

**FAST FORWARD
(POSITIVE LIFESTYLES) LIMITED**

REPORT AND ACCOUNTS

for the year ended 31 March 2024

**Charity Number: SC020124
Company Number: SC134443**

**WHITELAW WELLS
Chartered Accountants**

EDINBURGH

GLASGOW

FAST FORWARD (POSITIVE LIFESTYLES) LIMITED

REPORT AND ACCOUNTS

for the year ended 31 March 2024

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FAST FORWARD (POSITIVE LIFESTYLES) LIMITED

DIRECTORS' REPORT

for the year ended 31 March 2024

The directors, who are directors for the purpose of company law and trustees for the purpose of charity law, are pleased to present their directors' report together with the financial statements of the charity for the year ending 31 March 2024. The financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006, the Memorandum and Articles of Association, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and 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).

OBJECTIVES AND ACTIVITIES

The objects of the company are principally to "promote health and well-being through education by, with and for young people", with particular reference to education and prevention, and in relation to risk-taking behaviours and through peer education/inspiration activities.

The main activities and projects for the year, as described under Achievements and Performance, continued to support these objectives. Our key work has continued to focus on both direct work in young people's substance misuse and health education, and in training, capacity building and skills development.

ACHIEVEMENTS AND PERFORMANCE

Fast Forward has continued to deliver a range of targeted projects to support children and young people's ability to make positive health choices. We achieve this by;

- improving young people's ability to make positive, informed decisions regarding risk-taking behaviours including; substance misuse, sexual health, alcohol and tobacco, youth gambling and gambling harms;
- addressing anti-social behaviour, school attainment, youth gambling and gambling harms, alcohol and substance misuse by working directly with vulnerable and at-risk young people;
- providing youth workers, volunteers, CLD staff and teachers with the skills, training and confidence to identify and prevent harms relating to risk-taking behaviours;
- improving young people's knowledge and confidence around their mental health and well-being and self-care;
- identifying, researching and disseminating the significant links between risk-taking behaviours, deprivation, poverty and crime;
- enhancing the capacity of practitioners from health and education settings in embedding education and prevention work regarding risk-taking behaviours in their work, to better support the health and wellbeing of young people and families

FAST FORWARD (POSITIVE LIFESTYLES) LIMITED

DIRECTORS' REPORT

for the year ended 31 March 2024

ACHIEVEMENTS AND PERFORMANCE (cont.)

In 2023-24, Fast Forward engaged with 8,455 children and young people, 139 families and 1,154 practitioners.

While substance, alcohol and tobacco misuse among children and young people continues to slowly decline in Scotland, other issues for young people such as gambling, online safety, drink spiking and vaping are emerging. Fast Forward is committed to continuing to develop new ways to work with young people and address these emerging issues, towards healthy informed decisions, positive lifestyles and destinations for Scotland's children and young people.

Our programmes provide the following to children, young people, families and practitioners across Scotland;

- **Arts & Theatre Programme** using peer-led creative approaches to address risk-taking behaviours to challenge peer pressure, reducing anti-social behaviour and improving health.
- **Ask Dad Programme** working with third sector and statutory community-based organisations to support them to work more effectively with dads and male carers.
- **Going Forward Programme** providing interactive health workshops to vulnerable, at-risk and high-tariff young people across the Lothians.
- **Peer Inspiration Projects Scotland** supporting peer education / inspiration work across Scotland
- **Scottish Gambling Education Hub** delivering education and prevention work to reduce youth gambling and gambling harms.

Programme highlights in 2023-24 included;

Arts & Theatre programme;

- Filming *Billie*, our most recent Theatre in Education piece, this is available via our website; <https://gamblingeducationhub.fastforward.org.uk/billie/>
- On-going involvement in the *Own It!* programme, developing simple digital games, animations, short films and board games to support young people to better understand the impact of risk-taking behaviours and their decision making processes.

Ask Dad programme;

- Parent Club Vaping video with advice for parents and carers on how to talk about vaping with their children and young people. <https://www.parentclub.scot/articles/information-and-facts-about-vaping>
- Increased parents' work with schools to support parents to have conversations with their children on a range of risk-taking behaviours. i.e. Currie Community High School guest speaker spot at their Health and Wellbeing Event for parents and carers. 90+ people in the audience to hear about our work on Vaping Prevention in young people
- Introduction of arts projects, engaging Ask Dad participant and artist Aeneas Wilder to facilitate art workshops for other Ask Dad groups and Fast Forward projects

FAST FORWARD (POSITIVE LIFESTYLES) LIMITED

DIRECTORS' REPORT

for the year ended 31 March 2024

ACHIEVEMENTS AND PERFORMANCE (cont.)

Going Forward programme;

- Partnered with the RNLI & Edinburgh College to develop digital games featuring risk-taking behaviour and water safety messaging.
- Continued to develop the Going Forward Junior programme supporting P7 pupils in the transition from primary to secondary school.
- Further developed Own It's by exploring alternative creative resources which has saw a range of new resources being launch. These are available on <https://pips.scot/children-young-people/> as free resources to be used in formal and informal youth work across Scotland.
- We have enhanced our Going Forward Junior programme by providing pupils with the opportunity of creating a peer education / inspiration resources, i.e. 2 Own It short films *Why not...what?* and *Think Before You drink* available on <https://pips.scot/children-young-people/alcohol-children-and-young-people/>.

Scottish Gambling Education Hub;

- Fast Forward are part of a working group with Scottish Government working on the creation of a gambling harm framework in advance of the statutory levy funding coming through hopefully in the next year or so.
- Fast Forward's partnership with Simon Community Scotland around gambling harm and homelessness has developed and we have since created an e-learning module and accompanying toolkit for those supporting people experiencing, or at risk of experiencing, homelessness. This is the first of its kind and drew on Scottish living and lived experienced voices.
- Fast Forward partnered with Coventry University and a gambling harm lived experience charity Early Knights to undertake a small research project to find out what Scotland needs from gambling harm treatment and support. This adopted a community engagement approach through sports and working with two Scottish schools.
- Fast Forward started a podcast telling different gambling harm lived experience stories and different related gambling harm topics. Raising awareness of gambling harm through the voices of those that have been impacted and demonstrating the intersections of harm with different parts of society.

Peer Inspiration Projects Scotland;

- Continuing to support practitioners and organisation engaging in peer education / inspiration activities across Scotland including training, resources, networking opportunities, and enabling a sharing of learning via our PIPS Networks: <https://pips.scot/pips-meeting-recordings/>
- Adding more peer education / inspiration resources to the PIPS Website, mainly the children and young people strand: <https://pips.scot/children-young-people/>

FAST FORWARD (POSITIVE LIFESTYLES) LIMITED

DIRECTORS' REPORT

for the year ended 31 March 2024

ACHIEVEMENTS AND PERFORMANCE (cont.)

In addition, Fast Forward;

- published our Strategic Plan 2023-28
- delivered sessions on vaping and gambling on Orkney
- worked with the Angus Planet Youth Coalition to introduce the concept to young people and families across the region
- retained our LGBT Youth Scotland Charter mark, increasing from bronze to silver level
- continued to draw on, and recruit to, our Shadow Board of young people to inform our work, and ensure that our training and resources as developed with, by and for Scotland's young people

We have continued to develop approaches to help us access busy mainstream schools by emphasising how Fast Forward's work will cover and help meet schools' statutory obligations regarding health and wellbeing topics, leaving teachers with more time to concentrate on main stream academic topics.

Third sector funding remains competitive and uncertain. Cuts to statutory services and local authority budgets have led to increased demand for third sector services. Grant making bodies have consequently reported an increase in applications for project funding. Economic uncertainty and historically low interest rates have reduced the amount of funding that grant making bodies can provide. New health and wellbeing issues have also emerged among young people in Scotland, i.e. the significant increase in the number of children & young people using e-cigarettes.

FINANCIAL REVIEW

The charity generated total income of £695,255 (2023: £587,775) and recorded a net surplus of £186,294 (2023: surplus of £50,764) for the year with no actuarial gains or losses. There was a surplus of £33,781 (2023: deficit of £41,225) on unrestricted funds and a surplus of £152,513 (2023: surplus of £91,989) on restricted funds after transfers, leaving closing total reserves of £759,207 (2023: £572,913).

Fast Forward has a pension scheme with The Pension Trust. The cost of providing the current defined benefit scheme is no longer sustainable for the charity, therefore, Fast Forward exited this scheme and moved to a new defined contribution scheme with The Royal London on 1st September 2022.

This was the twelfth full year of core funding support from the Scottish Government. This funding plays an essential role in maintaining Fast Forward's position as a national resource in health and education.

Despite the ongoing challenges of planning caused by short-term project funding agreements, Fast Forward has maintained an effective diversity of projects, level of staffing and volunteer involvement.

FAST FORWARD (POSITIVE LIFESTYLES) LIMITED

DIRECTORS' REPORT

for the year ended 31 March 2024

Principal Funding Sources

In the reporting year, Fast Forward has continued to be supported by various public sector and independent funders.

The Scottish Government's ***Children, Young People & Families Early Intervention Fund and Adult Learning & Empowering Communities Fund***, administered by the CORRA Foundation, was the key and principal funder for core functions and the peer education work.

GambleAware continued to fund The Scottish Gambling Education Hub, with 3-year funding secured from November 2021 – October 2024, and extended until March 2025.

The National Community Lottery continued to fund the Ask Dad programme, with 3-year funding secured from December 2021 – November 2024.

The Robertson Trust continued to fund the Ask Dad programme, with 3-year funding secured from September 2021 – August 2024.

City of Edinburgh Council continued to fund the Going Forward programme in Edinburgh, with 3-year funding secured from September 2020 – August 2023, this was extended until March 2024. Additional funding was agreed with the Council's ***Edinburgh Drug & Alcohol Partnership*** to fund the Going Forward Junior programme from October 2022- September 2023, with further funding from October 2023 - September 2024.

The Scotch Whisky Action Fund continued to fund the Own It! Project.

Reserves Policy

The directors have established a policy whereby the unrestricted general funds not committed or invested in tangible fixed assets held by the charity should be approximately six months of the expenditure, which equates to around £250,000. At this level, the directors feel that they would be able to continue the current activities of the charity in the event of a significant drop in funding. Free reserves amounted to a surplus of £211,724 as at 31 March 2024. The directors are continuing to look at ways to increase unrestricted reserves to achieve the policy.

Risk Management

The Directors have undertaken an assessment of the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity.

Where appropriate, systems or procedures have been identified to mitigate the risks the charity faces. Internal controls are in place to deal with financial authorisation, and health and safety procedures are in place to minimise risk to staff, volunteers and visitors to the building.

FAST FORWARD (POSITIVE LIFESTYLES) LIMITED

DIRECTORS' REPORT

for the year ended 31 March 2024

Risk Management (cont)

The principal risks and uncertainties facing the charity in the Board's assessment are:

The impact on Fast Forward's strategy and planning due to withdrawal or reduction in core funding and the overall funding climate.

This is mitigated by the careful monitoring of financial plans and budgets and financial performance and the diversification of funding streams where possible; maintaining good relationships with core funders; effective and responsible use of funds and reporting thereon; ensuring strategy is relevant and relates to key funders' outcomes and policy.

Loss of donor confidence or funding

This is mitigated by ensuring there is regular and transparent communication with supporters and funders; forward planning to assist in continuity of service delivery; efficient complaints procedures and early resolution of difficulties; gathering positive feedback from users and stakeholders; efficient public reporting and management of profile.

Loss of key staff

This is mitigated by careful assessment and monitoring of the organisational structure and capacity by the Board; extended notice period of senior staff; implementing measures to capture tangible and intangible knowledge of all staff; ensuring good working conditions and remuneration and effective staff support.

PLANS FOR FUTURE PERIODS

The charity plans to continue current activity subject to satisfactory funding being achieved or sustained. The charity is also actively pursuing new activity in support of its charitable objectives. The Board of Directors and staff team are aware of, and responding to, the increasingly difficult funding environment through continued attention to promoting the value of Fast Forward's work, and through developing new work and new approaches to attract or retain funders.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The organisation is a charitable company limited by guarantee. It was established by a Memorandum and Articles of Association that lay out the objects and powers of the company and the means by which it is governed.

Organisational Structure

The organisation has a Board of Directors that meets in a three-monthly cycle. People, Finance, Communications & Future Planning sub-groups meet between Board meetings. They are responsible for the policy and strategic direction of the charity. The Board currently has ten members. The Chief Executive attends Board meetings but has no voting rights.

FAST FORWARD (POSITIVE LIFESTYLES) LIMITED

DIRECTORS' REPORT

for the year ended 31 March 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT (cont.)

Day to day management of the charity and the arrangements for the provision of services is the responsibility of the Chief Executive. The Chief Executive is responsible for ensuring that the strategic objectives are adhered to and that key performance indicators are met. She has a key role in ensuring that operational services are delivered in line with these, in addition to developing new services and seeking additional funding.

Recruitment and Appointment of Directors

The directors of the company are also charity trustees for the purposes of charity law. Directors are elected for a period of three years and are then eligible, if re-elected, for a further period of office.

Due to the diversity of the charity's work, every effort is made to recruit directors with a broad mix of skills and experience. The directors have actively considered the skills set that would most advantage the organisation's work and seeks to recruit those people who would bring additional knowledge, skills and experience to the Board's work.

Directors' Induction and Training

Directors may come to the organisation already familiar with the work, either through direct experience, as a volunteer, a recipient of training or a service, through word-of-mouth, or via an existing director or staff member.

Fast Forward has a comprehensive Director's Handbook that aims to give a broad range of information relating to all aspects of the organisation's work and the responsibilities of Directors. In addition, the Chair and Chief Executive meet with prospective directors to give a full opportunity for questions to be answered in an informal fact-finding way. A pack is prepared that includes examples of the organisation's publications, the previous Annual Review and the latest published accounts.

Directors are encouraged to take an interest in particular areas of the organisation's work. This can include meeting with individual staff members to learn in more detail about particular pieces of work. Directors are encouraged to access relevant training in connection with their roles. Staff and directors also come together in an annual meeting to consider key strategic issues.

Pay and Remuneration of Key Management Personnel

Senior management staff are remunerated in line with industry norms along with any increments set out at time of recruitment, or awarded as a result of any additional training, qualifications or responsibility. Otherwise, increments are usually limited to annual cost of living increases.

Related Parties

So far as it is complimentary to the charity's objectives, Fast Forward is guided by both local and national policies relating to health and well-being for young people. At a national level this includes Scottish Government policies relating to the broad health agenda for Scotland, to substance misuse (drugs, tobacco and alcohol), to education and citizenship, and to youth policy. The Chief Executive is a member of the Youth Link National Voluntary Organisations Chief Officers Group and Children in Scotland's Children's Sector Strategic Forum.

FAST FORWARD (POSITIVE LIFESTYLES) LIMITED

DIRECTORS' REPORT

for the year ended 31 March 2024

REFERENCE AND ADMINISTRATIVE INFORMATION

Directors	Elaine Kerridge Jonathan Bennett Chris Cunnane Monica Porciani Megan Forrest Amanda Amos Heather MacBain Marcin Gawryluk Rayana Mohammed Gillian McNeil Lewis Daley Shaun Horne Alana Beaton	Chair (resigned 30 July 2024) Appointed 17 April 2024 Chair (from 30 July 2024) Treasurer (resigned 17 June 2023) Vice Chair (resigned 22 July 2024) Vice Chair (from 17 January 2024) Treasurer (from 16 November 2023) Appointed 16 November 2023 Appointed 17 April 2024 Appointed 17 April 2024 Appointed 30 July 2024
Secretary	Chris Cunnane Allie Cherry-Byrnes	Resigned 17 June 2023 Appointed 17 April 2024
Key Management Personnel	Allie Cherry-Byrnes Fran Howard	Chief Executive Officer Scottish Gambling Education Hub Manager
Company Number	SC134443	
Charity Number	SC020124	
Principal and Registered Office	4 Bernard Street Edinburgh EH6 6PP	
Senior Statutory Auditor	Kevin Cattanach C.A.	
Independent Auditor	Whitelaw Wells Chartered Accountants 9 Ainslie Place Edinburgh EH3 6AT	
Bankers	Bank of Scotland 13 Newkirkgate Leith Edinburgh EH6 6AD	

FAST FORWARD (POSITIVE LIFESTYLES) LIMITED

DIRECTORS' REPORT

for the year ended 31 March 2024

DIRECTORS' RESPONSIBILITIES STATEMENT

The charity trustees (who are also the directors of Fast Forward for the purposes of company law) are responsible for preparing a Trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing the financial statements, the Trustees are required to:

- select suitable accounting policies and then 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 charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

This report has been prepared in accordance with the provision of Part 15 of the Companies Act 2006 applicable to small companies.

Approved by the Board of Directors on 14 August 2024 and signed on its behalf by:-



Jonathan Bennett
Director, Chair

FAST FORWARD (POSITIVE LIFESTYLES) LIMITED

INDEPENDENT AUDITORS' REPORT

for the year ended 31 March 2024

Opinion

We have audited the financial statements of Fast Forward (Positive Lifestyles) Limited for the year ended 31 March 2024, which comprise the Statement of Financial Activities (incorporating the Income and Expenditure Account), the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2024 and of its incoming resources and application of the resources for the 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 Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

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 Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the 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 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 charity's ability to continue as a going concern for a period of at least twelve months from 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.

Other information

The other information comprises the information in the annual report, other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

FAST FORWARD (POSITIVE LIFESTYLES) LIMITED

INDEPENDENT AUDITORS' REPORT

for the year ended 31 March 2024

Our responsibility is to read the other information and in connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity 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 in relation to which the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees' annual report;
- proper accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit

Other Matter

The comparative financial statements are unaudited.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 10, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity'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 the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with regulations made under that Act.

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.

FAST FORWARD (POSITIVE LIFESTYLES) LIMITED

INDEPENDENT AUDITORS' REPORT

for the year ended 31 March 2024

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

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:

Irregularities that result from fraud are inherently more difficult to detect than irregularities that result from error.

From enquiries of those charged with governance, it was determined that the risk of material misstatement from fraud was low with little scope for fraud to occur. Our audit testing is designed to detect material misstatements from fraud where there is not high level collusion.

Our audit testing was designed to detect material misstatements from other irregularities that result from error where there is not high level concealment of the error. In this regard the following audit work was undertaken: applicable laws and regulations were reviewed and discussed with management; senior management meeting minutes were reviewed; internal controls were reviewed; and journals were reviewed. From this audit testing it was determined that the risk of material misstatement in this regard was low.

We carried out income and expenditure testing which was designed to identify any irregularities as a result of simple mistakes or human error. From this audit testing it was determined that the risk of material misstatement in this regard was low.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with section 44 (1) (c) of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 10 of the Charities Accounts (Scotland) Regulations 2006 (as amended). Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Kevin Cattanach (Senior Statutory Auditor)
For and on behalf of Whitelaw Wells
Statutory Auditor, 9 Ainslie Place, Edinburgh, EH3 6AT

14 August 2024

Whitelaw Wells is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006

FAST FORWARD (POSITIVE LIFESTYLES) LIMITED

**STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)**

for the year ended 31 March 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Income and endowments from:					
Donations					
Scottish Government Core Funding		105,000	-	105,000	105,000
Other		1,290	-	1,290	3,510
Charitable activities					
Grant income	2	2,500	548,111	550,611	461,960
Training fees		32,518	-	32,518	16,477
Other income		-	-	-	55
Investments		5,836	-	5,836	773
		-----	-----	-----	-----
Total Income		147,144	548,111	695,255	587,775
		-----	-----	-----	-----
Expenditure on:					
Raising funds					
Charitable activities		27,619	12,592	40,211	55,321
		99,692	369,058	468,750	481,690
		-----	-----	-----	-----
Total Expenditure	3	127,311	381,650	508,961	537,011
		-----	-----	-----	-----
Net income before transfers between funds					
		19,833	166,461	186,294	50,764
		-----	-----	-----	-----
Net income for the year	4	19,833	166,461	186,294	50,764
Transfer between funds	9	13,948	(13,948)	-	-
		-----	-----	-----	-----
Net movement in funds for the year		33,781	152,513	186,294	50,764
		-----	-----	-----	-----
Reconciliation of funds:					
Funds brought forward					
		219,930	352,983	572,913	522,149
		-----	-----	-----	-----
Funds carried forward	9	253,711	505,496	759,207	572,913
		=====	=====	=====	=====

The company has no recognised gains or losses other than the results for the year as set out above. All of the activities of the company are classified as continuing. The notes on pages 17 to 29 form part of the financial statements.

FAST FORWARD (POSITIVE LIFESTYLES) LIMITED

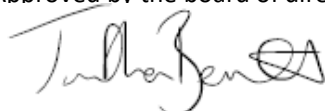
BALANCE SHEET

as at 31 March 2024

	Notes	2024 £	2023 £
Tangible Fixed Assets	6	25,845	26,624
Current Assets			_____
Stock		415	415
Debtors	7	101,506	19,041
Cash at bank and in hand		662,360	593,678
		_____	_____
		764,281	613,134
Current Liabilities			
Creditors: Amounts falling due within one year	8	(30,919)	(66,845)
		_____	_____
Net Current Assets		733,362	546,289
		_____	_____
TOTAL ASSETS LESS CURRENT LIABILITIES		759,207	572,913
		_____	_____
NET ASSETS	10	759,207	572,913
		=====	=====
FUNDS			
Restricted funds	9	505,496	352,983
Unrestricted funds: General	9	237,569	157,515
Designated	9	16,142	62,415
		_____	_____
		759,207	572,913
		=====	=====

These financial statements have been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006 and with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Approved by the board of directors on 14 August 2024 and signed on its behalf by:



Jonathan Bennett
Director

The notes on pages 17 to 29 form part of the financial statements.

FAST FORWARD (POSITIVE LIFESTYLES) LIMITED

CASH FLOW STATEMENT

as at 31 March 2024

	2024	2023
	£	£
Cash flows from operating activities:		
Net cash provided by operating activities (below)	63,657	72,866
Cash flows from investing activities:		
Purchase of fixed assets	(811)	-
Interest	5,836	773
Net cash (provided by) investing activities	5,025	773
Change in cash and cash equivalents in the reporting period	68,682	73,639
Cash and cash equivalents brought forward	593,678	520,039
Cash and cash equivalents carried forward	662,360	593,678
<u>Cash and cash equivalents</u>		
Instant access bank deposits	662,314	593,632
Cash in hand	46	46
	662,360	593,678
<u>Reconciliation of net income to net cash flow from operating activities</u>		
Net income for the year	186,294	50,764
(as per Statement of Financial Activities)		
<u>Adjusted for:</u>		
Depreciation charge	1,590	1,601
Bank interest received	(5,836)	(773)
(Increase)/decrease in debtors	(82,465)	8,308
(Decrease)/increase in creditors	(35,926)	23,951
(Decrease) in pension provision	-	(10,985)
Net cash provided by operating activities	63,657	72,866

FAST FORWARD (POSITIVE LIFESTYLES) LIMITED

NOTES TO THE ACCOUNTS

for the year ended 31 March 2024

1. Accounting Policies

Basis of preparation of accounts

The financial statements have been prepared 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 (FRS102) (effective 1 January 2019) - (Charities SORP FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006. Assets and liabilities are initially recorded at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Fast Forward meets the definition of a public benefit entity under FRS102.

The directors consider there are no material uncertainties about the charity's ability to continue as a going concern. The directors going concern assessment includes a period of at least 12 months from the date of signing of these financial statements. Accordingly the financial statements have been prepared on a going concern basis.

Income

All income is included in the Statement of Financial Activities when the charity is entitled to the income, receipt is probable and amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Where entitlement is not conditional on the delivery of a specific performance by the charity, grants and donations are recognised when the charity becomes unconditionally entitled to the grant. Where related to performance and specific deliverables, grants are accounted for as the charity earns the right to consideration by its performance.
- Investment income, training fees and other income is included when receivable.

Expenditure

All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for expenditure. The charity is not registered for VAT and, accordingly, costs are shown gross of irrecoverable VAT.

- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them, including governance costs.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit/independent examiner's fees and costs linked to the strategic management of the charity.
- All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Indirect costs are apportioned on a staff time basis.

Stock

Stock consists of publications for sale and is stated at the lower of cost and net realisable value.

FAST FORWARD (POSITIVE LIFESTYLES) LIMITED

NOTES TO THE ACCOUNTS

for the year ended 31 March 2024

1. Accounting Policies (continued)

Tangible fixed assets and depreciation

All equipment and fixtures and fittings costing less than £250 per individual item are written off in the year of acquisition. Depreciation is provided on tangible fixed assets at rates calculated to write off the costs, less estimated residual value, of each asset evenly over its expended useful life as follows:-

- Heritable property 50 years
- Fixtures and fittings 4 years
- Computer equipment 4 years

Operating lease agreements

Rentals applicable to operating leases, where substantially all the risks and rewards of ownership remain with the lessor, are charged against the SOFA on a straight line basis over the life of the lease.

Funds accounting

Unrestricted funds are those which can be used in accordance with the charitable objects at the discretion of the directors. *Designated funds* are unrestricted funds earmarked by the directors for particular purposes. *Restricted funds* can only be used for particular restricted purposes within the objects of the company. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Financial instruments

Financial instruments comprise financial assets and financial liabilities which are recognised when the charity becomes a party to the contractual provisions of the instrument. They are classed as "basic" in accordance with FRS102 and are accounted for at the settlement amount due, which equates to the cost. Financial assets comprise cash and debtors and financial liabilities comprise creditors and accruals.

Pensions

The charity was a member of a multi-employer defined benefit pension scheme. As described at note 13, it was not possible to identify on a consistent and reasonable basis the share of underlying assets and liabilities belonging to the charity. Consequently the Board of Trustees followed the FRS102 requirement to account for the contributions to the scheme as if it were a defined contribution scheme and to include on the balance sheet a provision for the present value of the deficit reduction payment plan.

The charity operates a Defined Contributions Pension Scheme. Contributions are charged in the accounts as they become payable in accordance with the rules of the Scheme.

FAST FORWARD (POSITIVE LIFESTYLES) LIMITED

NOTES TO THE ACCOUNTS

for the year ended 31 March 2023

1. Accounting Policies (continued)

Judgements and key sources of estimation uncertainty

In preparing the financial statements, directors make estimates and assumptions which affect reporting results, financial position and disclosure of contingencies. Use of available information and application of judgement are inherent in the formation of the estimates, together with past experience and expectations of future events that are believed to be reasonable under the circumstances. Actual results in the future could differ from such estimates. Critical judgements made in preparing these financial statements comprise; the timing of recognition of income in accordance with Charities SORP FRS102, the applicability of the estimated useful lives of fixed assets used to calculate the period over which depreciation is applied, review of fixed assets for impairment or obsolescence and the assessment of leases to determine whether the risks and rewards of ownership remain with the lessor or are transferred to the charity.

2. Charitable Activities:- Grant Income

	Unrestricted	Restricted	2024	2023
	£	£	£	£
GambleAware - Gambling Project	-	323,222	323,222	320,936
The National Community Lottery Fund - Ask Dad Project	-	19,282	19,282	17,809
The Robertson Trust – Ask Dad Project	2,500	25,000	27,500	28,750
The City Edinburgh Council - Going Forward Project	-	88,734	88,734	48,734
NHS - Going Forward Project	-	44,000	44,000	-
YouthLink Scotland – Going Forward Project	-	19,336	19,336	9,863
University of Edinburgh – Gambling Project	-	3,750	3,750	-
Foundation Scotland – Going Forward Project	-	24,787	24,787	20,301
Ash Scotland – Going Forward Project	-	-	-	5,865
The National Community Lottery Fund - Going forward Project	-	-	-	9,702
	-----	-----	-----	-----
	2,500	548,111	550,611	461,960
	=====	=====	=====	=====

During the year there were restricted grants amounting to £548,111 (2023: £458,210). All other income was unrestricted in both the current and previous years.

FAST FORWARD (POSITIVE LIFESTYLES) LIMITED

NOTES TO THE ACCOUNTS

for the year ended 31 March 2024

3. Expenditure

	Core Activities	Going Forward Project	Ask Dad	Gambling Project	2024 Total £	2023 Total £
<u>Raising funds</u>						
Salaries (note 5)	27,619	2,910	1,660	8,022	40,211	55,321
<u>Charitable activities: Direct costs</u>						
Salaries (note 5)	12,646	55,298	31,549	152,407	251,900	236,943
Section 75 pension costs	-	-	-	-	-	42,098
Materials and resources	2,298	17,589	880	57,994	78,761	84,371
Staff training	3,444	1,153	-	13,019	17,616	11,660
Travel and subsistence	3,523	1,257	20	6,982	11,782	8,333
Printing	-	1,050	-	2,224	3,274	2,854
Publications	1,980	-	-	27,636	29,616	28,248
<u>Charitable activities: Support costs</u>						
Salaries (note 5)	8,286	-	-	-	8,286	8,607
Staff training	14,274	-	-	-	14,274	388
Travel and subsistence	-	-	-	-	-	32
Legal and professional fees	13,757	-	-	-	13,757	22,605
IT Support	9,231	-	-	-	9,231	8,284
Repairs and renewals	580	-	-	-	580	1,601
Rent, rates and insurance	7,204	-	-	-	7,204	4,108
Heat and light	2,839	-	-	-	2,839	2,570
Post, stationery and telephone	2,093	-	-	-	2,093	3,076
Depreciation	1,590	-	-	-	1,590	1,601
Miscellaneous	1,541	-	-	-	1,541	2,542
<u>Charitable activities: Governance costs</u>						
Salaries (note 5)	8,286	-	-	-	8,286	7,869
Auditor's remuneration	6,120	-	-	-	6,120	3,900
	<u>127,311</u>	<u>79,257</u>	<u>34,109</u>	<u>268,224</u>	<u>508,961</u>	<u>537,011</u>

Included above is restricted expenditure amounting to £381,650 (2023: £366,731). All other expenditure was unrestricted in both the current and previous years.

FAST FORWARD (POSITIVE LIFESTYLES) LIMITED

NOTES TO THE ACCOUNTS

for the year ended 31 March 2024

4. Net income/(expenditure) for the year

	2024	2023
	£	£
This is stated after charging:		
Independent examiner's fee	-	(2,700)
Auditor's remuneration	6,120	6,600
Depreciation	1,590	1,601
	<u> </u>	<u> </u>

Two directors were reimbursed expenditure £86 during the year (2023: £nil) and three directors made donations of £70 to the charity (2023: £nil). The charity paid £232 (2023: £232) for director indemnity insurance. The directors received no remuneration from the charity during the year.

5. Staff Costs

	2024	2023
	£	£
Wages and salaries	274,372	275,738
Social security costs	21,080	20,162
Current pension costs	13,231	12,839
Section 75 pension costs	-	42,098
	<u> </u>	<u> </u>
	308,683	350,837
	<u> </u>	<u> </u>

The average monthly number of employees during the year, calculated on a head count basis, was as follows:-

	2024	2023
	No.	No.
Chief Executive	1	1
Project work	9	8
Administration and support	-	1
	<u> </u>	<u> </u>
	10	10
	<u> </u>	<u> </u>

The charity considers its key management personnel comprise the Chief Executive and Gambling Education Manager. The total employment benefits including employer pension contributions of the key management personal was £95,984 (2023: £69,580). No employee had emoluments of more than £60,000 during either the current or previous year.

FAST FORWARD (POSITIVE LIFESTYLES) LIMITED

NOTES TO THE ACCOUNTS

for the year ended 31 March 2024

6. Tangible Fixed Assets

	Heritable Property £	Fixtures & Fittings £	Computer Equipment £	Total £
Cost				
At 1 April 2023	51,842	17,819	15,654	85,315
Additions	-	-	811	811
Disposals	-	-	(4,062)	(4,062)
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2024	51,842	17,819	12,403	82,064
	<hr/>	<hr/>	<hr/>	<hr/>
Depreciation				
At 1 April 2023	25,837	17,653	15,201	58,691
Charge for period	1,037	166	387	1,590
Disposals	-	-	(4,062)	(4,062)
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2024	26,874	17,819	11,526	56,219
	<hr/>	<hr/>	<hr/>	<hr/>
Net Book Value				
At 31 March 2024	24,968	-	877	25,845
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2023	26,005	166	453	26,624
	<hr/>	<hr/>	<hr/>	<hr/>

7. Debtors

	2024 £	2023 £
Trade debtors	11,600	-
Prepayments	2,156	1,895
Grants receivable	87,750	17,146
	<hr/>	<hr/>
	101,506	19,041
	<hr/>	<hr/>

8. Creditors: amounts falling due within one year

	2024 £	2023 £
Other creditors	14,003	497
PAYE and social security	2,531	5,132
Pension contributions	2,069	2,039
Accruals	7,174	7,762
Section 75 Pension costs	5,142	51,415
	<hr/>	<hr/>
	30,919	66,845
	<hr/>	<hr/>

FAST FORWARD (POSITIVE LIFESTYLES) LIMITED

NOTES TO THE ACCOUNTS

for the year ended 31 March 2024

9. Funds

	Balance 1 April 2023 £	Income £	Expenditure £	Gains/ (losses) £	Transfers £	Balance 31 March 2024 £
Restricted funds						
Ask Dad	62,710	44,282	(34,108)	-	-	72,884
Gambling Project	187,023	326,972	(283,485)	-	4,485	234,995
Smoking Project	35,137	-	-	-	(35,137)	-
Going Forward	49,680	176,857	(64,057)	-	35,137	197,617
Youthwork	13,948	-	-	-	(13,948)	-
Youth Survey	4,485	-	-	-	(4,485)	-
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	352,983	548,111	(381,650)	-	(13,948)	505,496
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Unrestricted funds						
General fund	157,515	147,144	(127,311)	-	60,221	237,569
<u>Designated funds</u>						
Building fund	11,000	-	-	-	-	11,000
Pension fund	51,415	-	-	-	(46,273)	5,142
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	219,930	147,144	(127,311)	-	13,948	253,711
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total funds	572,913	695,255	(508,961)	-	-	759,207
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

FAST FORWARD (POSITIVE LIFESTYLES) LIMITED

NOTES TO THE ACCOUNTS

for the year ended 31 March 2024

9. Funds (continued)

	Balance 1 April 2022 £	Income £	Expenditure £	Gains/ (losses) £	Transfers £	Balance 31 March 2023 £
Restricted funds						
Ask Dad	51,757	43,319	(32,366)	-	-	62,710
Gambling Project	132,217	320,936	(266,130)	-	-	187,023
Smoking Project	51,750	-	(16,613)	-	-	35,137
Going Forward	6,837	94,465	(51,622)	-	-	49,680
Youthwork	13,948	-	-	-	-	13,948
Youth Survey	4,485	-	-	-	-	4,485
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	260,994	458,720	(366,731)	-	-	352,983
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Unrestricted funds						
General fund	140,683	129,055	(170,280)	-	58,057	157,515
<u>Designated funds</u>						
Building fund	11,000	-	-	-	-	11,000
Pension fund	109,472	-	-	-	(58,057)	51,415
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	261,155	129,055	(170,280)	-	-	219,930
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total funds	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
	522,149	587,775	(537,011)	-	-	572,913

Restricted Funds

Ask Dad

This project is funded by The National Lottery Community Fund and The Robertson Trust. Its aim is to improve health and wellbeing education for fathers.

Gambling Project

This project is funded by GambleAware. The project is working across Scotland to increase awareness and prevention activity in order to prevent the onset of 'at-risk' gambling behaviour among young people (12-25 years).

FAST FORWARD (POSITIVE LIFESTYLES) LIMITED

NOTES TO THE ACCOUNTS

for the year ended 31 March 2024

9. Funds (continued)

Smoking Project

This project was funded by NHS Lothian as part of the wider activities within the Smoking Prevention Action Plan for Lothian. The activity supported that plan and the national campaign to reduce the effects of second hand smoke in homes. The project worked with primary schools in the City of Edinburgh, East and Mid Lothian schools, delivering an educational input and working with the school and pupils to promote smoke free homes. The transfer represents repurposing of £35,137 to the ongoing Going Forward project following Smoking Project completion.

Going Forward

This project is funded by the City Edinburgh Council and West Lothian Council for group work and peer education of young people on issues such as drugs, sex and alcohol.

Youth work project

Various funding for the delivery of Fast Forward's work and support other national youth work organisations. The project is now complete. The transfer to unrestricted funds represents restricted expenditure that was not allocated to the project in the previous year.

Youth Survey

This project was funded by the Health and Social Care Alliance Scotland to develop & conduct a youth survey on gambling. The transfer represents repurposing of £4,485 to the ongoing Gambling Project following Youth Survey project completion.

Designated funds

Building fund

The designated Building Fund reflects monies earmarked for essential property repairs.

Pension fund

The designated Pension Fund reflected monies earmarked for the estimate employer debt on withdrawal from the scheme, as described in note 13.

FAST FORWARD (POSITIVE LIFESTYLES) LIMITED

NOTES TO THE ACCOUNTS

for the year ended 31 March 2024

10. Analysis of Net Assets between Funds

As at 31 March 2024:-	Unrestricted General £	Unrestricted Designated £	Restricted £	Total 2024 £
Tangible fixed assets	25,845	-	-	25,845
Net current assets	211,724	16,142	505,496	733,362
Long term liabilities	-	-	-	-
	_____	_____	_____	_____
Net assets at 31 March 2024	237,569	16,142	505,496	759,207
	=====	=====	=====	=====

As at 31 March 2023:-	Unrestricted General £	Unrestricted Designated £	Restricted £	Total 2023 £
Tangible fixed assets	26,624	-	-	26,624
Net current assets	130,891	62,415	352,983	546,289
Long term liabilities	-	-	-	-
	_____	_____	_____	_____
Net assets at 31 March 2023	157,515	62,415	352,983	572,913
	=====	=====	=====	=====

11. Related party transactions

The charity is managed by a Board of Directors with no one individual having control of the charity.

Other than as disclosed in note 4, there were no related party transactions during either the current or previous years.

12. Operating and lease commitments

At 31 March 2024 the charity had total commitments under non-cancellable operating leases payable as set out below:

	2024	2023
	£	£
Expiring:		
Within one year	1,320	285
Within one to five years	-	-
	=====	=====

FAST FORWARD (POSITIVE LIFESTYLES) LIMITED

NOTES TO THE ACCOUNTS

for the year ended 31 March 2024

13. Pensions

Until August 2022 the company participated in the TPT Retirement Solutions Growth Plan pension scheme, a multi-employer scheme which provides benefits to some 638 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the charity to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the charity is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2022 to 31 January 2025: £3,312,000 per annum
(payable monthly)

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2019 to 30 September 2025: £11,243,000 per annum
(payable monthly and increasing by 3% each on 1st April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

FAST FORWARD (POSITIVE LIFESTYLES) LIMITED

NOTES TO THE ACCOUNTS

for the year ended 31 March 2024

13. Pensions (continued)

Where the scheme is in deficit and where the charity has agreed to a deficit funding arrangement the charity recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

	2024	2023
	£	£
Present value of provision for Fast Forward (Positive Lifestyles) Ltd	-	-
	=====	=====
<u>Reconciliation of Opening and Closing Provisions</u>	2024	2023
	£	£
Provision at start of period	-	10,985
Unwinding of the discount factor (interest expense)	-	-
Deficit contribution paid	-	(1,668)
Remeasurements - impact of any change in assumptions	-	-
Remeasurements - amendments to the contribution schedule	-	(9,317)
	=====	=====
Provision at end of period	-	-
	=====	=====
<u>Income and Expenditure Impact</u>	2024	2023
	£	£
Interest expense	-	-
Remeasurements – impact of any change in assumptions	-	-
Remeasurements – amendments to the contribution schedule	-	-
Contributions paid in respect of future service	-	-
Costs recognised in income and expenditure account	-	43,765

Assumptions

	2024	2023	2022
Rate of discount (% per annum)		Nominal Gilt curve	2.35

The discount rates shown above are equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

FAST FORWARD (POSITIVE LIFESTYLES) LIMITED

NOTES TO THE ACCOUNTS

for the year ended 31 March 2024

13. Pensions (continued)

The following schedule details the deficit contributions agreed between the company and the scheme at each year end period:

Deficit Contributions Schedule

	2024	2023
	£	£
Year 1	-	-
Year 2	-	-
Year 3	-	-
Year 4	-	-

The charity must recognise a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as finance cost in the period in which it arises.

It is these contributions that have been used to derive the charity's balance sheet liability.

The charity crystallised the pension liability in the previous year. This led to an additional cost of £nil (2023: £42,098) being charged to the Statement of Financial Activities with the liability of £5,142 (2023: £51,415) at the year end.

Defined Contribution Pension Scheme

Fast Forward (Positive Lifestyle) participated in a defined contribution pension. The charity's contribution to this scheme is 6% of participants' salaries which is charged to the Statement of Financial Activities in the year to which the payments relate. This scheme is open to all qualifying employees.

	2024	2023
	£	£
Contributions payable by the company for the year	13,231	12,839
	<u> </u>	<u> </u>