditure Account)

Reconciliation of funds:

Total funds beginning of the year	13	393,082	393,082	447,299	-	447,299
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total funds at the end of the year		354,989	354,989	393,082	-	393,082
		<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

The Statement of Financial Activities includes all gains and losses recognised in the financial year.

All income and expenditure relate to continuing activities.



Love For Life

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Company Number: NI043026

BALANCE SHEET

as at 31 August 2025

		2025	2024
	Notes	£	£
Fixed Assets			
Tangible assets	9	254,295	264,191
Current Assets			
Debtors	10	26,293	38,252
Cash at bank and in hand		86,679	104,884
		112,972	143,136
Creditors: Amounts falling due within one year	11	(12,278)	(14,245)
Net Current Assets		100,694	128,891
Total Assets less Current Liabilities		354,989	393,082
Funds			
Designated funds (Unrestricted)		100,694	128,814
General fund (unrestricted)		254,295	264,268
Total funds	13	354,989	393,082

The notes on pages 27 to 39 form part of the financial statements

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Love For Life

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Company Number: NI043026

BALANCE SHEET

as at 31 August 2025

These financial statements have been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", applying Section 1A of that Standard.

Approved by the Board of Trustees and authorised for issue on 27 January 2026 and signed on its behalf by

A handwritten signature in black ink, appearing to read 'H Minford', is positioned above the name of the director.

Helen Minford
Director

A handwritten signature in black ink, appearing to read 'M. Cordner', is positioned above the name of the director.

Mervyn Cordner
Director



Love For Life

(A company limited by guarantee, not having a share capital)

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 August 2025

1. GENERAL INFORMATION

Love for Life is a company limited by guarantee incorporated in Northern Ireland. The registered office of the company is 6 Banbridge Road, Waringstown, Craigavon, Co. Armagh, BT66 7QA, Northern Ireland which is also the principal place of business of the company. The financial statements have been presented in Pound (£) which is also the functional currency of the company.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the charity's financial statements.

Basis of preparation

The financial statements have been prepared on the going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP) "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".

As permitted by the Companies Act 2006, the company has varied the standard formats in that act for the Statement of Financial Activities and the Balance Sheet. Departures from the standard formats are to comply with the requirements of the Charities SORP and are in compliance with section 4.7, 10.6 and 15.2 of that SORP.

Statement of compliance

The financial statements of the company for the financial year ended 31 August 2025 have been prepared on the going concern basis and in accordance with the Statement of Recommended Practice (SORP) "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".

Cash flow statement

The company has availed of the exemption in FRS 102 from the requirement to produce a cash flow statement because it is classified as a small company.



Love For Life

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NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 August 2025

continued

Fund accounting

The following are the categories of funds maintained:

Restricted funds

Restricted funds represent income received which can only be used for particular purposes, as specified by the donors. Such purposes are within the overall objectives of the company.

Unrestricted funds

Unrestricted funds consist of General and Designated funds.

- General funds represent amounts which are expendable at the discretion of the board, in furtherance of the objectives of the company.

- Designated funds comprise unrestricted funds that the board has, at its discretion, set aside for particular purposes. These designations have an administrative purpose only, and do not legally restrict the board's discretion to apply the fund.

Incoming Resources

Voluntary income or capital is included in the Statement of Financial Activities when the company is legally entitled to it, its financial value can be quantified with reasonable certainty and there is reasonable certainty of its ultimate receipt. Entitlement to legacies is considered established when the company has been notified of a distribution to be made by the executors. Income received in advance of due performance under a contract is accounted for as deferred income until earned. Grants for activities are recognised as income when the related conditions for legal entitlement have been met. All other income is accounted for on an accruals basis.

Resources Expended

All resources expended are accounted for on an accruals basis. Charitable activities include costs of services and grants, support costs and depreciation on related assets. Costs of generating funds similarly include fundraising activities. Non-staff costs not attributed to one category of activity are allocated or apportioned pro-rata to the staffing of the relevant service. Finance, HR, IT and administrative staff costs are directly attributable to individual activities by objective. Governance costs are those associated with constitutional and statutory requirements.



Love For Life

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NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 August 2025

continued

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost or at valuation, less accumulated depreciation. The charge to depreciation is calculated to write off the original cost or valuation of tangible fixed assets, less their estimated residual value, over their expected useful lives as follows:

Land and buildings freehold	-	1% Straight line
Fixtures, fittings and equipment	-	20% Straight line
Motor vehicles	-	20% Straight line

Debtors

Debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Income recognised by the company from government agencies and other co-funders, but not yet received at financial year end, is included in debtors.

Cash at bank and in hand

Cash at bank and in hand comprises cash on deposit at banks requiring less than three months notice of withdrawal.

Taxation and deferred taxation

No current or deferred taxation arises as the company has been granted charitable exemption. Irrecoverable valued added tax is expensed as incurred.



Love For Life

(A company limited by guarantee, not having a share capital)

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 August 2025

continued

3. INCOME

3.1 DONATIONS AND LEGACIES	Unrestricted	Restricted	2025	2024
	Funds	Funds		
	£	£	£	£
Voluntary Income	151,836	-	151,836	108,515
<hr/>				
3.2 CHARITABLE ACTIVITIES	Unrestricted	Restricted	2025	2024
	Funds	Funds		
	£	£	£	£
Grants from governments and other co-funders:				
Income from Charitable Activities	423,229	-	423,229	353,778
<hr/>				
3.3 OTHER TRADING ACTIVITIES	Unrestricted	Restricted	2025	2024
	Funds	Funds		
	£	£	£	£
Fundraising Income	6,855	-	6,855	2,892
<hr/>				
3.4 INVESTMENTS	Unrestricted	Restricted	2025	2024
	Funds	Funds		
	£	£	£	£
Investment Income	425	-	425	4,864
<hr/>				



Love For Life

(A company limited by guarantee, not having a share capital)

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 August 2025

continued

4. EXPENDITURE

4.1 RAISING FUNDS	Direct	Other	Support	2025	2024
	Costs	Costs	Costs		
	£	£	£	£	£
Iceberg & Babies Discount	60,219	-	-	60,219	55,965
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
4.2 CHARITABLE ACTIVITIES	Direct	Other	Support	2025	2024
	Costs	Costs	Costs		
	£	£	£	£	£
Expenditure on Charitable Activities	460,191	-	100,028	560,219	468,301
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 August 2025

continued

5. ANALYSIS OF SUPPORT COSTS

	2025	2024
	£	£
Depreciation	11,344	13,650
Wages and pension costs	64,442	53,977
Light & Heat	2,135	3,209
Repairs & maintenance	1,877	2,493
Bank fees and interest	1,350	1,285
Audit fees	4,535	3,660
Telephone	1,922	2,197
Insurance	4,909	4,149
Subscriptions	7,514	5,949
	<u>100,028</u>	<u>90,569</u>

6. NET INCOMING RESOURCES

	2025	2024
	£	£
Net Incoming Resources are stated after charging/(crediting):		
Depreciation of tangible assets	11,344	13,160
Deficit on disposal of tangible fixed assets	-	490
Auditor's remuneration:		
- audit services	4,535	3,660
	<u>4,535</u>	<u>3,660</u>



Love For Life

(A company limited by guarantee, not having a share capital)

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 August 2025

continued

7. INVESTMENT AND OTHER INCOME

	2025	2024
	£	£
Bank interest	425	4,864
	<u>425</u>	<u>4,864</u>

8. EMPLOYEES AND REMUNERATION

The staff costs comprise:	2025	2024
	£	£
Wages and salaries	403,115	352,902
Pension costs	26,501	6,948
	<u>429,616</u>	<u>359,850</u>

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(A company limited by guarantee, not having a share capital)

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 August 2025

continued

9. TANGIBLE FIXED ASSETS

	Land and buildings freehold	Fixtures, fittings and equipment	Motor vehicles	Total
	£	£	£	£
Cost				
At 1 September 2024	263,322	119,524	53,548	436,394
Additions	-	1,448	-	1,448
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 August 2025	263,322	120,972	53,548	437,842
	<hr/>	<hr/>	<hr/>	<hr/>
Depreciation				
At 1 September 2024	41,240	100,220	30,743	172,203
Charge for the financial year	2,633	4,150	4,561	11,344
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 August 2025	43,873	104,370	35,304	183,547
	<hr/>	<hr/>	<hr/>	<hr/>
Net book value				
At 31 August 2025	219,449	16,602	18,244	254,295
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
At 31 August 2024	222,082	19,304	22,805	264,191
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>



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(A company limited by guarantee, not having a share capital)

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 August 2025

continued

10. DEBTORS	2025	2024
	£	£
Other debtors	16,877	26,648
Prepayments and accrued income	9,416	11,604
	<hr/>	<hr/>
	26,293	38,252
	<hr/> <hr/>	<hr/> <hr/>
11. CREDITORS	2025	2024
Amounts falling due within one year	£	£
Trade creditors	206	4,167
Taxation and social security costs	6,656	5,684
Accruals and deferred income	5,416	4,394
	<hr/>	<hr/>
	12,278	14,245
	<hr/> <hr/>	<hr/> <hr/>



Love For Life

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NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 August 2025

continued

12. RESERVES

	2025	2024
	£	£
At the beginning of the year	393,082	447,299
Deficit for the financial year	(38,093)	(54,217)
	<hr/>	<hr/>
At the end of the year	354,989	393,082
	<hr/> <hr/>	<hr/> <hr/>

13. FUNDS

13.1 RECONCILIATION OF MOVEMENT IN FUNDS

	Unrestricted	Total
	Funds	Funds
	£	£
At 1 September 2023	447,299	447,299
Movement during the financial year	(54,217)	(54,217)
	<hr/>	<hr/>
At 31 August 2024	393,082	393,082
Movement during the financial year	(38,093)	(38,093)
	<hr/>	<hr/>
At 31 August 2025	354,989	354,989
	<hr/> <hr/>	<hr/> <hr/>

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 August 2025

continued

13.2 ANALYSIS OF MOVEMENTS ON FUNDS

	Balance	Income	Expenditure	Transfers	Balance
	1 September			between	31 August
	2024			funds	2025
	£	£	£	£	£
Unrestricted funds					
Designated - Free Reserves	58,306	545,686	583,983	28,110	48,119
Designated - Phase	2,371	36,659	36,455	-	2,575
Designated - Cap Ex Fund	18,214	-	-	(18,214)	-
Designated - Legacy Fund	50,000	-	-	-	50,000
Designated - Capital Fund	264,191	-	-	(9,896)	254,295
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	393,082	582,345	(620,438)	-	354,989
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total funds	393,082	582,345	620,438	-	354,989
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

Designated - Capital fund

This reserve equates to the fixed assets as shown in the balance sheet and shows how much of the charity's reserves are tied up in long term asset investments. These are therefore not readily available for the day-to-day needs of the charity.

Designated fund – PHA (Belfast & Southern Eastern)

The Public Health Agency provided funding during the course of the current financial year that included the month of September 2025. The equivalent amount of funding for this month has been therefore set aside as a designated reserve and the Trustees expect this to be spent in full in the first month of the new 2025/26 financial year end.

Designated fund – Free Reserves

This category now properly reflects the actual amount currently held in reserves at the year end in comparison to the current aspiration of the Trustees of having six months running costs set aside in free reserves.

Love For Life

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NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 August 2025

continued

Designated- Legacy, Other Fund & Cap Ex Fund

Legacy Fund

The charity has been very fortunate to receive a substantial legacy donation in previous years and has decided to set this aside in a designated reserve to support future community programmes.

Designated Fund- Cap Ex

This fund was set up in previous years to cover anticipated capital expenditure. It has been reduced in the current year to £nil with the balance transferred to Free Reserves.

13.3 ANALYSIS OF NET ASSETS BY FUND

	Fixed assets	Current assets	Current liabilities	Total
	£	£	£	£
Unrestricted general funds	254,295	112,972	(12,278)	354,989
	<u>254,295</u>	<u>112,972</u>	<u>(12,278)</u>	<u>354,989</u>

14. STATUS

The company is limited by guarantee not having a share capital.

The liability of the members is limited.

Every member of the company undertakes to contribute to the assets of the company in the event of its being wound up while they are members, or within one year thereafter, for the payment of the debts and liabilities of the company contracted before they ceased to be members, and the costs, charges and expenses of winding up, and for the adjustment of the rights of the contributors among themselves, such amount as may be required, not exceeding £ 1.



Love For Life

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NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 August 2025

continued

15. AUDITOR'S REMUNERATION

The auditor's remuneration amounts to an audit fee of £4,535 (2024 £3,660 - Independent Examiner). No other monies have been paid to Daly Park & Company Ltd.

16. TRUSTEE REMUNERATION

The trustees did not receive, nor did they waive any remuneration during the current financial year. (2024- £nil).