

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
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EDUCATION FOR LIFE

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EDUCATION FOR LIFE

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 30 APRIL 2021

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 LLP Chartered Accountants Dalton House 9 Dalton Square LANCASTER LA1 1WD

**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.

**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**

		Unrestricted fund £	Restricted funds £	2021 Total funds £	2020 Total funds £
	Notes				
Income and endowments from					
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>
Total		74,506	129,106	203,612	245,446
 Expenditure on					
Raising funds		216	-	216	338
 Charitable activities					
Education for Life - Kenya		73,618	129,106	202,724	229,520
Total		<u>73,834</u>	<u>129,106</u>	<u>202,940</u>	<u>229,858</u>
 NET INCOME		<u>672</u>	<u>-</u>	<u>672</u>	<u>15,588</u>
 Reconciliation of funds					
Total funds brought forward		21,109	-	21,109	5,521
 Total funds carried forward		<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 £
Fixed assets					
Tangible assets	5	1,328	-	1,328	964
Current assets					
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>
Creditors					
Amounts falling due within one year	7	(1,020)	-	(1,020)	(990)
Net current assets		<u>20,453</u>	<u>-</u>	<u>20,453</u>	<u>20,145</u>
Total assets less current liabilities		<u>21,781</u>	<u>-</u>	<u>21,781</u>	<u>21,109</u>
NET ASSETS		<u>21,781</u>	<u>-</u>	<u>21,781</u>	<u>21,109</u>
Funds	8				
Unrestricted funds				<u>21,781</u>	<u>21,109</u>
Total funds				<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.

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

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

5. Tangible fixed assets

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

6. Debtors: amounts falling due within one year

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

7. Creditors: amounts falling due within one year

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

8. Movement in funds

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

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:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	74,506	(73,834)	672
Restricted funds			
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>
TOTAL FUNDS	<u>203,612</u>	<u>(202,940)</u>	<u>672</u>

Comparatives for movement in funds

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

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

8. Movement in funds - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	103,111	(87,523)	15,588
Restricted funds			
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>
TOTAL FUNDS	<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 £
Unrestricted funds			
General fund	5,521	16,260	21,781
	<u>5,521</u>	<u>16,260</u>	<u>21,781</u>
TOTAL FUNDS	<u>5,521</u>	<u>16,260</u>	<u>21,781</u>

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

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 £
Unrestricted funds			
General fund	177,617	(161,357)	16,260
Restricted funds			
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>
TOTAL FUNDS	<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.