

# EDUCATION FOR LIFE

England & Wales · Charity number 1078088

## Details

---

**Status** Registered

**Legal form** Other

**Registered** 1999-11-08

**Register** [View on the Charity Commission register](#)

## Contact

---

**Address** 49 Midland Drive  
Carnforth  
Lancashire  
LA5 9UE

**Phone** 03001211524

**Email** [info@educationforlife.net](mailto:info@educationforlife.net)

**Website** [www.educationforlife.net](http://www.educationforlife.net)

## Activities

---

**Objects:** THE ADVANCEMENT OF THE CHRISTIAN FAITH; THE ADVANCEMENT OF EDUCATION, IN PARTICULAR BUT NOT EXCLUSIVELY, OF CHILDREN AND YOUNG PEOPLE; FOR SUCH OTHER CHARITABLE PURPOSE OR PURPOSES FOR THE BENEFIT OF THE INHABITANTS OF THE LOCAL COMMUNITIES IN MOMBASA, KENYA

**Activities:** Our aim is to work within and alongside the local community, establishing education, of a social and academic nature for both children and adults, to ensure that children have the opportunity to learn to read, write, understand basic number work and also attain social skills, including understanding the need for health, hygiene and cleanliness.

## Classification

---

- **How:** Makes Grants To Individuals
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Accommodation/housing, Religious Activities
- **Who:** Children/young People, Other Defined Groups

## Geography

- **Area of benefit:** MOMBASA, KENYA
- Kenya

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-30	£230,858	£244,867	-	-
2024-04-30	£210,857	£205,519	-	-
2023-04-30	£222,594	£222,326	-	-
2022-04-30	£222,594	£222,326	-	-
2021-04-30	£203,612	£202,940	-	-

## Trustees

Name	Role	Appointed
Lori France		2024-04-19
PAUL JOHN FRANCE		
Sara Doggett		2023-11-21

**EDUCATION FOR LIFE**

England & Wales - Charity number 1078088

---

# Accounts

---

**EDUCATION FOR LIFE  
TRUSTEES' REPORT AND  
UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 APRIL 2025**

Xeinadin  
Dalton House  
9 Dalton Square  
LANCASTER  
LA1 1WD

**EDUCATION FOR LIFE**

**CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 APRIL 2025**

---

	<b>Page</b>
<b>Reference and Administrative Details</b>	1
<b>Trustees' Report</b>	2 to 4
<b>Independent Examiner's Report</b>	5
<b>Statement of Financial Activities</b>	6
<b>Balance Sheet</b>	7
<b>Notes to the Financial Statements</b>	8 to 13

---

**EDUCATION FOR LIFE**

**REFERENCE AND ADMINISTRATIVE DETAILS  
FOR THE YEAR ENDED 30 APRIL 2025**

---

<b>Trustees</b>	Mr P France Mr I McGrath (resigned 6/8/2024) Miss L France Mrs S Doggett
<b>Principal address</b>	5 King Street CARNFORTH LA5 9DU
<b>Registered charity number</b>	1078088
<b>Independent examiner</b>	Xeinadin Dalton House 9 Dalton Square LANCASTER LA1 1WD

## **EDUCATION FOR LIFE**

### **TRUSTEES' REPORT FOR THE YEAR ENDED 30 APRIL 2025**

---

The trustees present their report with the financial statements of the charity for the year ended 30 April 2025. The trustees have adopted the provisions of 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) (effective 1 January 2019).

#### **Objectives and activities**

##### **Objectives and aims**

The Objects of the charity are:

- The advancement of the Christian Faith
- The advancement of education, in particular but not exclusively, of children and young people
- For such other charitable purpose or purposes for the benefit of the inhabitants of the local communities in Mombasa, Kenya

##### **Public benefit**

The trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

## EDUCATION FOR LIFE

### TRUSTEES' REPORT FOR THE YEAR ENDED 30 APRIL 2025

---

#### **Achievement and performance**

##### **Charitable activities**

The role of Education for Life is to work within and alongside the local community, helping them to establish education, of a social and academic nature for both children and adults. Education for Life seeks to ensure that children have the opportunity to learn to read, write, understand basic number work and also attain social skills, including understanding the need for health, hygiene and cleanliness (personal, at home and in the environment). The moral and practical support of a community requires considerable investment of both time and money. Education for Life is committed to seeing its vision fulfilled, and as a result of this we have a team of full time and part time workers in England and Kenya ensuring that the work of the charity is run effectively and efficiently. We consider that the best method of tackling poverty in the longer term is through a series of programmes, promoting sustainable development, and enabling communities to become as self-sufficient as they can be. We currently run the following programmes:

- Providing full time employment for 71 Kenyans
- Nursery School Grades PP1 & PP2 for 60 children
- Primary School Grades 1-6 for 270 children
- Junior Secondary School Grades 7-9 for 135 children
- Senior Secondary School Grades 10-12 for 135 students
- Special Needs Education Programme - including specialised education in small groups
- Mentorship Programme across all Grades
- Children's Home for 11 Orphans
- Care in the community supporting "Foster Families"
- Specialised Health Care assistance for individuals with specific known illnesses
- University, Further Education and Skills Training sponsorship as required.
- Feeding programme for 600 children daily
- Community housing - 7 houses available for rent
- Tailoring workshop - making school uniforms
- Fellowship meetings for Bible Teachings and discussions
- Bible Teachings Online and Support Group
- Computer Training for Staff and Students
- School/Community Library
- "Half Way" House Project (Refuge Home) - 22 rooms available
- Community Playground

Education for Life works with other charities having similar objects to our own in and around Mombasa. Work is carried out through joint initiatives, utilising local knowledge and skills, which assists in achieving our objects, for the benefit of the local community.

All work is monitored directly in the field, ensuring that all programmes are delivered to an excellent standard and to maximise the value to the various beneficiaries.

We would like to thank all the charities that have supported us, especially Footsteps International and Lightforce International.

Our income is mainly from individual sponsors, churches and schools, it is they who make all our work possible. Thank you.

**Financial review**

**Reserves policy**

The policy of the trustees is to put donors' funds to immediate use as far as possible. In case of an emergency an appeal would be made for additional funds. The charity carries out a variety of both long term and short term projects. It is therefore important that a regular flow of income is maintained as a proportion of money provides local wages for teachers, cooks, cleaners, security and support staff, food for the daily feeding programme and medical costs, in addition to direct benefit for the children who are sponsored. It is the trustees aim to keep as a reserve three months of our regular monthly financial commitments. This should give us the ability to cover any temporary income fluctuations and allow us to respond quickly to an emergency. The level of free reserves at the year end was £4,904 (2024 - £18,824).

**Voluntary help and gifts in kind**

The trustees are very grateful to volunteers who have helped us both in the UK and in Mombasa. Great effort has been made resulting in huge successes for the benefit of the people of Mombasa. Without this help it would be extremely difficult to reach our goals and achieve our objects. Thank you.

**Future plans**

Next Year we plan to develop the work further, to the greater benefit of the community, working together with our partners to achieve our objects, including:

- Work together with other local charitable organisations to increase food distribution
- Develop & update our computer lab to allow access for "one student, one computer"
- Increasing the number of students that we sponsor
- Develop our infrastructure in line with the new Competency Based Curriculum
- Launch an App to help sponsorship growth and communication

**Structure, governance and management**

**Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Approved by order of the board of trustees on ..... and signed on its behalf by:

.....  
Mr P France - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
EDUCATION FOR LIFE**

---

**Independent examiner's report to the trustees of Education for Life**

I report to the charity trustees on my examination of the accounts of Education for Life (the Trust) for the year ended 30 April 2025.

**Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

T M Preece FCCA

Xeinadin  
Dalton House  
9 Dalton Square  
LANCASTER  
LA1 1WD

Date: .....

**EDUCATION FOR LIFE****STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 30 APRIL 2025**

---

	<b>Notes</b>	<b>Unrestricted fund £</b>	<b>Restricted funds £</b>	<b>2025 Total funds £</b>	<b>2024 Total funds £</b>
<b>Income and endowments from</b>					
Donations and legacies		<u>86,465</u>	<u>144,393</u>	<u>230,858</u>	<u>210,857</u>
<b>Expenditure on</b>					
Raising funds		216	-	216	216
<b>Charitable activities</b>					
Education for Life - Kenya		<u>100,258</u>	<u>144,393</u>	<u>244,651</u>	<u>200,303</u>
<b>Total</b>		<u>100,474</u>	<u>144,393</u>	<u>244,867</u>	<u>200,519</u>
<b>NET INCOME/(EXPENDITURE)</b>		(14,009)	-	(14,009)	10,338
<b>Reconciliation of funds</b>					
Total funds brought forward		19,735	-	19,735	9,397
<b>Total funds carried forward</b>		<u><u>5,726</u></u>	<u><u>-</u></u>	<u><u>5,726</u></u>	<u><u>19,735</u></u>

The notes form part of these financial statements

**EDUCATION FOR LIFE**

**BALANCE SHEET  
30 APRIL 2025**

	Notes	Unrestricted fund £	Restricted funds £	2025 Total funds £	2024 Total funds £
<b>Fixed assets</b>					
Tangible assets	4	822	-	822	911
<b>Current assets</b>					
Debtors	5	4,097	-	4,097	4,185
Cash at bank		1,977	-	1,977	15,799
		<u>6,074</u>	-	<u>6,074</u>	<u>19,984</u>
<b>Creditors</b>					
Amounts falling due within one year	6	(1,170)	-	(1,170)	(1,160)
<b>Net current assets</b>		<u>4,904</u>	-	<u>4,904</u>	<u>18,824</u>
<b>Total assets less current liabilities</b>		<u>5,726</u>	-	<u>5,726</u>	<u>19,735</u>
<b>NET ASSETS</b>		<u>5,726</u>	-	<u>5,726</u>	<u>19,735</u>
<b>Funds</b>					
Unrestricted funds	7			<u>5,726</u>	<u>19,735</u>
<b>Total funds</b>				<u>5,726</u>	<u>19,735</u>

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

.....  
Mr P France - Trustee

The notes form part of these financial statements

**1. Accounting policies**

**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Computer equipment - 25% Straight line

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

## EDUCATION FOR LIFE

### NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 APRIL 2025

---

#### 2. Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 30 April 2025 nor for the year ended 30 April 2024.

#### Trustees' expenses

There were no trustees' expenses paid for the year ended 30 April 2025 nor for the year ended 30 April 2024.

#### 3. Comparatives for the statement of financial activities

	<b>Unrestricted fund £</b>	<b>Restricted funds £</b>	<b>Total funds £</b>
<b>Income and endowments from</b>			
Donations and legacies	79,479	131,378	210,857
	<hr/>	<hr/>	<hr/>
<b>Expenditure on</b>			
Raising funds	216	-	216
<b>Charitable activities</b>			
Education for Life - Kenya	68,925	131,378	200,303
	<hr/>	<hr/>	<hr/>
<b>Total</b>	69,141	131,378	200,519
	<hr/>	<hr/>	<hr/>
<b>NET INCOME</b>	10,338	-	10,338
<b>Reconciliation of funds</b>			
Total funds brought forward	9,397	-	9,397
	<hr/>	<hr/>	<hr/>
<b>Total funds carried forward</b>	19,735	-	19,735
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

EDUCATION FOR LIFE

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 APRIL 2025

4. Tangible fixed assets

	Computer equipment £
<b>Cost</b>	
At 1 May 2024	3,206
Additions	599
Disposals	(1,052)
At 30 April 2025	<u>2,753</u>
<b>Depreciation</b>	
At 1 May 2024	2,295
Charge for year	688
Eliminated on disposal	(1,052)
At 30 April 2025	<u>1,931</u>
<b>Net book value</b>	
At 30 April 2025	<u>822</u>
At 30 April 2024	<u>911</u>

5. Debtors: amounts falling due within one year

	2025 £	2024 £
Other debtors	<u>4,097</u>	<u>4,185</u>

6. Creditors: amounts falling due within one year

	2025 £	2024 £
Other creditors	<u>1,170</u>	<u>1,160</u>

7. Movement in funds

	At 1/5/24 £	Net movement in funds £	At 30/4/25 £
<b>Unrestricted funds</b>			
General fund	19,735	(14,009)	5,726
<b>TOTAL FUNDS</b>	<u>19,735</u>	<u>(14,009)</u>	<u>5,726</u>

**EDUCATION FOR LIFE****NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 APRIL 2025****7. Movement in funds - continued**

Net movement in funds, included in the above are as follows:

	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Movement in funds £</b>
<b>Unrestricted funds</b>			
General fund	86,465	(100,474)	(14,009)
<b>Restricted funds</b>			
Child sponsorship	80,182	(80,182)	-
Feeding programme	4,272	(4,272)	-
Orphanage	56,589	(56,589)	-
Nursery	1,590	(1,590)	-
Specific donations	1,200	(1,200)	-
Medical support	360	(360)	-
Victoria fund	200	(200)	-
	<u>144,393</u>	<u>(144,393)</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u>230,858</u>	<u>(244,867)</u>	<u>(14,009)</u>

**Comparatives for movement in funds**

	<b>At 1/5/23 £</b>	<b>Net movement in funds £</b>	<b>At 30/4/24 £</b>
<b>Unrestricted funds</b>			
General fund	9,397	10,338	19,735
	<u>9,397</u>	<u>10,338</u>	<u>19,735</u>
<b>TOTAL FUNDS</b>	<u>9,397</u>	<u>10,338</u>	<u>19,735</u>

**EDUCATION FOR LIFE**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 APRIL 2025**

**7. Movement in funds - continued**

Comparative net movement in funds, included in the above are as follows:

	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Movement in funds £</b>
<b>Unrestricted funds</b>			
General fund	79,479	(69,141)	10,338
<b>Restricted funds</b>			
Child sponsorship	81,725	(81,725)	-
Feeding programme	2,820	(2,820)	-
Orphanage	43,270	(43,270)	-
Nursery	1,803	(1,803)	-
Specific donations	1,200	(1,200)	-
Medical support	360	(360)	-
Victoria fund	200	(200)	-
	<u>131,378</u>	<u>(131,378)</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u><u>210,857</u></u>	<u><u>(200,519)</u></u>	<u><u>10,338</u></u>

A current year 12 months and prior year 12 months combined position is as follows:

	<b>At 1/5/23 £</b>	<b>Net movement in funds £</b>	<b>At 30/4/25 £</b>
<b>Unrestricted funds</b>			
General fund	9,397	(3,671)	5,726
	<u>9,397</u>	<u>(3,671)</u>	<u>5,726</u>
<b>TOTAL FUNDS</b>	<u><u>9,397</u></u>	<u><u>(3,671)</u></u>	<u><u>5,726</u></u>

## EDUCATION FOR LIFE

### NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 APRIL 2025

---

#### 7. Movement in funds - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Movement in funds £</b>
<b>Unrestricted funds</b>			
General fund	165,944	(169,615)	(3,671)
<b>Restricted funds</b>			
Child sponsorship	161,907	(161,907)	-
Feeding programme	7,092	(7,092)	-
Orphanage	99,859	(99,859)	-
Nursery	3,393	(3,393)	-
Specific donations	2,400	(2,400)	-
Medical support	720	(720)	-
Victoria fund	400	(400)	-
	<u>275,771</u>	<u>(275,771)</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u>441,715</u>	<u>(445,386)</u>	<u>(3,671)</u>

#### 8. Related party disclosures

The total donations made by the Trustees and their spouses to the charity in the year was £1,586 (2024 - £1,464), of which £1,226 (2024 - £1,104) was restricted.

**EDUCATION FOR LIFE**

England & Wales - Charity number 1078088

---

# Accounts

---

**EDUCATION FOR LIFE  
TRUSTEES' REPORT AND  
UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 APRIL 2024**

Xeinadin  
Dalton House  
9 Dalton Square  
LANCASTER  
LA1 1WD

**EDUCATION FOR LIFE**

**CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 APRIL 2024**

---

	<b>Page</b>
<b>Reference and Administrative Details</b>	1
<b>Trustees' Report</b>	2 to 4
<b>Independent Examiner's Report</b>	5
<b>Statement of Financial Activities</b>	6
<b>Balance Sheet</b>	7
<b>Notes to the Financial Statements</b>	8 to 13

---

## EDUCATION FOR LIFE

### REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 30 APRIL 2024

---

<b>Trustees</b>	Mr P France Mrs A Johnstone (resigned 15/6/2023) Mr I McGrath Mr M Pidd (resigned 12/4/2024) Miss L France (appointed 19/4/2024) Mrs S Doggett (appointed 21/11/2023)
<b>Principal address</b>	5 King Street CARNFORTH LA5 9DU
<b>Registered charity number</b>	1078088
<b>Independent examiner</b>	Xeinadin Dalton House 9 Dalton Square LANCASTER LA1 1WD

## **EDUCATION FOR LIFE**

### **TRUSTEES' REPORT FOR THE YEAR ENDED 30 APRIL 2024**

---

The trustees present their report with the financial statements of the charity for the year ended 30 April 2024. The trustees have adopted the provisions of 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) (effective 1 January 2019).

#### **Objectives and activities**

##### **Objectives and aims**

The Objects of the charity are:

- The advancement of the Christian Faith
- The advancement of education, in particular but not exclusively, of children and young people
- For such other charitable purpose or purposes for the benefit of the inhabitants of the local communities in Mombasa, Kenya

#### **Public benefit**

The trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

## EDUCATION FOR LIFE

### TRUSTEES' REPORT FOR THE YEAR ENDED 30 APRIL 2024

---

#### Achievement and performance

##### Charitable activities

The role of Education for Life is to work within and alongside the local community, helping them to establish education, of a social and academic nature for both children and adults. Education for Life seeks to ensure that children have the opportunity to learn to read, write, understand basic number work and also attain social skills, including understanding the need for health, hygiene and cleanliness (personal, at home and in the environment). The moral and practical support of a community requires considerable investment of both time and money. Education for Life is committed to seeing its vision fulfilled, and as a result of this we have a team of full time and part time workers in England and Kenya ensuring that the work of the charity is run effectively and efficiently. We consider that the best method of tackling poverty in the longer term is through a series of programmes, promoting sustainable development, and enabling communities to become as self-sufficient as they can be. We currently run the following programmes:

- Providing full time employment for 69 Kenyans
- Nursery School for 60 children
- Primary School for 320 children
- Secondary School for 160 students
- Special Needs Education Programme - including specialised education in small groups
- Children's Home for 11 Orphans
- Care in the community supporting "Foster Families"
- Specialised Health Care assistance for individuals with specific known illnesses
- University, Further Education and Skills Training sponsorship as required.
- Feeding programme for 550 children daily
- Community housing - 9 houses available for rent
- Tailoring workshop - making school uniforms
- Fellowship meetings for Bible Teachings
- Bible Teachings Online and Support Group
- Computer Training for Staff and Students
- School/Community Library
- "Half Way" House Project (Refuge Home) - 22 rooms available
- Community Playground

Education for Life works with other charities having similar objects to our own in and around Mombasa. Work is carried out through joint initiatives, utilising local knowledge and skills, which assists in achieving our objects, for the benefit of the local community.

All work is monitored directly in the field, ensuring that all programmes are delivered to an excellent standard and to maximise the value to the various beneficiaries.

We would like to thank all the charities that have supported us, especially Footsteps International and Lightforce International.

Our income is mainly from individual sponsors, churches and schools, it is they who make all our work possible. Thank you.

**EDUCATION FOR LIFE**

**TRUSTEES' REPORT  
FOR THE YEAR ENDED 30 APRIL 2024**

---

**Financial review**

**Reserves policy**

The policy of the trustees is to put donors' funds to immediate use as far as possible. In case of an emergency an appeal would be made for additional funds. The charity carries out a variety of both long term and short term projects. It is therefore important that a regular flow of income is maintained as a proportion of money provides local wages for teachers, cooks, cleaners, security and support staff, food for the daily feeding programme and medical costs, in addition to direct benefit for the children who are sponsored. It is the trustees aim to keep as a reserve three months of our regular monthly financial commitments. This should give us the ability to cover any temporary income fluctuations and allow us to respond quickly to an emergency. The level of free reserves at the year end was £18,824 (2023 - £8,038).

**Voluntary help and gifts in kind**

The trustees are very grateful to volunteers who have helped us both in the UK and in Mombasa. Great effort has been made resulting in huge successes for the benefit of the people of Mombasa. Without this help it would be extremely difficult to reach our goals and achieve our objects. Thank you.

**Future plans**

Next Year we plan to develop the work further, to the greater benefit of the community, working together with our partners to achieve our objects, including:

- Work together with other local charitable organisations to increase food distribution
- Develop & update our computer lab to allow access for "one student, one computer"
- Increasing the number of students that we sponsor
- Develop our infrastructure in line with the new Competency Based Curriculum
- Develop our online Bible Teaching

**Structure, governance and management**

**Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Approved by order of the board of trustees on .....2/09/2024..... and signed on its behalf by:



.....  
Mr P France - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
EDUCATION FOR LIFE**

---

**Independent examiner's report to the trustees of Education for Life**

I report to the charity trustees on my examination of the accounts of Education for Life (the Trust) for the year ended 30 April 2024.

**Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

*T M Preece*

T M Preece FCCA

Xeinadin  
Dalton House  
9 Dalton Square  
LANCASTER  
LA1 1WD

Date: .....*3/09/2024*.....

**EDUCATION FOR LIFE**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 30 APRIL 2024**

	Notes	Unrestricted fund £	Restricted funds £	2024 Total funds £	2023 Total funds £
<b>Income and endowments from</b>					
Donations and legacies		79,479	131,378	210,857	193,804
Investment income	2	-	-	-	4
<b>Total</b>		<u>79,479</u>	<u>131,378</u>	<u>210,857</u>	<u>193,808</u>
<b>Expenditure on</b>					
Raising funds		216	-	216	217
<b>Charitable activities</b>					
Education for Life - Kenya		68,925	131,378	200,303	206,243
<b>Total</b>		<u>69,141</u>	<u>131,378</u>	<u>200,519</u>	<u>206,460</u>
<b>NET INCOME/(EXPENDITURE)</b>		10,338	-	10,338	(12,652)
<b>Reconciliation of funds</b>					
Total funds brought forward		9,397	-	9,397	22,049
<b>Total funds carried forward</b>		<u><u>19,735</u></u>	<u><u>-</u></u>	<u><u>19,735</u></u>	<u><u>9,397</u></u>

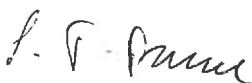
The notes form part of these financial statements

**EDUCATION FOR LIFE**

**BALANCE SHEET  
30 APRIL 2024**

	Notes	Unrestricted fund £	Restricted funds £	2024 Total funds £	2023 Total funds £
<b>Fixed assets</b>					
Tangible assets	5	911	-	911	1,359
<b>Current assets</b>					
Debtors	6	4,185	-	4,185	4,456
Cash at bank		15,799	-	15,799	4,712
		<u>19,984</u>	<u>-</u>	<u>19,984</u>	<u>9,168</u>
<b>Creditors</b>					
Amounts falling due within one year	7	(1,160)	-	(1,160)	(1,130)
		<u>18,824</u>	<u>-</u>	<u>18,824</u>	<u>8,038</u>
<b>Net current assets</b>					
		<u>19,735</u>	<u>-</u>	<u>19,735</u>	<u>9,397</u>
<b>Total assets less current liabilities</b>					
		<u>19,735</u>	<u>-</u>	<u>19,735</u>	<u>9,397</u>
<b>NET ASSETS</b>		<u>19,735</u>	<u>-</u>	<u>19,735</u>	<u>9,397</u>
<b>Funds</b>	8				
Unrestricted funds				19,735	9,397
<b>Total funds</b>				<u>19,735</u>	<u>9,397</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 21/09/2024 and were signed on its behalf by:



Mr P France - Trustee

The notes form part of these financial statements

1. Accounting policies

**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Computer equipment - 25% Straight line

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

## EDUCATION FOR LIFE

### NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 APRIL 2024

#### 2. Investment income

	2024	2023
	£	£
Deposit account interest	-	4
	<u>          </u>	<u>          </u>

#### 3. Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 30 April 2024 nor for the year ended 30 April 2023.

##### Trustees' expenses

There were no trustees' expenses paid for the year ended 30 April 2024 nor for the year ended 30 April 2023.

#### 4. Comparatives for the statement of financial activities

	Unrestricted fund £	Restricted funds £	Total funds £
<b>Income and endowments from</b>			
Donations and legacies	61,819	131,985	193,804
Investment income	4	-	4
<b>Total</b>	<u>61,823</u>	<u>131,985</u>	<u>193,808</u>
<b>Expenditure on</b>			
Raising funds	217	-	217
<b>Charitable activities</b>			
Education for Life - Kenya	74,258	131,985	206,243
<b>Total</b>	<u>74,475</u>	<u>131,985</u>	<u>206,460</u>
<b>NET INCOME/(EXPENDITURE)</b>	(12,652)	-	(12,652)
<b>Reconciliation of funds</b>			
Total funds brought forward	22,049	-	22,049
<b>Total funds carried forward</b>	<u>9,397</u>	<u>-</u>	<u>9,397</u>

**EDUCATION FOR LIFE**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 APRIL 2024**

**5. Tangible fixed assets**

	<b>Computer equipment £</b>
<b>Cost</b>	
At 1 May 2023	4,685
Additions	353
Disposals	(1,832)
At 30 April 2024	<u>3,206</u>
<b>Depreciation</b>	
At 1 May 2023	3,326
Charge for year	801
Eliminated on disposal	(1,832)
At 30 April 2024	<u>2,295</u>
<b>Net book value</b>	
At 30 April 2024	<u>911</u>
At 30 April 2023	<u>1,359</u>

**6. Debtors: amounts falling due within one year**

	<b>2024 £</b>	<b>2023 £</b>
Other debtors	<u>4,185</u>	<u>4,456</u>

**7. Creditors: amounts falling due within one year**

	<b>2024 £</b>	<b>2023 £</b>
Other creditors	<u>1,160</u>	<u>1,130</u>

**8. Movement in funds**

	<b>At 1/5/23 £</b>	<b>Net movement in funds £</b>	<b>At 30/4/24 £</b>
<b>Unrestricted funds</b>			
General fund	<u>9,397</u>	<u>10,338</u>	<u>19,735</u>
<b>TOTAL FUNDS</b>	<u>9,397</u>	<u>10,338</u>	<u>19,735</u>

**EDUCATION FOR LIFE**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 APRIL 2024**

**8. Movement in funds - continued**

Net movement in funds, included in the above are as follows:

	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Movement in funds £</b>
<b>Unrestricted funds</b>			
General fund	79,479	(69,141)	10,338
<b>Restricted funds</b>			
Child sponsorship	81,725	(81,725)	-
Feeding programme	2,820	(2,820)	-
Orphanage	43,270	(43,270)	-
Nursery	1,803	(1,803)	-
Specific donations	1,200	(1,200)	-
Medical support	360	(360)	-
Victoria fund	200	(200)	-
	<u>131,378</u>	<u>(131,378)</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u><u>210,857</u></u>	<u><u>(200,519)</u></u>	<u><u>10,338</u></u>

**Comparatives for movement in funds**

	<b>At 1/5/22 £</b>	<b>Net movement in funds £</b>	<b>At 30/4/23 £</b>
<b>Unrestricted funds</b>			
General fund	22,049	(12,652)	9,397
	<u>22,049</u>	<u>(12,652)</u>	<u>9,397</u>
<b>TOTAL FUNDS</b>	<u><u>22,049</u></u>	<u><u>(12,652)</u></u>	<u><u>9,397</u></u>

**EDUCATION FOR LIFE**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 APRIL 2024**

**8. Movement in funds - continued**

Comparative net movement in funds, included in the above are as follows:

	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Movement in funds £</b>
<b>Unrestricted funds</b>			
General fund	61,823	(74,475)	(12,652)
<b>Restricted funds</b>			
Child sponsorship	86,266	(86,266)	-
Feeding programme	2,220	(2,220)	-
Orphanage	40,584	(40,584)	-
Nursery	768	(768)	-
Specific donations	1,200	(1,200)	-
Medical support	360	(360)	-
Victoria fund	587	(587)	-
	<u>131,985</u>	<u>(131,985)</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u><u>193,808</u></u>	<u><u>(206,460)</u></u>	<u><u>(12,652)</u></u>

A current year 12 months and prior year 12 months combined position is as follows:

	<b>At 1/5/22 £</b>	<b>Net movement in funds £</b>	<b>At 30/4/24 £</b>
<b>Unrestricted funds</b>			
General fund	22,049	(2,314)	19,735
	<u>22,049</u>	<u>(2,314)</u>	<u>19,735</u>
<b>TOTAL FUNDS</b>	<u><u>22,049</u></u>	<u><u>(2,314)</u></u>	<u><u>19,735</u></u>

## EDUCATION FOR LIFE

### NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 APRIL 2024

#### 8. Movement in funds - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Movement in funds £</b>
<b>Unrestricted funds</b>			
General fund	141,302	(143,616)	(2,314)
<b>Restricted funds</b>			
Child sponsorship	167,991	(167,991)	-
Feeding programme	5,040	(5,040)	-
Orphanage	83,854	(83,854)	-
Nursery	2,571	(2,571)	-
Specific donations	2,400	(2,400)	-
Medical support	720	(720)	-
Victoria fund	787	(787)	-
	<u>263,363</u>	<u>(263,363)</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u>404,665</u>	<u>(406,979)</u>	<u>(2,314)</u>

#### 9. Related party disclosures

The total donations made by the Trustees and their spouses to the charity in the year was £1,464 (2023 - £1,404), of which £504 (2023 - £744) ) was restricted.

**EDUCATION FOR LIFE**

England & Wales - Charity number 1078088

---

# Accounts

---

**EDUCATION FOR LIFE  
TRUSTEES' REPORT AND  
UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 APRIL 2022**

Scott & Wilkinson  
Dalton House  
9 Dalton Square  
LANCASTER  
LA1 1WD

**EDUCATION FOR LIFE**

**CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 APRIL 2022**

---

	<b>Page</b>
<b>Reference and Administrative Details</b>	1
<b>Trustees' Report</b>	2 to 4
<b>Independent Examiner's Report</b>	5
<b>Statement of Financial Activities</b>	6
<b>Balance Sheet</b>	7
<b>Notes to the Financial Statements</b>	8 to 13

---

**EDUCATION FOR LIFE**

**REFERENCE AND ADMINISTRATIVE DETAILS  
FOR THE YEAR ENDED 30 APRIL 2022**

---

**Trustees** Mr D Cumming  
Mr P France  
Mrs A Johnstone  
Mr I McGrath  
Mr M Pidd

**Principal address** 5 King Street  
CARNFORTH  
LA5 9DU

**Registered charity number** 1078088

**Independent examiner** Scott & Wilkinson  
Dalton House  
9 Dalton Square  
LANCASTER  
LA1 1WD

## **EDUCATION FOR LIFE**

### **TRUSTEES' REPORT FOR THE YEAR ENDED 30 APRIL 2022**

---

The trustees present their report with the financial statements of the charity for the year ended 30 April 2022. The trustees have adopted the provisions of 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) (effective 1 January 2019).

#### **Objectives and activities**

##### **Objectives and aims**

The Objects of the charity are:

- The advancement of the Christian Faith
- The advancement of education, in particular but not exclusively, of children and young people
- For such other charitable purpose or purposes for the benefit of the inhabitants of the local communities in Mombasa, Kenya

#### **Public benefit**

The trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

## EDUCATION FOR LIFE

### TRUSTEES' REPORT FOR THE YEAR ENDED 30 APRIL 2022

---

#### **Achievement and performance**

##### **Charitable activities**

The role of Education for Life is to work within and alongside the local community, helping them to establish education, of a social and academic nature for both children and adults. Education for Life seeks to ensure that children have the opportunity to learn to read, write, understand basic number work and also attain social skills, including understanding the need for health, hygiene and cleanliness (personal, at home and in the environment). The moral and practical support of a community requires considerable investment of both time and money. Education for Life is committed to seeing its vision fulfilled, and as a result of this we have a team of full time and part time workers in England and Kenya ensuring that the work of the charity is run effectively and efficiently. We consider that the best method of tackling poverty in the longer term is through a series of programmes, promoting sustainable development, and enabling communities to become as self-sufficient as they can be. We currently run the following programmes:

- Providing full time employment for 67 Kenyans
- Nursery School for 60 children
- Primary School for 320 children
- Secondary School for 160 students
- Special Needs Education Programme - including specialised education in small groups
- Children's Home for 11 Orphans
- Care in the community supporting "Foster Families"
- Specialised Health Care assistance for individuals with specific known illnesses
- University, Further Education and Skills Training sponsorship as required.
- Feeding programme for 550 children daily
- Community housing - 9 houses available for rent
- Tailoring workshop - making school uniforms
- Fellowship meetings for Bible Teachings
- Bible Study and Support Group - Weekly for approximately 70 ladies
- Computer Training for Staff and Students
- School/Community Library
- "Half Way" House Project (Refuge Home) - 22 rooms available
- Community Playground
- Zaidi Project "Share a cow" scheme

Education for Life works with other charities having similar objects to our own in and around Mombasa. Work is carried out through joint initiatives, utilising local knowledge and skills, which assists in achieving our objects, for the benefit of the local community.

All work is monitored directly in the field, ensuring that all programmes are delivered to an excellent standard and to maximise the value to the various beneficiaries.

We would like to thank all the charities that have supported us, especially Footsteps International and Lightforce International.

Our income is mainly from individual sponsors, churches and schools, it is they who make all our work possible. Thank you.

**EDUCATION FOR LIFE**

**TRUSTEES' REPORT  
FOR THE YEAR ENDED 30 APRIL 2022**

---

**Financial review**

**Reserves policy**

The policy of the trustees is to put donors' funds to immediate use as far as possible. In case of an emergency an appeal would be made for additional funds. The charity carries out a variety of both long term and short term projects. It is therefore important that a regular flow of income is maintained as a proportion of money provides local wages for teachers, cooks, cleaners, security and support staff, food for the daily feeding programme and medical costs, in addition to direct benefit for the children who are sponsored. It is the trustees aim to keep as a reserve three months of our regular monthly financial commitments. This should give us the ability to cover any temporary income fluctuations and allow us to respond quickly to an emergency. The level of fee reserves at the year end was £20,575 (2021 - £20,453).

**Voluntary help and gifts in kind**

The trustees are very grateful to volunteers who have helped us both in the UK and in Mombasa. Great effort has been made resulting in huge successes for the benefit of the people of Mombasa. Without this help it would be extremely difficult to reach our goals and achieve our objects. Thank you.

**Future plans**

Next Year we plan to develop the work further, to the greater benefit of the community, working together with our partners to achieve our objects, including:

- Work together with other local charitable organisations to increase food distribution
- Develop & update our computer lab to allow access for "one student, one computer"
- Increasing the number of students that we sponsor
- Develop our infrastructure in line with the new Competency Based Curriculum
- Develop our online Bible Teaching

**Structure, governance and management**

**Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Approved by order of the board of trustees on ..... and signed on its behalf by:

.....  
Mr D Cumming - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
EDUCATION FOR LIFE**

---

**Independent examiner's report to the trustees of Education for Life**

I report to the charity trustees on my examination of the accounts of Education for Life (the Trust) for the year ended 30 April 2022.

**Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

T M Preece FCCA  
Scott & Wilkinson  
Dalton House  
9 Dalton Square  
LANCASTER  
LA1 1WD

Date: .....

**EDUCATION FOR LIFE****STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 30 APRIL 2022**

---

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
<b>Income and endowments from</b>					
Donations and legacies		81,444	141,149	222,593	203,611
Investment income	2	<u>1</u>	<u>-</u>	<u>1</u>	<u>1</u>
<b>Total</b>		81,445	141,149	222,594	203,612
<b>Expenditure on</b>					
Raising funds		216	-	216	216
<b>Charitable activities</b>					
Education for Life - Kenya		80,961	141,149	222,110	202,724
		<u>80,961</u>	<u>141,149</u>	<u>222,110</u>	<u>202,724</u>
<b>Total</b>		81,177	141,149	222,326	202,940
		<u>81,177</u>	<u>141,149</u>	<u>222,326</u>	<u>202,940</u>
<b>NET INCOME</b>		268	.	268	672
<b>Reconciliation of funds</b>					
<b>Total funds brought forward</b>		21,781	-	21,781	21,109
		<u>21,781</u>	<u>-</u>	<u>21,781</u>	<u>21,109</u>
<b>Total funds carried forward</b>		<u>22,049</u>	<u>.</u>	<u>22,049</u>	<u>21,781</u>

The notes form part of these financial statements

**EDUCATION FOR LIFE**

**BALANCE SHEET  
30 APRIL 2022**

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
<b>Fixed assets</b>					
Tangible assets	5	1,474	-	1,474	1,328
<b>Current assets</b>					
Debtors	6	4,333	-	4,333	4,671
Cash at bank		<u>17,292</u>	<u>-</u>	<u>17,292</u>	<u>16,802</u>
		21,625	-	21,625	21,473
<b>Creditors</b>					
Amounts falling due within one year	7	(1,050)	-	(1,050)	(1,020)
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Net current assets</b>		<u>20,575</u>	<u>-</u>	<u>20,575</u>	<u>20,453</u>
<b>Total assets less current liabilities</b>		<u>22,049</u>	<u>-</u>	<u>22,049</u>	<u>21,781</u>
<b>NET ASSETS</b>		<u>22,049</u>	<u>-</u>	<u>22,049</u>	<u>21,781</u>
<b>Funds</b>	8				
Unrestricted funds				<u>22,049</u>	<u>21,781</u>
<b>Total funds</b>				<u>22,049</u>	<u>21,781</u>

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

.....  
Mr D Cumming - Trustee

.....  
Mr I McGrath - Trustee

The notes form part of these financial statements

**1. Accounting policies**

**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Computer equipment - 25% Straight line

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**EDUCATION FOR LIFE****NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 APRIL 2022****2. Investment income**

	2022 £	2021 £
Deposit account interest	<u>1</u>	<u>1</u>

**3. Trustees' remuneration and benefits**

There were no trustees' remuneration or other benefits for the year ended 30 April 2022 nor for the year ended 30 April 2021.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 30 April 2022 nor for the year ended 30 April 2021.

**4. Comparatives for the statement of financial activities**

	Unrestricted fund £	Restricted funds £	Total funds £
<b>Income and endowments from</b>			
Donations and legacies	74,505	129,106	203,611
Investment income	<u>1</u>	<u>-</u>	<u>1</u>
<b>Total</b>	74,506	129,106	203,612
<b>Expenditure on</b>			
Raising funds	216	-	216
<b>Charitable activities</b>			
Education for Life - Kenya	73,618	129,106	202,724
<b>Total</b>	<u>73,834</u>	<u>129,106</u>	<u>202,940</u>
<b>NET INCOME</b>	672	-	672
<b>Reconciliation of funds</b>			
<b>Total funds brought forward</b>	21,109	-	21,109
<b>Total funds carried forward</b>	<u>21,781</u>	<u>-</u>	<u>21,781</u>

EDUCATION FOR LIFE

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 APRIL 2022

5. Tangible fixed assets

	<b>Computer equipment £</b>
<b>Cost</b>	
At 1 May 2021	2,883
Additions	<u>1,020</u>
At 30 April 2022	<u>3,903</u>
<b>Depreciation</b>	
At 1 May 2021	1,555
Charge for year	<u>874</u>
At 30 April 2022	<u>2,429</u>
<b>Net book value</b>	
At 30 April 2022	<u>1,474</u>
At 30 April 2021	<u>1,328</u>

6. Debtors: amounts falling due within one year

	<b>2022 £</b>	<b>2021 £</b>
Other debtors	<u>4,333</u>	<u>4,671</u>

7. Creditors: amounts falling due within one year

	<b>2022 £</b>	<b>2021 £</b>
Other creditors	<u>1,050</u>	<u>1,020</u>

8. Movement in funds

	<b>At 1/5/21 £</b>	<b>Net movement in funds £</b>	<b>At 30/4/22 £</b>
<b>Unrestricted funds</b>			
General fund	21,781	268	22,049
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>21,781</u>	<u>268</u>	<u>22,049</u>

EDUCATION FOR LIFE

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 APRIL 2022

8. Movement in funds - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	81,445	(81,177)	268
<b>Restricted funds</b>			
Child sponsorship	87,766	(87,766)	-
Feeding programme	1,728	(1,728)	-
Orphanage	46,041	(46,041)	-
Nursery	2,414	(2,414)	-
Specific donations	1,200	(1,200)	-
Medical support	360	(360)	-
Victoria fund	<u>1,640</u>	<u>(1,640)</u>	<u>-</u>
	<u>141,149</u>	<u>(141,149)</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u><u>222,594</u></u>	<u><u>(222,326)</u></u>	<u><u>268</u></u>

Comparatives for movement in funds

	At 1/5/20 £	Net movement in funds £	At 30/4/21 £
<b>Unrestricted funds</b>			
General fund	21,109	672	21,781
	<u>21,109</u>	<u>672</u>	<u>21,781</u>
<b>TOTAL FUNDS</b>	<u><u>21,109</u></u>	<u><u>672</u></u>	<u><u>21,781</u></u>

EDUCATION FOR LIFE

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 APRIL 2022

8. Movement in funds - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	74,506	(73,834)	672
<b>Restricted funds</b>			
Child sponsorship	91,772	(91,772)	-
Feeding programme	1,929	(1,929)	-
Orphanage	30,261	(30,261)	-
Nursery	2,484	(2,484)	-
Specific donations	1,200	(1,200)	-
Medical support	360	(360)	-
Victoria fund	1,100	(1,100)	-
	<u>129,106</u>	<u>(129,106)</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u>203,612</u>	<u>(202,940)</u>	<u>672</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/5/20 £	Net movement in funds £	At 30/4/22 £
<b>Unrestricted funds</b>			
General fund	21,109	940	22,049
	<u>21,109</u>	<u>940</u>	<u>22,049</u>
<b>TOTAL FUNDS</b>	<u>21,109</u>	<u>940</u>	<u>22,049</u>

## EDUCATION FOR LIFE

### NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 APRIL 2022

---

#### 8. Movement in funds - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	155,951	(155,011)	940
<b>Restricted funds</b>			
Child sponsorship	179,538	(179,538)	-
Feeding programme	3,657	(3,657)	-
Orphanage	76,302	(76,302)	-
Nursery	4,898	(4,898)	-
Specific donations	2,400	(2,400)	-
Medical support	720	(720)	-
Victoria fund	<u>2,740</u>	<u>(2,740)</u>	<u>-</u>
	<u>270,255</u>	<u>(270,255)</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u>426,206</u>	<u>(425,266)</u>	<u>940</u>

#### 9. Related party disclosures

There were no related party transactions for the year ended 30 April 2022.

**EDUCATION FOR LIFE**

England & Wales - Charity number 1078088

---

# Accounts

---

**EDUCATION FOR LIFE  
TRUSTEES' REPORT AND  
UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 APRIL 2022**

Scott & Wilkinson  
Dalton House  
9 Dalton Square  
LANCASTER  
LA1 1WD

**EDUCATION FOR LIFE**

**CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 APRIL 2022**

---

	<b>Page</b>
<b>Reference and Administrative Details</b>	1
<b>Trustees' Report</b>	2 to 4
<b>Independent Examiner's Report</b>	5
<b>Statement of Financial Activities</b>	6
<b>Balance Sheet</b>	7
<b>Notes to the Financial Statements</b>	8 to 13

---

**EDUCATION FOR LIFE**

**REFERENCE AND ADMINISTRATIVE DETAILS  
FOR THE YEAR ENDED 30 APRIL 2022**

---

<b>Trustees</b>	Mr D Cumming Mr P France Mrs A Johnstone Mr I McGrath Mr M Pidd
<b>Principal address</b>	5 King Street CARNFORTH LA5 9DU
<b>Registered charity number</b>	1078088
<b>Independent examiner</b>	Scott & Wilkinson Dalton House 9 Dalton Square LANCASTER LA1 1WD

## **EDUCATION FOR LIFE**

### **TRUSTEES' REPORT FOR THE YEAR ENDED 30 APRIL 2022**

---

The trustees present their report with the financial statements of the charity for the year ended 30 April 2022. The trustees have adopted the provisions of 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) (effective 1 January 2019).

#### **Objectives and activities**

##### **Objectives and aims**

The Objects of the charity are:

- The advancement of the Christian Faith
- The advancement of education, in particular but not exclusively, of children and young people
- For such other charitable purpose or purposes for the benefit of the inhabitants of the local communities in Mombasa, Kenya

#### **Public benefit**

The trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

## EDUCATION FOR LIFE

### TRUSTEES' REPORT FOR THE YEAR ENDED 30 APRIL 2022

---

#### **Achievement and performance**

##### **Charitable activities**

The role of Education for Life is to work within and alongside the local community, helping them to establish education, of a social and academic nature for both children and adults. Education for Life seeks to ensure that children have the opportunity to learn to read, write, understand basic number work and also attain social skills, including understanding the need for health, hygiene and cleanliness (personal, at home and in the environment). The moral and practical support of a community requires considerable investment of both time and money. Education for Life is committed to seeing its vision fulfilled, and as a result of this we have a team of full time and part time workers in England and Kenya ensuring that the work of the charity is run effectively and efficiently. We consider that the best method of tackling poverty in the longer term is through a series of programmes, promoting sustainable development, and enabling communities to become as self-sufficient as they can be. We currently run the following programmes:

- Providing full time employment for 67 Kenyans
- Nursery School for 60 children
- Primary School for 320 children
- Secondary School for 160 students
- Special Needs Education Programme - including specialised education in small groups
- Children's Home for 11 Orphans
- Care in the community supporting "Foster Families"
- Specialised Health Care assistance for individuals with specific known illnesses
- University, Further Education and Skills Training sponsorship as required.
- Feeding programme for 550 children daily
- Community housing - 9 houses available for rent
- Tailoring workshop - making school uniforms
- Fellowship meetings for Bible Teachings
- Bible Study and Support Group - Weekly for approximately 70 ladies
- Computer Training for Staff and Students
- School/Community Library
- "Half Way" House Project (Refuge Home) - 22 rooms available
- Community Playground
- Zaidi Project "Share a cow" scheme

Education for Life works with other charities having similar objects to our own in and around Mombasa. Work is carried out through joint initiatives, utilising local knowledge and skills, which assists in achieving our objects, for the benefit of the local community.

All work is monitored directly in the field, ensuring that all programmes are delivered to an excellent standard and to maximise the value to the various beneficiaries.

We would like to thank all the charities that have supported us, especially Footsteps International and Lightforce International.

Our income is mainly from individual sponsors, churches and schools, it is they who make all our work possible. Thank you.

**EDUCATION FOR LIFE**

**TRUSTEES' REPORT  
FOR THE YEAR ENDED 30 APRIL 2022**

---

**Financial review**

**Reserves policy**

The policy of the trustees is to put donors' funds to immediate use as far as possible. In case of an emergency an appeal would be made for additional funds. The charity carries out a variety of both long term and short term projects. It is therefore important that a regular flow of income is maintained as a proportion of money provides local wages for teachers, cooks, cleaners, security and support staff, food for the daily feeding programme and medical costs, in addition to direct benefit for the children who are sponsored. It is the trustees aim to keep as a reserve three months of our regular monthly financial commitments. This should give us the ability to cover any temporary income fluctuations and allow us to respond quickly to an emergency. The level of fee reserves at the year end was £20,575 (2021 - £20,453).

**Voluntary help and gifts in kind**

The trustees are very grateful to volunteers who have helped us both in the UK and in Mombasa. Great effort has been made resulting in huge successes for the benefit of the people of Mombasa. Without this help it would be extremely difficult to reach our goals and achieve our objects. Thank you.

**Future plans**

Next Year we plan to develop the work further, to the greater benefit of the community, working together with our partners to achieve our objects, including:

- Work together with other local charitable organisations to increase food distribution
- Develop & update our computer lab to allow access for "one student, one computer"
- Increasing the number of students that we sponsor
- Develop our infrastructure in line with the new Competency Based Curriculum
- Develop our online Bible Teaching

**Structure, governance and management**

**Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Approved by order of the board of trustees on ..... and signed on its behalf by:

.....  
Mr D Cumming - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
EDUCATION FOR LIFE**

---

**Independent examiner's report to the trustees of Education for Life**

I report to the charity trustees on my examination of the accounts of Education for Life (the Trust) for the year ended 30 April 2022.

**Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

T M Preece FCCA  
Scott & Wilkinson  
Dalton House  
9 Dalton Square  
LANCASTER  
LA1 1WD

Date: .....

**EDUCATION FOR LIFE****STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 30 APRIL 2022**

---

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
<b>Income and endowments from</b>					
Donations and legacies		81,444	141,149	222,593	203,611
Investment income	2	<u>1</u>	<u>-</u>	<u>1</u>	<u>1</u>
<b>Total</b>		81,445	141,149	222,594	203,612
<b>Expenditure on</b>					
Raising funds		216	-	216	216
<b>Charitable activities</b>					
Education for Life - Kenya		80,961	141,149	222,110	202,724
		<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
<b>Total</b>		81,177	141,149	222,326	202,940
		<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
<b>NET INCOME</b>		268	.	268	672
<b>Reconciliation of funds</b>					
<b>Total funds brought forward</b>		21,781	-	21,781	21,109
		<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
<b>Total funds carried forward</b>		<u><u>22,049</u></u>	<u><u>.</u></u>	<u><u>22,049</u></u>	<u><u>21,781</u></u>

The notes form part of these financial statements

**EDUCATION FOR LIFE**

**BALANCE SHEET  
30 APRIL 2022**

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
<b>Fixed assets</b>					
Tangible assets	5	1,474	-	1,474	1,328
<b>Current assets</b>					
Debtors	6	4,333	-	4,333	4,671
Cash at bank		<u>17,292</u>	<u>-</u>	<u>17,292</u>	<u>16,802</u>
		21,625	-	21,625	21,473
<b>Creditors</b>					
Amounts falling due within one year	7	(1,050)	-	(1,050)	(1,020)
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Net current assets</b>		<u>20,575</u>	<u>-</u>	<u>20,575</u>	<u>20,453</u>
<b>Total assets less current liabilities</b>		<u>22,049</u>	<u>-</u>	<u>22,049</u>	<u>21,781</u>
<b>NET ASSETS</b>		<u>22,049</u>	<u>-</u>	<u>22,049</u>	<u>21,781</u>
<b>Funds</b>	8				
Unrestricted funds				<u>22,049</u>	<u>21,781</u>
<b>Total funds</b>				<u>22,049</u>	<u>21,781</u>

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

.....  
Mr D Cumming - Trustee

.....  
Mr I McGrath - Trustee

The notes form part of these financial statements

**1. Accounting policies**

**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Computer equipment - 25% Straight line

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**EDUCATION FOR LIFE****NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 APRIL 2022****2. Investment income**

	2022 £	2021 £
Deposit account interest	<u>1</u>	<u>1</u>

**3. Trustees' remuneration and benefits**

There were no trustees' remuneration or other benefits for the year ended 30 April 2022 nor for the year ended 30 April 2021.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 30 April 2022 nor for the year ended 30 April 2021.

**4. Comparatives for the statement of financial activities**

	Unrestricted fund £	Restricted funds £	Total funds £
<b>Income and endowments from</b>			
Donations and legacies	74,505	129,106	203,611
Investment income	<u>1</u>	<u>-</u>	<u>1</u>
<b>Total</b>	74,506	129,106	203,612
<b>Expenditure on</b>			
Raising funds	216	-	216
<b>Charitable activities</b>			
Education for Life - Kenya	73,618	129,106	202,724
<b>Total</b>	<u>73,834</u>	<u>129,106</u>	<u>202,940</u>
<b>NET INCOME</b>	672	-	672
<b>Reconciliation of funds</b>			
<b>Total funds brought forward</b>	21,109	-	21,109
<b>Total funds carried forward</b>	<u>21,781</u>	<u>-</u>	<u>21,781</u>

EDUCATION FOR LIFE

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 APRIL 2022

5. Tangible fixed assets

	<b>Computer equipment £</b>
<b>Cost</b>	
At 1 May 2021	2,883
Additions	<u>1,020</u>
At 30 April 2022	<u>3,903</u>
<b>Depreciation</b>	
At 1 May 2021	1,555
Charge for year	<u>874</u>
At 30 April 2022	<u>2,429</u>
<b>Net book value</b>	
At 30 April 2022	<u>1,474</u>
At 30 April 2021	<u>1,328</u>

6. Debtors: amounts falling due within one year

	<b>2022 £</b>	<b>2021 £</b>
Other debtors	<u>4,333</u>	<u>4,671</u>

7. Creditors: amounts falling due within one year

	<b>2022 £</b>	<b>2021 £</b>
Other creditors	<u>1,050</u>	<u>1,020</u>

8. Movement in funds

	<b>At 1/5/21 £</b>	<b>Net movement in funds £</b>	<b>At 30/4/22 £</b>
<b>Unrestricted funds</b>			
General fund	21,781	268	22,049
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>21,781</u>	<u>268</u>	<u>22,049</u>

**EDUCATION FOR LIFE**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 APRIL 2022**

**8. Movement in funds - continued**

Net movement in funds, included in the above are as follows:

	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Movement in funds £</b>
<b>Unrestricted funds</b>			
General fund	81,445	(81,177)	268
<b>Restricted funds</b>			
Child sponsorship	87,766	(87,766)	-
Feeding programme	1,728	(1,728)	-
Orphanage	46,041	(46,041)	-
Nursery	2,414	(2,414)	-
Specific donations	1,200	(1,200)	-
Medical support	360	(360)	-
Victoria fund	<u>1,640</u>	<u>(1,640)</u>	<u>-</u>
	<u>141,149</u>	<u>(141,149)</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u><u>222,594</u></u>	<u><u>(222,326)</u></u>	<u><u>268</u></u>

**Comparatives for movement in funds**

	<b>At 1/5/20 £</b>	<b>Net movement in funds £</b>	<b>At 30/4/21 £</b>
<b>Unrestricted funds</b>			
General fund	21,109	672	21,781
	<u>21,109</u>	<u>672</u>	<u>21,781</u>
<b>TOTAL FUNDS</b>	<u><u>21,109</u></u>	<u><u>672</u></u>	<u><u>21,781</u></u>

EDUCATION FOR LIFE

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 APRIL 2022

8. Movement in funds - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	74,506	(73,834)	672
<b>Restricted funds</b>			
Child sponsorship	91,772	(91,772)	-
Feeding programme	1,929	(1,929)	-
Orphanage	30,261	(30,261)	-
Nursery	2,484	(2,484)	-
Specific donations	1,200	(1,200)	-
Medical support	360	(360)	-
Victoria fund	1,100	(1,100)	-
	<u>129,106</u>	<u>(129,106)</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u>203,612</u>	<u>(202,940)</u>	<u>672</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/5/20 £	Net movement in funds £	At 30/4/22 £
<b>Unrestricted funds</b>			
General fund	21,109	940	22,049
	<u>21,109</u>	<u>940</u>	<u>22,049</u>
<b>TOTAL FUNDS</b>	<u>21,109</u>	<u>940</u>	<u>22,049</u>

## EDUCATION FOR LIFE

### NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 APRIL 2022

---

#### 8. Movement in funds - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	155,951	(155,011)	940
<b>Restricted funds</b>			
Child sponsorship	179,538	(179,538)	-
Feeding programme	3,657	(3,657)	-
Orphanage	76,302	(76,302)	-
Nursery	4,898	(4,898)	-
Specific donations	2,400	(2,400)	-
Medical support	720	(720)	-
Victoria fund	<u>2,740</u>	<u>(2,740)</u>	<u>-</u>
	<u>270,255</u>	<u>(270,255)</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u>426,206</u>	<u>(425,266)</u>	<u>940</u>

#### 9. Related party disclosures

There were no related party transactions for the year ended 30 April 2022.

**EDUCATION FOR LIFE**

England & Wales - Charity number 1078088

---

# Accounts

---

**EDUCATION FOR LIFE  
TRUSTEES' REPORT AND  
UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 APRIL 2021**

Scott & Wilkinson LLP  
Chartered Accountants  
Dalton House  
9 Dalton Square  
LANCASTER  
LA1 1WD

**EDUCATION FOR LIFE**

**CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 APRIL 2021**

---

	<b>Page</b>
<b>Reference and Administrative Details</b>	1
<b>Trustees' Report</b>	2 to 4
<b>Independent Examiner's Report</b>	5
<b>Statement of Financial Activities</b>	6
<b>Balance Sheet</b>	7
<b>Notes to the Financial Statements</b>	8 to 13

---

**EDUCATION FOR LIFE**

**REFERENCE AND ADMINISTRATIVE DETAILS  
FOR THE YEAR ENDED 30 APRIL 2021**

---

<b>Trustees</b>	Mr D Cumming Mr P France Mrs A Johnstone Mr I McGrath Mr M Pidd
<b>Principal address</b>	5 King Street CARNFORTH LA5 9DU
<b>Registered charity number</b>	1078088
<b>Independent examiner</b>	Scott & Wilkinson LLP Chartered Accountants Dalton House 9 Dalton Square LANCASTER LA1 1WD

## **EDUCATION FOR LIFE**

### **TRUSTEES' REPORT FOR THE YEAR ENDED 30 APRIL 2021**

---

The trustees present their report with the financial statements of the charity for the year ended 30 April 2021. The trustees have adopted the provisions of 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) (effective 1 January 2019).

#### **Objectives and activities**

##### **Objectives and aims**

The Objects of the charity are:

- The advancement of the Christian Faith
- The advancement of education, in particular but not exclusively, of children and young people
- For such other charitable purpose or purposes for the benefit of the inhabitants of the local communities in Mombasa, Kenya

#### **Public benefit**

The trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

**Achievement and performance**

**Charitable activities**

The role of Education for Life is to work within and alongside the local community, helping them to establish education, of a social and academic nature for both children and adults. Education for Life seeks to ensure that children have the opportunity to learn to read, write, understand basic number work and also attain social skills, including understanding the need for health, hygiene and cleanliness (personal, at home and in the environment). The moral and practical support of a community requires considerable investment of both time and money. Education for Life is committed to seeing its vision fulfilled, and as a result of this we have a team of full time and part time workers in England and Kenya ensuring that the work of the charity is run effectively and efficiently. We consider that the best method of tackling poverty in the longer term is through a series of programmes, promoting sustainable development, and enabling communities to become as self-sufficient as they can be. We currently run the following programmes:

- Providing full time employment for 67 Kenyans
- Nursery School for 40 children
- Primary School for 320 children
- Secondary School for 160 students
- Special Needs Education Programme - including specialised education in small groups
- Children's Home for 11 Orphans
- Care in the community supporting "Foster Families"
- Specialised Health Care assistance for individuals with specific known illnesses
- University, Further Education and Skills Training sponsorship as required.
- Feeding programme for 550 people daily
- Community housing - 9 houses available for rent
- Tailoring workshop - making school uniforms
- Church meeting together in 3 smaller groups and locations due to COVID-19 restrictions
- Bible Study and Support Group - Weekly for approximately 50 ladies
- Computer Training for Staff and Students
- School/Community Library
- "Half Way" House Project (Refuge Home) - 22 rooms available
- Community Playground
- Zaidi Project "Share a cow" scheme

Education for Life works with other charities having similar objects to our own in and around Mombasa. Work is carried out through joint initiatives, utilising local knowledge and skills, which assists in achieving our objects, for the benefit of the local community.

All work is monitored directly in the field, ensuring that all programmes are delivered to an excellent standard and to maximise the value to the various beneficiaries.

We would like to thank all the charities that have supported us, especially Footsteps International and Lightforce International.

Our income is mainly from individual sponsors, churches and schools, it is they who make all our work possible. Thank you.

## **EDUCATION FOR LIFE**

### **TRUSTEES' REPORT FOR THE YEAR ENDED 30 APRIL 2021**

---

#### **Financial review**

##### **Reserves policy**

The policy of the trustees is to put donors' funds to immediate use as far as possible. In case of an emergency an appeal would be made for additional funds. The charity carries out a variety of both long term and short term projects. It is therefore important that a regular flow of income is maintained as a proportion of money provides local wages for teachers, cooks, cleaners, security and support staff, food for the daily feeding programme and medical costs, in addition to direct benefit for the children who are sponsored. It is the trustees aim to keep as a reserve three months of our regular monthly financial commitments. This should give us the ability to cover any temporary income fluctuations and allow us to respond quickly to an emergency. The level of free reserves at the year end was £20,453 (2020 - £20,145).

##### **Voluntary help and gifts in kind**

The trustees are very grateful to the many volunteers who have helped us both in the UK and in Mombasa. Great effort has been made resulting in huge successes for the benefit of the people of Mombasa. Without this help it would be extremely difficult to reach our goals and achieve our objects. Thank you.

##### **Future plans**

Next Year we plan to develop the work further, to the greater benefit of the community, working together with our partners to achieve our objects, including:

- Work together with other local charitable organisations to increase food distribution
- Develop & update our computer lab to allow access for "one student, one computer"
- Increasing the number of students that we sponsor
- Develop the Farming Project "Zaidi" working with the local community to provide cows to families.
- Facilitate more teams of volunteers from the UK & Canada - as travel restrictions allow.

##### **Structure, governance and management**

###### **Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Approved by order of the board of trustees on ..... August 2021 and signed on its behalf by:

.....

Mr D Cumming - Trustee

# INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF EDUCATION FOR LIFE

---

## **Independent examiner's report to the trustees of Education for Life**

I report to the charity trustees on my examination of the accounts of Education for Life (the Trust) for the year ended 30 April 2021.

### **Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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

### **Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

T M Preece FCCA  
Scott & Wilkinson LLP  
Chartered Accountants  
Dalton House  
9 Dalton Square  
LANCASTER  
LA1 1WD

Date: ..... August 2021

**EDUCATION FOR LIFE****STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 30 APRIL 2021**

---

	<b>Notes</b>	<b>Unrestricted fund £</b>	<b>Restricted funds £</b>	<b>2021 Total funds £</b>	<b>2020 Total funds £</b>
<b>Income and endowments from</b>					
Donations and legacies		74,505	129,106	203,611	245,443
Investment income	2	<u>1</u>	<u>-</u>	<u>1</u>	<u>3</u>
<b>Total</b>		<u>74,506</u>	<u>129,106</u>	<u>203,612</u>	<u>245,446</u>
<b>Expenditure on</b>					
Raising funds		216	-	216	338
<b>Charitable activities</b>					
Education for Life - Kenya		73,618	129,106	202,724	229,520
<b>Total</b>		<u>73,834</u>	<u>129,106</u>	<u>202,940</u>	<u>229,858</u>
<b>NET INCOME</b>		<u>672</u>	<u>-</u>	<u>672</u>	<u>15,588</u>
<b>Reconciliation of funds</b>					
<b>Total funds brought forward</b>		<u>21,109</u>	<u>-</u>	<u>21,109</u>	<u>5,521</u>
<b>Total funds carried forward</b>		<u><u>21,781</u></u>	<u><u>-</u></u>	<u><u>21,781</u></u>	<u><u>21,109</u></u>

The notes form part of these financial statements

**EDUCATION FOR LIFE****BALANCE SHEET  
30 APRIL 2021**

	Notes	Unrestricted fund £	Restricted funds £	2021 Total funds £	2020 Total funds £
<b>Fixed assets</b>					
Tangible assets	5	1,328	-	1,328	964
<b>Current assets</b>					
Debtors	6	4,671	-	4,671	4,928
Cash at bank		16,802	-	16,802	16,207
		<u>21,473</u>	<u>-</u>	<u>21,473</u>	<u>21,135</u>
<b>Creditors</b>					
Amounts falling due within one year	7	(1,020)	-	(1,020)	(990)
		<u>20,453</u>	<u>-</u>	<u>20,453</u>	<u>20,145</u>
<b>Net current assets</b>					
		<u>21,781</u>	<u>-</u>	<u>21,781</u>	<u>21,109</u>
<b>Total assets less current liabilities</b>					
		<u>21,781</u>	<u>-</u>	<u>21,781</u>	<u>21,109</u>
<b>NET ASSETS</b>		<u>21,781</u>	<u>-</u>	<u>21,781</u>	<u>21,109</u>
<b>Funds</b>	8				
Unrestricted funds				<u>21,781</u>	<u>21,109</u>
<b>Total funds</b>				<u>21,781</u>	<u>21,109</u>

The financial statements were approved by the Board of Trustees and authorised for issue on ..... August 2021 and were signed on its behalf by:

.....  
Mr D Cumming - Trustee

.....  
Mr I McGrath - Trustee

The notes form part of these financial statements

**1. Accounting policies**

**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Computer equipment - 25% Straight line

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

## EDUCATION FOR LIFE

### NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 APRIL 2021

#### 2. Investment income

	2021 £	2020 £
Deposit account interest	1	3

#### 3. Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 30 April 2021 nor for the year ended 30 April 2020.

##### Trustees' expenses

There were no trustees' expenses paid for the year ended 30 April 2021 nor for the year ended 30 April 2020.

#### 4. Comparatives for the statement of financial activities

	Unrestricted fund £	Restricted funds £	Total funds £
<b>Income and endowments from</b>			
Donations and legacies	103,108	142,335	245,443
Investment income	3	-	3
<b>Total</b>	103,111	142,335	245,446
<b>Expenditure on</b>			
Raising funds	338	-	338
<b>Charitable activities</b>			
Education for Life - Kenya	87,185	142,335	229,520
<b>Total</b>	87,523	142,335	229,858
<b>NET INCOME</b>	15,588	-	15,588
<b>Reconciliation of funds</b>			
<b>Total funds brought forward</b>	5,521	-	5,521
<b>Total funds carried forward</b>	21,109	-	21,109

**EDUCATION FOR LIFE**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 APRIL 2021**

**5. Tangible fixed assets**

	<b>Computer equipment £</b>
<b>Cost</b>	
At 1 May 2020	1,833
Additions	1,050
At 30 April 2021	<u>2,883</u>
<b>Depreciation</b>	
At 1 May 2020	869
Charge for year	686
At 30 April 2021	<u>1,555</u>
<b>Net book value</b>	
At 30 April 2021	<u>1,328</u>
At 30 April 2020	<u>964</u>

**6. Debtors: amounts falling due within one year**

	<b>2021 £</b>	<b>2020 £</b>
Other debtors	4,671	4,928
	<u>4,671</u>	<u>4,928</u>

**7. Creditors: amounts falling due within one year**

	<b>2021 £</b>	<b>2020 £</b>
Other creditors	1,020	990
	<u>1,020</u>	<u>990</u>

**8. Movement in funds**

	<b>At 1/5/20 £</b>	<b>Net movement in funds £</b>	<b>At 30/4/21 £</b>
<b>Unrestricted funds</b>			
General fund	21,109	672	21,781
	<u>21,109</u>	<u>672</u>	<u>21,781</u>
<b>TOTAL FUNDS</b>	<u>21,109</u>	<u>672</u>	<u>21,781</u>

**EDUCATION FOR LIFE****NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 APRIL 2021****8. Movement in funds - continued**

Net movement in funds, included in the above are as follows:

	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Movement in funds £</b>
<b>Unrestricted funds</b>			
General fund	74,506	(73,834)	672
<b>Restricted funds</b>			
Child sponsorship	91,772	(91,772)	-
Feeding programme	1,929	(1,929)	-
Orphanage	30,261	(30,261)	-
Nursery	2,484	(2,484)	-
Specific donations	1,200	(1,200)	-
Medical support	360	(360)	-
Victoria fund	1,100	(1,100)	-
	<u>129,106</u>	<u>(129,106)</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u>203,612</u>	<u>(202,940)</u>	<u>672</u>

**Comparatives for movement in funds**

	<b>At 1/5/19 £</b>	<b>Net movement in funds £</b>	<b>At 30/4/20 £</b>
<b>Unrestricted funds</b>			
General fund	5,521	15,588	21,109
	<u>5,521</u>	<u>15,588</u>	<u>21,109</u>
<b>TOTAL FUNDS</b>	<u>5,521</u>	<u>15,588</u>	<u>21,109</u>

8. Movement in funds - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	103,111	(87,523)	15,588
<b>Restricted funds</b>			
Child sponsorship	97,683	(97,683)	-
Feeding programme	2,971	(2,971)	-
Orphanage	34,857	(34,857)	-
Nursery	2,564	(2,564)	-
Specific donations	2,800	(2,800)	-
Medical support	360	(360)	-
Victoria fund	1,100	(1,100)	-
	<u>142,335</u>	<u>(142,335)</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u>245,446</u>	<u>(229,858)</u>	<u>15,588</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/5/19 £	Net movement in funds £	At 30/4/21 £
<b>Unrestricted funds</b>			
General fund	5,521	16,260	21,781
	<u>5,521</u>	<u>16,260</u>	<u>21,781</u>
<b>TOTAL FUNDS</b>	<u>5,521</u>	<u>16,260</u>	<u>21,781</u>

**8. Movement in funds - continued**

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Movement in funds £</b>
<b>Unrestricted funds</b>			
General fund	177,617	(161,357)	16,260
<b>Restricted funds</b>			
Child sponsorship	189,455	(189,455)	-
Feeding programme	4,900	(4,900)	-
Orphanage	65,118	(65,118)	-
Nursery	5,048	(5,048)	-
Specific donations	4,000	(4,000)	-
Medical support	720	(720)	-
Victoria fund	2,200	(2,200)	-
	<u>271,441</u>	<u>(271,441)</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u>449,058</u>	<u>(432,798)</u>	<u>16,260</u>

**9. Related party disclosures**

There were no related party transactions for the year ended 30 April 2021.