

# NORTH WEST LIFE EDUCATION LIMITED

England & Wales · Charity number 1089764

## Details

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**Status** Registered

**Legal form** Charitable company

**Company number** [03469518](#)

**Registered** 2001-12-12

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

## Contact

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**Address** 45 Ashfield Crescent  
Springhead  
Oldham  
OL4 4NX

**Phone** 07392065452

**Email** [FCBOLGER@BTINTERNET.COM](mailto:FCBOLGER@BTINTERNET.COM)

**Website** [www.coramlifeeducation.org.uk](http://www.coramlifeeducation.org.uk)

## Activities

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**Objects:** TO ADVANCE AND PROMOTE IN THE NORTH WEST OF ENGLAND FOR THE PUBLIC BENEFIT OF EDUCATION AND USEFUL KNOWLEDGE IN RELATION TO THE WORKINGS OF THE HUMAN MIND AND BODY AND THE ADVERSE EFFECTS THAT THE ABUSE OF DRUGS ALCOHOL AND OTHER SUBSTANCES CAN HAVE THEREON ( FOR FURTHER DETAILS SEE THE MEMORANDUM OF ASSOCIATION)

**Activities:** Education Services on Healthy Lifestyle Choices, transition from Primary to Secondary school and internet safety - working in Primary and Secondary Schools, Colleges and Academies

## Classification

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- **How:** Provides Human Resources, Provides Services
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives
- **Who:** Children/young People, Other Defined Groups

## Geography

- **Area of benefit:** NORTH WEST OF ENGLAND
- Bolton
- Bury
- Cheshire East
- Cheshire West & Chester
- Oldham
- Rochdale
- Salford City
- Stockport
- Tameside
- Warrington

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£117,985	£102,792	-	-
2024-03-31	£90,530	£96,300	-	-
2023-03-31	£100,374	£96,169	-	-
2022-03-31	£83,777	£67,878	-	-
2021-03-31	£61,863	£65,184	-	-

## Trustees

Name	Role	Appointed
<b>JOHN PARLE</b>	Chair	
CHRISTOPHER PARLE		2023-10-17
Dr Frances Atherton		2022-02-15
FRANK BOLGER		2017-11-19
Michelle Jenkins		2020-07-01
PETER O'DONNELL		2023-09-26
RITA KUMAR		2019-10-21

**NORTH WEST LIFE EDUCATION LIMITED**

England & Wales - Charity number 1089764

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# Accounts

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Company registration number: 03469518

Charity registration number: 1089764

# North West Life Education Limited

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2025

# North West Life Education Limited

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## **North West Life Education Limited**

### **Reference and Administrative Details**

<b>Trustees</b>	F Bolger J Parle M Jenkins R Kumar S Shaw W T Kendrick (resigned 01 July 2025) F Atherton P O'Donnell C Parle
<b>Secretary</b>	F Bolger
<b>Charity Registration Number</b>	1089764
<b>Company Registration Number</b>	03469518
<b>Registered Office</b>	The charity is incorporated in England and Wales. 45 Ashfield Crescent Springhead Oldham OL4 4NX
<b>Independent Examiner</b>	Helen Binns FCA Chartered Accountant One Express 1 George Leigh Street Ancoats Manchester M4 5DL

## **North West Life Education Limited**

### **Trustees' Report (incorporating Directors' report)**

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2025.

#### **Objectives and activities**

##### ***Objects and aims***

The objects of the charity are to advance and promote in the North West of England the benefit of education and useful knowledge in relation to the workings of the human mind and body and the adverse effects that the abuse of drugs, alcohol and other substances can have thereon.

The Charity was established for the promotion of any charitable purposes for the benefit of the community in the relevant local authorities in 1997 by the advancement of education.

The Charity's income in the main is derived from the delivery of educational programmes and services to schools.

The Trust acts as a Delivery Partner in the North West for Coram Life Education. Coram Life Education is the leading charity provider of relationships, health, wellbeing, and drugs education to children across the UK. Coram Life Education and SCARF (Safety, Caring Achievement, Resilience and Friendship) offer a whole-school approach to wellbeing and Mental Health. Nationally, Coram Life Education's PHSE education supports over 50,000 teachers and reaches nearly 600,000 pupils every year.

Coram Life Education has achieved the Department of Health Information Standard - a quality mark designed to recognise reliable sources of evidence-based information for Schools. All programmes are regularly evaluated and measured by internal and external Assessors in an ongoing review of effectiveness and development. Coram Life Education is part of the Coram group of charities whose expertise includes adoption, creative therapy, supported housing, family support, child legal issues and promoting children's rights. Coram is the oldest Children's Charity in the world, established in 1739.

In the North West we cover schools in Bury, Bolton, Oldham, Rochdale, Stockport, Tameside, Salford, Warrington, Wirral, Manchester, Trafford, Halton, St Helens, Cheshire East, Cheshire West and Chester. Our experienced and talented Educators mainly deliver Coram Life Education's specialist programmes, but are increasingly involved with promoting the SCARF (Safety, Caring, Achievement, Resilience and Friendship) project which affords excellent on-line resources, including lesson plans, for schools. These programmes are aimed at children aged 3-11 years and provide valuable education about how they can look after their bodies and minds using fun, interactive and age-specific activities. Films and puppetry created by BAFTA award-nominated puppeteers assist with teaching relationships and sex education (RSE) and internal safety.

Our Educators sell and promote SCARF either as a standalone product for which the Trust receives commission or as part of the delivery package. SCARF is a whole-school approach to health and wellbeing which affords excellent online resources, including lesson plans and assemblies for schools. As children may be considered Vulnerable Beneficiaries of our work we require our Educators to be aware of issues around child protection and afford training to that end. We also ensure they have clearance to work from the DBS. Their work is unlikely to be assessed by Ofsted if they are in a school during an inspection.

##### ***Public benefit***

All the activities of the charity are undertaken to further public benefit.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

## **North West Life Education Limited**

### **Trustees' Report (incorporating Directors' report)**

#### **Achievements and performance**

Demand for services remains extremely high. In the academic year September 2024 to July 2025, we will have visited almost 32,500 children in 131 schools across the North West.

13 of those schools had two or three visits for additional programmes. As a result, our Educators are working at near capacity.

Coram SCARF programmes are recognised by our schools being good value for money. We are the only Provider who actually offers direct delivery of lesson programmes to Schoolchildren and Teachers alike. The success of SCARF and RSE programmes and resources are keeping our Educators busy.

The 2025 National Conference was held at Leamington Spa in May, which was well attended. Informative Guest Speakers and Workshops proved to be popular with Trustees and Educators alike.

#### **Financial review**

##### ***Policy on reserves***

In setting out this reserves policy the Trustees are mindful of two particular areas of focus within Life Education NorthWest Limited:

1. The need to cover ongoing expenses of the operating equipment to create all activities; and
2. The need to build up a reserve fund which will (a) provide quality environment for the delivery of its services, (b) cover any unforeseen circumstances which might occur.

The level of reserves is to be set as follows: a) Sufficient working capital held in interest bearing accounts so as to cover three months salaries and obligations to HM Revenue & Customs and any other statutory bodies, b) The building up of a reserve fund to be held in an interest-bearing account.

In order to accumulate such a reserve, trustees are to a) Seek funding from grant making bodies, b) Actively pursue partnerships which will result in wider contacts being made so as to open the way to more extensive funding opportunities, c) Follow up a policy of debt collection within 30 days to maximise cashflow, and d) Regularly review the progress of these steps in trustee meetings to ensure that all necessary action is being taken.

At the year end the total reserves held by the charity was £128,607 (2024: £113,414), of which £690 (2024: £Nil) are restricted. A further £629 (2024: £1,207) is held in fixed assets. The free reserves of the charity were £127,288 (2024: £112,207). The Trustees consider this level of reserves to be appropriate.

#### **Going concern**

Demand for our services remains extremely high. Coram SCARF programmes are recognised by our Schools as being good value for money. We are the only provider who actually offers direct delivery of lesson programmes to Schoolchildren and Teachers alike. The success of SCARF and RSE programmes and resources are keeping our Educators busy. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

## North West Life Education Limited

### Trustees' Report (incorporating Directors' report)

#### Structure, governance and management

##### *Nature of governing document*

North West Life Education Limited is a company limited by guarantee governed by its Memorandum of Association and Articles of Association dated 21 November 1997 as amended by special resolution dated 6 July 2001.

##### *Recruitment and appointment of trustees*

The power in appointing new trustees lies with the current trustees as detailed in the Charities Trust Deed dated 18 February 2012.

##### *Organisational structure*

The Charity is run by a Board of Trustees who meet regularly in full board and sub-committees to develop and review policy, consider and mitigate risks, plan strategy, develop the delivery of the programmes, and evaluate outcomes against the annual business plan. The Board is actively seeking to recruit further members. The Trustees work to ensure that the Charity meets its legal requirements in respect of staff, equipment - governance and service to the community. On a day-to-day basis the educators, in line with our policies, are responsible, amongst other things, for the securing of bookings, liaison with schools, and the delivery of programmes. The individual skills of the Trustees are put to good use ensuring our Educators are well supported in their work. Administration help is provided by the Chair, Treasurer, Secretary and the Life Education Centre for Lancashire Trusts' Operations Manager (a fellow Trust), who provide financial and other management information. The Board also supports our Educators' development and training needs. If they have issues they can turn to the Secretary, Treasurer or Chairman for help in resolving those issues. They attend and report to the Board at the regular committee meetings.

With only two employees the charity has not seen the need for a CEO but those employees are well supported by the trustees and officers including the Chairman who is CEO of a large company, the Secretary, and the Treasurer who is a Chartered Accountant.

##### *Major risks and management of those risks*

###### *Risks*

The Trustees regularly review the risks of the charity and ensure systems are in place to mitigate and meet the needs of the charity.

#### Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on .....07/10/25..... and signed on its behalf by:



.....  
C Parle  
Trustee

## North West Life Education Limited

### Statement of Trustees' Responsibilities

The trustees (who are also the directors of North West Life Education Limited for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

Approved by the trustees of the charity on .....<sup>07/10/25</sup>..... and signed on its behalf by:



.....  
C Parle  
Trustee

**North West Life Education Limited**

**Independent Examiner's Report to the trustees of North West Life Education Limited ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

**Responsibilities and basis of report**

As the charity's trustees of North West Life Education Limited (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').


Having satisfied myself that the accounts of North West Life Education Limited are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

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

1. accounting records were not kept in respect of North West Life Education Limited as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.

  
.....  
Helen Binns FCA  
Chartered Accountant

One Express  
1 George Leigh Street  
Ancoats  
Manchester  
M4 5DL

Date: 9 October 2025.....

**North West Life Education Limited**

**Statement of Financial Activities for the Year Ended 31 March 2025  
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)**

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
<b>Income and Endowments from:</b>					
Donations and legacies	3	-	2,970	2,970	2,583
Charitable activities	4	113,816	-	113,816	87,298
Investment income	5	1,199	-	1,199	649
Total income		<u>115,015</u>	<u>2,970</u>	<u>117,985</u>	<u>90,530</u>
<b>Expenditure on:</b>					
Charitable activities	6	<u>(100,512)</u>	<u>(2,280)</u>	<u>(102,792)</u>	<u>(96,300)</u>
Total expenditure		<u>(100,512)</u>	<u>(2,280)</u>	<u>(102,792)</u>	<u>(96,300)</u>
Net income/(expenditure)		<u>14,503</u>	<u>690</u>	<u>15,193</u>	<u>(5,770)</u>
Net movement in funds		14,503	690	15,193	(5,770)
<b>Reconciliation of funds</b>					
Total funds brought forward		<u>113,414</u>	<u>-</u>	<u>113,414</u>	<u>119,184</u>
Total funds carried forward	17	<u><u>127,917</u></u>	<u><u>690</u></u>	<u><u>128,607</u></u>	<u><u>113,414</u></u>

All of the charity's activities derive from continuing operations during the above two periods.  
The funds breakdown for 2024 is shown in note 17.

The notes on pages 10 to 20 form an integral part of these financial statements.

## North West Life Education Limited

### (Registration number: 03469518) Balance Sheet as at 31 March 2025

	Note	2025 £	2024 £
<b>Fixed assets</b>			
Tangible assets	13	629	1,207
<b>Current assets</b>			
Debtors	14	8,007	14,450
Cash at bank and in hand	15	<u>147,523</u>	<u>129,842</u>
		155,530	144,292
<b>Creditors: Amounts falling due within one year</b>	16	<u>(27,552)</u>	<u>(32,085)</u>
<b>Net current assets</b>		<u>127,978</u>	<u>112,207</u>
<b>Net assets</b>		<u>128,607</u>	<u>113,414</u>
<b>Funds of the charity:</b>			
<b>Restricted income funds</b>			
Restricted funds		690	-
<b>Unrestricted income funds</b>			
Unrestricted funds		<u>127,917</u>	<u>113,414</u>
<b>Total funds</b>	17	<u>128,607</u>	<u>113,414</u>

For the financial year ending 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

#### Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

The notes on pages 10 to 20 form an integral part of these financial statements.

**North West Life Education Limited**

**(Registration number: 03469518)  
Balance Sheet as at 31 March 2025**

The financial statements on pages 7 to 20 were approved by the trustees, and authorised for issue on .....07/10/25.....  
and signed on their behalf by:



.....  
C Parle  
Trustee

The notes on pages 10 to 20 form an integral part of these financial statements.

# North West Life Education Limited

## Notes to the Financial Statements for the Year Ended 31 March 2025

### 1 Charity status

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

45 Ashfield Crescent  
Springhead  
Oldham  
OL4 4NX

### 2 Accounting policies

#### Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

#### Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

#### Basis of preparation

North West Life Education Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

#### Going concern

Demand for our services remains extremely high. Coram SCARF programmes are recognised by our Schools as being good value for money. We are the only provider who actually offers direct delivery of lesson programmes to Schoolchildren and Teachers alike. The success of SCARF and RSE programmes and resources are keeping our Educators busy. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

#### Income and endowments

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

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### *Donations and legacies*

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

#### *Investment income*

Bank interest is recognised when the amount is recognised when receipt of the amount has been notified.

#### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

#### *Charitable activities*

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### **Support costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

#### **Governance costs**

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

#### **Taxation**

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

#### **Tangible fixed assets**

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

#### **Depreciation and amortisation**

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2025

<b>Asset class</b>	<b>Depreciation method and rate</b>
Office Equipment	15% reducing balance
Education Units	25% Straight line

#### **Trade debtors**

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

#### **Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

#### **Fund structure**

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

#### **Pensions and other post retirement obligations**

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

#### **Financial instruments**

##### ***Classification***

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### *Recognition and measurement*

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

#### **3 Income from donations and legacies**

	<b>Restricted funds £</b>	<b>Total 2025 £</b>	<b>Total 2024 £</b>
Donations and legacies;			
Donations from individuals	2,970	2,970	2,583
	2,970	2,970	2,583

#### **4 Income from charitable activities**

	<b>Unrestricted funds General £</b>	<b>Total 2025 £</b>	<b>Total 2024 £</b>
Provision of educational programmes and activities to schools and colleges	113,816	113,816	87,298
	113,816	113,816	87,298

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### 5 Investment income

	<b>Unrestricted funds General £</b>	<b>Total 2025 £</b>	<b>Total 2024 £</b>
Interest receivable and similar income;			
Interest receivable on bank deposits	1,199	1,199	649
	1,199	1,199	649

#### 6 Expenditure on charitable activities

	<b>Note</b>	<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total 2025 £</b>
Provision of educational programmes and activities to schools and colleges		26,572	2,280	28,852
Depreciation		610	-	610
Staff costs		69,952	-	69,952
Allocated support costs	7	752	-	752
Governance costs	7	2,626	-	2,626
		100,512	2,280	102,792

	<b>Note</b>	<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total 2024 £</b>
Provision of educational programmes and activities to schools and colleges		24,599	-	24,599
Depreciation		6,775	-	6,775
Staff costs		61,594	330	61,924
Allocated support costs	7	602	-	602
Governance costs	7	2,400	-	2,400
		95,970	330	96,300

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### 7 Analysis of support and governance costs

##### Support costs allocated to charitable activities

	Other support costs £	Total 2025 £	Total 2024 £
Sundry expenses	752	752	602

##### Governance costs

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Independent examiner fees			
Examination of the financial statements	2,420	2,420	2,400
Cost of trustee meetings	206	206	-
	2,626	2,626	2,400

#### 8 Net incoming/outgoing resources

Net incoming/(outgoing) resources for the year include:

	2025 £	2024 £
Loss on disposal of fixed assets held for the charity's own use	-	2,900
Depreciation of fixed assets	610	3,875

#### 9 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:

##### **F Bolger**

£21 (2024: £Nil) of expenses were reimbursed to F Bolger during the year.

F Bolger received reimbursment for mileage.

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### 10 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
<b>Staff costs during the year were:</b>		
Wages and salaries	66,320	59,270
Social security costs	1,642	862
Pension costs	1,990	1,792
	<u>69,952</u>	<u>61,924</u>

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025 No	2024 No
Charitable activities	<u>2</u>	<u>2</u>

No employee received emoluments of more than £60,000 during the year.

#### 11 Independent examiner's remuneration

	2025 £	2024 £
Examination of the financial statements	<u>2,420</u>	<u>2,400</u>

#### 12 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

**North West Life Education Limited**

**Notes to the Financial Statements for the Year Ended 31 March 2025**

**13 Tangible fixed assets**

	<b>Furniture and equipment £</b>	<b>Motor vehicles £</b>	<b>Total £</b>
<b>Cost</b>			
At 1 April 2024	3,093	131,410	134,503
Additions	32	-	32
At 31 March 2025	3,125	131,410	134,535
<b>Depreciation</b>			
At 1 April 2024	2,385	130,911	133,296
Charge for the year	111	499	610
At 31 March 2025	2,496	131,410	133,906
<b>Net book value</b>			
At 31 March 2025	629	-	629
At 31 March 2024	708	499	1,207

**14 Debtors**

	<b>2025 £</b>	<b>2024 £</b>
Trade debtors	6,720	13,550
Prepayments	1,287	900
	8,007	14,450

**15 Cash and cash equivalents**

	<b>2025 £</b>	<b>2024 £</b>
Cash at bank	147,523	129,842

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### 16 Creditors: amounts falling due within one year

	2025 £	2024 £
Other taxation and social security	4,626	-
Other creditors	386	-
Accruals	2,520	3,478
Deferred income	20,020	28,607
	27,552	32,085

#### 17 Funds

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Balance at 31 March 2025 £
<b>Unrestricted funds</b>				
<i>General</i>				
Unrestricted	113,414	115,015	(100,512)	127,917
<b>Restricted funds</b>				
Greater Manchester Police	-	2,450	(2,280)	170
Frodsham Rotary	-	520	-	520
<b>Total restricted funds</b>	-	2,970	(2,280)	690
<b>Total funds</b>	113,414	117,985	(102,792)	128,607
	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Balance at 31 March 2024 £
<b>Unrestricted funds</b>				
<i>General</i>				
Unrestricted	119,184	90,200	(95,970)	113,414
<b>Restricted</b>				
Individual donation	-	330	(330)	-
<b>Total funds</b>	119,184	90,530	(96,300)	113,414

**North West Life Education Limited**

**Notes to the Financial Statements for the Year Ended 31 March 2025**

**18 Analysis of net assets between funds**

	<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total funds at 31 March 2025 £</b>
Tangible fixed assets	629	-	629
Current assets	154,840	690	155,530
Current liabilities	<u>(27,552)</u>	<u>-</u>	<u>(27,552)</u>
Total net assets	<u>127,917</u>	<u>690</u>	<u>128,607</u>
	<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total funds at 31 March 2024 £</b>
Tangible fixed assets	1,207	-	1,207
Current assets	144,292	-	144,292
Current liabilities	<u>(32,085)</u>	<u>-</u>	<u>(32,085)</u>
Total net assets	<u>113,414</u>	<u>-</u>	<u>113,414</u>

**19 Related party transactions**

During the year the charity made the following related party transactions:

**C Parle**

(C Parle is a Trustee of North West Life Education Limited and owns Parle Consultancy Services Limited)

During the year Parle Consultancy Services Limited was paid £13 (2024: £nil) on behalf of the charity in relation to accountancy software licences and charged at cost with no mark up. At the balance sheet date the amount due to/from Parle Consultancy Services Limited was £Nil (2024 - £Nil).

**North West Life Education Limited**

**Notes to the Financial Statements for the Year Ended 31 March 2025**

**20 Comparative Statement of Financial Activities**

	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>Total 2024 £</b>
<b>Income and Endowments from:</b>			
Donations and legacies	2,253	330	2,583
Charitable activities	87,298	-	87,298
Investment income	649	-	649
	<u>90,200</u>	<u>330</u>	<u>90,530</u>
<b>Total income</b>			
<b>Expenditure on:</b>			
Charitable activities	<u>(95,970)</u>	<u>(330)</u>	<u>(96,300)</u>
<b>Total expenditure</b>	<u>(95,970)</u>	<u>(330)</u>	<u>(96,300)</u>
<b>Net expenditure</b>	<u>(5,770)</u>	<u>-</u>	<u>(5,770)</u>
<b>Net movement in funds</b>	(5,770)	-	(5,770)
<b>Reconciliation of funds</b>			
Total funds brought forward	<u>119,184</u>	<u>-</u>	<u>119,184</u>
Total funds carried forward	<u><u>113,414</u></u>	<u><u>-</u></u>	<u><u>113,414</u></u>

**NORTH WEST LIFE EDUCATION LIMITED**

England & Wales - Charity number 1089764

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# Accounts

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Company registration number: 03469518

Charity registration number: 1089764

# North West Life Education Limited

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2024

# North West Life Education Limited

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# North West Life Education Limited

## Reference and Administrative Details

<b>Trustees</b>	F Bolger J Parle M Jenkins R Kumar S Shaw W T Kendrick F Atherton P O'Donnell (appointed 26 September 2023) C Parle (appointed 17 October 2023) D Pollard (resigned 30 January 2024)
<b>Secretary</b>	F Bolger
<b>Charity Registration Number</b>	1089764
<b>Company Registration Number</b>	03469518
<b>Registered Office</b>	The charity is incorporated in England and Wales. 45 Ashfield Crescent Springhead Oldham OL4 4NX
<b>Independent Examiner</b>	Helen Binns FCA Chartered Accountant One Express 1 George Leigh Street Ancoats Manchester M4 5DL

## **North West Life Education Limited**

### **Trustees' Report (incorporating Directors' report)**

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2024.

#### **Objectives and activities**

##### ***Objects and aims***

The objects of the charity are to advance and promote in the North West of England the benefit of education and useful knowledge in relation to the workings of the human mind and body and the adverse effects that the abuse of drugs, alcohol and other substances can have thereon.

The Charity was established for the promotion of any charitable purposes for the benefit of the community in the relevant local authorities in 1997 by the advancement of education.

The Charity's income in the main is derived from the delivery of educational programmes and services to schools.

The Trust acts as a Delivery Partner in the North West for Coram Life Education. Coram Life Education is the leading charity provider of relationships, health, wellbeing, and drugs education to children across the UK. Coram Life Education and SCARF (Safety, Caring Achievement, Resilience and Friendship) offer a whole-school approach to wellbeing and Mental Health. Nationally, Coram Life Education's PHSE education supports over 50,000 teachers and reaches nearly 600,000 pupils every year.

Coram Life Education has achieved the Department of Health Information Standard - a quality mark designed to recognise reliable sources of evidence-based information for Schools. All programmes are regularly evaluated and measured by internal and external Assessors in an ongoing review of effectiveness and development. Coram Life Education is part of the Coram group of charities whose expertise includes adoption, creative therapy, supported housing, family support, child legal issues and promoting children's rights. Coram is the oldest Children's Charity in the world, established in 1739.

In the NW we cover schools in Bury, Bolton, Oldham, Rochdale, Stockport, Tameside, Salford, Warrington, Wirral, Manchester, Trafford, Halton, St Helens, Cheshire East, Cheshire West and Chester. Our experienced and talented educators mainly deliver Coram Life Education's specialist programmes, but are increasingly involved with promoting the SCARF (Safety, Caring, Achievement, Resilience and Friendship) project which affords excellent on-line resources, including lesson plans, for schools. These programmes are aimed at children aged 3-11 years and provide valuable education about how they can look after their bodies and minds using fun, interactive and age-specific activities. Films and puppetry created by BAFTA award-nominated puppeteers from relationships and sex education (RSE) and internal safety.

The Educators sell and promote SCARF either as a standalone product for which the Trust receives commission or as part of the delivery package. SCARF is a whole-school approach to health and wellbeing which affords excellent online resources, including lesson plans and assemblies for schools. As children may be considered Vulnerable Beneficiaries of our work we require our Educators to be aware of issues around child protection and afford training to that end. We also ensure they have clearance to work from the DBS. Their work is unlikely to be assessed by Ofsted if they are in a school during an inspection.

##### ***Public benefit***

All the activities of the charity are undertaken to further public benefit.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

## **North West Life Education Limited**

### **Trustees' Report (incorporating Directors' report)**

#### **Achievements and performance**

Demand for services remains extremely high. In the academic year September 2023-July 2024 we will have visited over 32,000 children in 133 schools in the North West.

17 of those schools had two or three visits for additional programmes. As a result, our Educators are working at capacity, which is of slight concern to the Trustees who will consider expansion in the months to come.

Coram SCARF programmes are recognised by our schools being good value for money. We are the only Provider who actually offers direct delivery of lesson programmes to Schoolchildren and Teachers alike. The success of SCARF and RSE programmes and resources are keeping our Educators busy.

The 2024 National Conference was held at Leamington Spa in May, which was well attended. Informative Guest Speakers and Workshops proved to be popular with Trustees and Educators alike.

#### **Financial review**

##### ***Policy on reserves***

In setting out this reserves policy the Trustees are mindful of two particular areas of focus within Life Education North West Limited:

1. The need to cover ongoing expenses of the operating equipment to create all activities; and
2. The need to build up a reserve fund which will (a) provide quality environment for the delivery of its services, (b) cover any unforeseen circumstances which might occur.

The level of reserves are to be set as follows: a) Sufficient working capital held in interest bearing accounts so as to cover three months salaries and obligations to HM Revenue & Customs and any other statutory bodies, b) The building up of a reserve fund to be held in an interest bearing account.

In order to accumulate such a reserve, trustees are to a) seek funding from grant making bodies, b) Actively pursue partnerships which will result in wider contacts being made so as to open the way to more extensive funding opportunities, c) Follow up a policy of debt collection within 30 days to maximise cash' flow (Financial Administrator) and d) regularly review the progress of these steps in trustee meetings to ensure that all necessary action is being taken.

At the year end the total reserves held by the charity was £113,414 (2023: £119,184) of which £1,207 (2023: £10,082) is held in fixed assets. The free reserves of the charity were £112,207 (2022: £109,102). The Trustees consider this level of reserves to be appropriate.

#### **Going concern**

Demand for our services remains extremely high. Coram SCARF programmes are recognised by our Schools as being good value for money. We are the only provider who actually offers direct delivery of lesson programmes to Schoolchildren and Teachers alike. The success of SCARF and RSE programmes and resources are keeping our Educators busy. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

# North West Life Education Limited

## Trustees' Report (incorporating Directors' report)

### Structure, governance and management

#### *Nature of governing document*

North West Life Education Limited is a company limited by guarantee governed by its Memorandum of Association and Articles of Association dated 21 November 1997 as amended by special resolution dated 6 July 2001.

#### *Recruitment and appointment of trustees*

The power in appointing new trustees lies with the current trustees as detailed in the Charities Trust Deed dated 18 February 2012.

#### *Organisational structure*

The Charity is run by a Board of Directors who meet regularly in full board and sub-committees to develop and review policy, consider and mitigate risks, plan strategy, develop the delivery of the programmes, and evaluate outcomes against the annual business plan. The Board is actively seeking to recruit further members. The Directors work to ensure that the Charity meets its legal requirements in respect of staff, equipment - governance and service to the community. On a day-to-day basis the educators, in line with our policies, are responsible, amongst other things, for the securing of bookings, liaison with schools, and the delivery of programmes. The individual skills of the Trustees are put to good use ensuring our Educators are well supported in their work. Administration help is provided by the Chair, Treasurer, Secretary and the Lancashire Trusts' Operations Manager, who provides financial and other management information. The Board also supports our Educators' development and training needs. If they have issues they can turn to the Secretary, Treasurer or Chairman for help in resolving those issues. They attend and report to the Board at the regular committee meetings.

With only two employees the charity has not seen the need for a CEO but those employees are well supported by the trustees and officers including the Chairman who is CEO of a large company, the Secretary, and the Treasurer who is a Chartered Accountant. The Trust thanks Dennis Pollard for his huge contribution since joining the Trust since 2009. The Trust are pleased to welcome new Trustee, Peter O'Donnell.

#### *Major risks and management of those risks*

##### *Risks*

The trustees regularly review the risks of the charity and ensure systems are in place to mitigate and meet the needs of the charity.

### Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on .....<sup>25/09/24</sup> and signed on its behalf by:



.....  
C Parle  
Trustee

## North West Life Education Limited

### Statement of Trustees' Responsibilities

The trustees (who are also the directors of North West Life Education Limited for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

Approved by the trustees of the charity on 25/09/24 and signed on its behalf by:



.....  
C Parle  
Trustee

## North West Life Education Limited

### Independent Examiner's Report to the trustees of North West Life Education Limited ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

#### Responsibilities and basis of report

As the charity's trustees of North West Life Education Limited (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of North West Life Education Limited are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### Independent examiner's statement

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

1. accounting records were not kept in respect of North West Life Education Limited as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.



.....  
Helen Binns FCA  
Chartered Accountant

One Express  
1 George Leigh Street  
Ancoats  
Manchester  
M4 5DL

Date: 26 September 2024

**North West Life Education Limited**

**Statement of Financial Activities for the Year Ended 31 March 2024  
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)**

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
<b>Income and Endowments from:</b>					
Donations and legacies	3	2,253	330	2,583	3,694
Charitable activities	4	87,298	-	87,298	96,624
Investment income	5	649	-	649	56
Total income		<u>90,200</u>	<u>330</u>	<u>90,530</u>	<u>100,374</u>
<b>Expenditure on:</b>					
Charitable activities	6	<u>(95,970)</u>	<u>(330)</u>	<u>(96,300)</u>	<u>(96,169)</u>
Total expenditure		<u>(95,970)</u>	<u>(330)</u>	<u>(96,300)</u>	<u>(96,169)</u>
Net (expenditure)/income		<u>(5,770)</u>	<u>-</u>	<u>(5,770)</u>	<u>4,205</u>
Net movement in funds		(5,770)	-	(5,770)	4,205
<b>Reconciliation of funds</b>					
Total funds brought forward		<u>119,184</u>	<u>-</u>	<u>119,184</u>	<u>114,979</u>
Total funds carried forward	17	<u><u>113,414</u></u>	<u><u>-</u></u>	<u><u>113,414</u></u>	<u><u>119,184</u></u>

All of the charity's activities derive from continuing operations during the above two periods.  
The funds breakdown for 2023 is shown in note 17.

The notes on pages 9 to 19 form an integral part of these financial statements.

**North West Life Education Limited**

**(Registration number: 03469518)  
Balance Sheet as at 31 March 2024**

	Note	2024 £	2023 £
<b>Fixed assets</b>			
Tangible assets	13	1,207	10,082
<b>Current assets</b>			
Debtors	14	14,450	11,247
Cash at bank and in hand	15	<u>129,842</u>	<u>102,257</u>
		144,292	113,504
<b>Creditors: Amounts falling due within one year</b>	16	<u>(32,085)</u>	<u>(4,402)</u>
<b>Net current assets</b>		<u>112,207</u>	<u>109,102</u>
<b>Net assets</b>		<u>113,414</u>	<u>119,184</u>
<b>Funds of the charity:</b>			
<b>Unrestricted income funds</b>			
Unrestricted funds		<u>113,414</u>	<u>119,184</u>
<b>Total funds</b>	17	<u>113,414</u>	<u>119,184</u>

For the financial year ending 31 March 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

The financial statements on pages 7 to 19 were approved by the trustees, and authorised for issue on 25/09/24 and signed on their behalf by:



.....  
C Parle  
Trustee

The notes on pages 9 to 19 form an integral part of these financial statements.

# North West Life Education Limited

## Notes to the Financial Statements for the Year Ended 31 March 2024

### 1 Charity status

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

45 Ashfield Crescent  
Springhead  
Oldham  
OL4 4NX

### 2 Accounting policies

#### Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

#### Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

#### Basis of preparation

North West Life Education Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

#### Going concern

Demand for our services remains extremely high. Coram SCARF programmes are recognised by our Schools as being good value for money. We are the only provider who actually offers direct delivery of lesson programmes to Schoolchildren and Teachers alike. The success of SCARF and RSE programmes and resources are keeping our Educators busy. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

#### Income and endowments

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

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2024

#### *Donations and legacies*

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

#### *Investment income*

Bank interest is recognised when the amount is recognised when receipt of the amount has been notified.

#### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

#### *Charitable activities*

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### **Support costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

#### **Governance costs**

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

#### **Taxation**

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

#### **Tangible fixed assets**

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

#### **Depreciation and amortisation**

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2024

<b>Asset class</b>	<b>Depreciation method and rate</b>
Office Equipment	15% reducing balance
Education Units	25% Straight line

#### **Trade debtors**

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

#### **Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

#### **Fund structure**

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

#### **Pensions and other post retirement obligations**

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

#### **Financial instruments**

##### ***Classification***

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2024

#### *Recognition and measurement*

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

#### **3 Income from donations and legacies**

	<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total 2024 £</b>	<b>Total 2023 £</b>
Donations and legacies;				
Donations from individuals	2,253	330	2,583	3,694
	2,253	330	2,583	3,694

#### **4 Income from charitable activities**

	<b>Unrestricted funds General £</b>	<b>Total 2024 £</b>	<b>Total 2023 £</b>
Provision of educational programmes and activities to schools and colleges	87,298	87,298	96,624
	87,298	87,298	96,624

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2024

#### 5 Investment income

	<b>Unrestricted funds General £</b>	<b>Total 2024 £</b>	<b>Total 2023 £</b>
Interest receivable and similar income;			
Interest receivable on bank deposits	649	649	56
	649	649	56

#### 6 Expenditure on charitable activities

	<b>Note</b>	<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total 2024 £</b>
Provision of educational programmes and activities to schools and colleges		24,599	-	24,599
Depreciation		6,775	-	6,775
Staff costs		61,594	330	61,924
Allocated support costs		602	-	602
Governance costs	7	2,400	-	2,400
		95,970	330	96,300

	<b>Note</b>	<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total 2023 £</b>
Provision of educational programmes and activities to schools and colleges		15,667	8,500	24,167
Depreciation		13,897	-	13,897
Staff costs		54,756	-	54,756
Allocated support costs		807	-	807
Governance costs	7	2,542	-	2,542
		87,669	8,500	96,169

# North West Life Education Limited

## Notes to the Financial Statements for the Year Ended 31 March 2024

### 7 Analysis of governance costs

#### Governance costs

	<b>Unrestricted funds General £</b>	<b>Total 2024 £</b>	<b>Total 2023 £</b>
Independent examiner fees			
Examination of the financial statements	2,400	2,400	2,542
	<u>2,400</u>	<u>2,400</u>	<u>2,542</u>

### 8 Net incoming/outgoing resources

Net (outgoing)/incoming resources for the year include:

	<b>2024 £</b>	<b>2023 £</b>
Loss on disposal of fixed assets held for the charity's own use	2,900	-
Depreciation of fixed assets	3,875	13,897
	<u>6,775</u>	<u>13,897</u>

### 9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any other benefits from the charity during the year.

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2024

#### 10 Staff costs

The aggregate payroll costs were as follows:

	2024 £	2023 £
<b>Staff costs during the year were:</b>		
Wages and salaries	59,270	44,163
Social security costs	862	9,221
Pension costs	1,792	1,372
	<u>61,924</u>	<u>54,756</u>

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2024 No	2023 No
Charitable activities	<u>2</u>	<u>2</u>

No employee received emoluments of more than £60,000 during the year.

#### 11 Independent examiner's remuneration

	2024 £	2023 £
Examination of the financial statements	<u>2,400</u>	<u>2,542</u>

#### 12 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2024

#### 13 Tangible fixed assets

	Furniture and equipment £	Motor vehicles £	Total £
<b>Cost</b>			
At 1 April 2023	3,093	141,410	144,503
Disposals	-	(10,000)	(10,000)
At 31 March 2024	3,093	131,410	134,503
<b>Depreciation</b>			
At 1 April 2023	2,260	132,161	134,421
Charge for the year	125	3,750	3,875
Eliminated on disposals	-	(5,000)	(5,000)
At 31 March 2024	2,385	130,911	133,296
<b>Net book value</b>			
At 31 March 2024	708	499	1,207
At 31 March 2023	833	9,249	10,082

#### 14 Debtors

	2024 £		2023 £
Trade debtors	13,550		10,530
Prepayments	900		717
	14,450		11,247

#### 15 Cash and cash equivalents

	2024 £		2023 £
Cash at bank	129,842		102,257
	129,842		102,257

**North West Life Education Limited**

**Notes to the Financial Statements for the Year Ended 31 March 2024**

**16 Creditors: amounts falling due within one year**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Accruals	3,478	4,402
Deferred income	28,607	-
	32,085	4,402

**17 Funds**

	<b>Balance at 1 April 2023</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Balance at 31 March 2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>				
<i>General</i>				
Unrestricted	119,184	90,200	(95,970)	113,414
<b>Restricted funds</b>				
Individual donation	-	330	(330)	-
<b>Total funds</b>	119,184	90,530	(96,300)	113,414
	<b>Balance at 1 April 2022</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Balance at 31 March 2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>				
<i>General</i>				
Unrestricted	106,479	100,374	(87,669)	119,184
<b>Restricted</b>				
Sodexo	8,500	-	(8,500)	-
<b>Total funds</b>	114,979	100,374	(96,169)	119,184

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2024

#### 18 Analysis of net assets between funds

	<b>Unrestricted funds General £</b>	<b>Total funds at 31 March 2024 £</b>
Tangible fixed assets	1,207	1,207
Current assets	144,292	144,292
Current liabilities	<u>(32,085)</u>	<u>(32,085)</u>
Total net assets	<u>113,414</u>	<u>113,414</u>

	<b>Unrestricted funds General £</b>	<b>Total funds at 31 March 2023 £</b>
Tangible fixed assets	10,082	10,082
Current assets	113,504	113,504
Current liabilities	<u>(4,402)</u>	<u>(4,402)</u>
Total net assets	<u>119,184</u>	<u>119,184</u>

#### 19 Related party transactions

There were no related party transactions in the year.

**North West Life Education Limited**

**Notes to the Financial Statements for the Year Ended 31 March 2024**

**20 Comparative Statement of Financial Activities**

	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>Total 2023 £</b>
<b>Income and Endowments from:</b>			
Donations and legacies	3,694	-	3,694
Charitable activities	96,624	-	96,624
Investment income	56	-	56
	<u>100,374</u>	<u>-</u>	<u>100,374</u>
<b>Expenditure on:</b>			
Charitable activities	<u>(87,669)</u>	<u>(8,500)</u>	<u>(96,169)</u>
Total expenditure	<u>(87,669)</u>	<u>(8,500)</u>	<u>(96,169)</u>
Net income/(expenditure)	<u>12,705</u>	<u>(8,500)</u>	<u>4,205</u>
Net movement in funds	12,705	(8,500)	4,205
<b>Reconciliation of funds</b>			
Total funds brought forward	<u>106,479</u>	<u>8,500</u>	<u>114,979</u>
Total funds carried forward	<u><u>119,184</u></u>	<u><u>-</u></u>	<u><u>119,184</u></u>

**NORTH WEST LIFE EDUCATION LIMITED**

England & Wales - Charity number 1089764

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# Accounts

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Company registration number: 03469518

Charity registration number: 1089764

# North West Life Education Limited

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2023

## North West Life Education Limited

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## **North West Life Education Limited**

### **Reference and Administrative Details**

<b>Trustees</b>	F Bolger J Parle M Jenkins R Kumar D Pollard S Shaw W T Kendrick F Atherton C Parle
<b>Secretary</b>	F Bolger
<b>Charity Registration Number</b>	1089764
<b>Company Registration Number</b>	03469518
<b>Registered Office</b>	The charity is incorporated in England and Wales. 45 Ashfield Crescent Springhead Oldham OL4 4NX
<b>Independent Examiner</b>	Helen Binns FCA Chartered Accountant One Express 1 George Leigh Street Ancoats Manchester M4 5DL

## North West Life Education Limited

### Trustees' Report (incorporating Directors' report)

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2023.

#### **Objectives and activities**

##### *Objects and aims*

The objects of the charity are to advance and promote in the North West of England the benefit of education and useful knowledge in relation to the workings of the human mind and body and the adverse effects that the abuse of drugs, alcohol and other substances can have thereon.

The Charity was established for the promotion of any charitable purposes for the benefit of the community in the relevant local authorities in 1997 by the advancement of education.

The Charity's income in the main is derived from the delivery of educational programmes and services to schools.

The Trust acts as a Delivery Partner in the North West for Coram Life Education. Coram Life Education is the leading charity provider of relationships, health, wellbeing, and drugs education to children across the UK. Coram Life Education and SCARF (Safety, Caring Achievement, Resilience and Friendship) offer a whole-school approach to wellbeing and Mental Health. Nationally, Coram Life Education's PHSE education supports over 50,000 teachers and reaches over 600,000 pupils every year.

Coram Life Education has achieved the Department of Health Information Standard - a quality mark designed to recognise reliable sources of evidence-based information for Schools. All programmes are regularly evaluated and measured by internal and external Assessors in an ongoing review of effectiveness and development. Coram Life Education is part of the Coram group of charities whose expertise includes adoption, creative therapy, supported housing, family support, child legal issues and promoting children's rights.

In the NW we cover schools in Bury, Bolton, Oldham, Rochdale, Stockport, Tameside, Salford, Warrington, Wirral, Manchester, Trafford, Halton, St Helens, Cheshire East, Cheshire West and Chester. Our experienced and talented educators mainly deliver Coram Life Education's specialist programmes, but are increasingly involved with promoting the SCARF (Safety, Caring, Achievement, Resilience and Friendship) project which affords excellent on-line resources, including lesson plans, for schools. These programmes are aimed at children aged 3-11 years and provide valuable education about how they can look after their bodies and minds using fun, interactive and age-specific activities. Films and puppetry created by BAFTA award-nominated puppeteers from CBBC television are used. As well as healthy lifestyle choices, the programme addresses issues such as self-esteem, drugs awareness, assertiveness and anti - bullying techniques, and positive friendships - all important aspects of sustaining children's mental health. The Educators also deliver workshops on puberty, relationships and sex education (RSE) and internet safety.

The Educators sell and promote SCARF either as a standalone product for which the Trust receives commission or as part of the delivery package. SCARF is a whole-school approach to health and wellbeing which affords excellent online resources, including lesson plans and assemblies for schools. As children may be considered Vulnerable Beneficiaries of our work we require our Educators to be aware of issues around child protection and afford training to that end. We also ensure they have clearance to work from the DBS. Their work is unlikely to be assessed by Ofsted if they are in a school during an inspection.

#### **Public benefit**

All the activities of the charity are undertaken to further public benefit.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

## North West Life Education Limited

### Trustees' Report (incorporating Directors' report)

#### **Achievements and performance**

In the academic year September 2022-July 2023 we will have visited 31,000 children in 125 schools in the North West. 11 of those schools had two or three visits for additional programmes. Over 200 parents and carers took part in the Happy Healthy Start workshops which were funded by Sodexo.

Demand for our services remains extremely high. Coram SCARF programmes are recognised by our Schools being good value for money. We are the only Provider who actually offers direct delivery of lesson programmes to Schoolchildren and Teachers alike. The success of SCARF and RSE programmes and resources are keeping our Educators busy.

The 2022 Conference was held at Leamington Spa in October, which was well attended. Informative Guest Speakers and Workshops proved to be popular with Trustees and Educators alike. This will now be a bi-annual event.

#### **Financial review**

##### *Policy on reserves*

In setting out this reserves policy the Trustees are mindful of two particular areas of focus within Life Education North West Limited:

1. The need to cover ongoing expenses of the operating equipment to create all activities; and
2. The need to build up a reserve fund which will (a) provide quality environment for the delivery of its services, (b) cover any unforeseen circumstances which might occur.

The level of reserves are to be set as follows: a) Sufficient working capital held in interest bearing accounts so as to cover three months salaries and obligations to HM Revenue & Customs and any other statutory bodies, b) The building up of a reserve fund to be held in an interest bearing account.

In order to accumulate such a reserve, trustees are to a) seek funding from grant making bodies, b) Actively pursue partnerships which will result in wider contacts being made so as to open the way to more extensive funding opportunities, c) Follow up a policy of debt collection within 30 days to maximise cash flow. (Financial Administrator) and d) regularly review the progress of these steps in trustee meetings to ensure that all necessary action is being taken.

At the year end the total reserves held by the charity was £119,184 (2022: £114,980) of which £Nil (2022: £8,500) was held in restricted funds and £10,082 (2022: £23,380) held in fixed assets. The free reserves of the charity were £109,102 (2022: £83,100). The Trustees consider this level of reserves to be appropriate in the current situation.

#### **Going concern**

Demand for our services remains extremely high. Coram SCARF programmes are recognised by our Schools as being good value for money. We are the only provider who actually offers direct delivery of lesson programmes to Schoolchildren and Teachers alike. The success of SCARF and RSE programmes and resources are keeping our Educators busy. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

## **North West Life Education Limited**

### **Trustees' Report (incorporating Directors' report)**

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

##### *Nature of governing document*

North West Life Education Limited is a company limited by guarantee governed by its Memorandum of Association and Articles of Association dated 21 November 1997 as amended by special resolution dated 6 July 2001.

##### *Recruitment and appointment of trustees*

The power in appointing new trustees lies with the current trustees as detailed in the Charities Trust Deed dated 18 February 2012.

##### *Organisational structure*

The Charity is run by a Board of Directors who meet regularly in full board and sub-committees to develop and review policy, consider and mitigate risks, plan strategy, develop the delivery of the programmes, and evaluate outcomes against the annual business plan. The Board is actively seeking to recruit further members. The Directors work to ensure that the Charity meets its legal requirements in respect of staff, equipment - governance and service to the community. On a day-to-day basis the educators, in line with our policies, are responsible, amongst other things, for the securing of bookings, liaison with schools, and the delivery of programmes. The individual skills of the Trustees are put to good use ensuring our Educators are well supported in their work. Administration help is provided by the Chair, Treasurer, Secretary and the Lancashire Trust's Operations Manager, who provides financial and other management information. The Board also supports our Educators' development and training needs. If they have issues they can turn to the Secretary, Treasurer or Chairman for help in resolving those issues. They attend and report to the Board at the regular committee meetings.

With only two employees the charity has not seen the need for a CEO but those employees are well supported by the trustees and officers including the Chairman who is CEO of a large company, the Treasurer who is a former Bank Manager and the Secretary.

##### *Major risks and management of those risks*

###### *Risks*

The trustees regularly review the risks of the charity and ensure systems are in place to mitigate and meet the needs of the charity.


**North West Life Education Limited**

**Trustees' Report (incorporating Directors' report)**

**Small companies provision statement**

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on 21 November 2023 and signed on its behalf by:



.....  
C Parle  
Trustee

## North West Life Education Limited

### Statement of Trustees' Responsibilities

The trustees (who are also the directors of North West Life Education Limited for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

Approved by the trustees of the charity on 21 November 2023 and signed on its behalf by:



.....  
C Parle  
Trustee

## North West Life Education Limited

### Independent Examiner's Report to the trustees of North West Life Education Limited (‘the Company’)

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

#### Responsibilities and basis of report

As the charity’s trustees of North West Life Education Limited (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 (‘the 2006 Act’).

Having satisfied myself that the accounts of North West Life Education Limited are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity’s accounts as carried out under section 145 of the Charities Act 2011 (‘the 2011 Act’). In carrying out my examination I have followed the directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### Independent examiner’s statement

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

1. accounting records were not kept in respect of North West Life Education Limited as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.

*H. E. Binns*

.....  
Helen Binns FCA  
Chartered Accountant

One Express  
1 George Leigh Street  
Ancoats  
Manchester  
M4 5DL

21 November 2023

## North West Life Education Limited

### Statement of Financial Activities for the Year Ended 31 March 2023 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2023 £
<b>Income and Endowments from:</b>				
Donations and legacies	3	3,694	-	3,694
Charitable activities	4	96,624	-	96,624
Investment income	5	56	-	56
Total income		<u>100,374</u>	<u>-</u>	<u>100,374</u>
<b>Expenditure on:</b>				
Charitable activities	6	<u>(87,669)</u>	<u>(8,500)</u>	<u>(96,169)</u>
Total expenditure		<u>(87,669)</u>	<u>(8,500)</u>	<u>(96,169)</u>
Net income/(expenditure)		<u>12,705</u>	<u>(8,500)</u>	<u>4,205</u>
Net movement in funds		12,705	(8,500)	4,205
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>106,479</u>	<u>8,500</u>	<u>114,979</u>
Total funds carried forward	17	<u>119,184</u>	<u>-</u>	<u>119,184</u>
	Note	Unrestricted funds £	Restricted funds £	Total 2022 £
<b>Income and Endowments from:</b>				
Donations and legacies	3	1,459	-	1,459
Charitable activities	4	<u>72,318</u>	<u>10,000</u>	<u>82,318</u>
Total income		<u>73,777</u>	<u>10,000</u>	<u>83,777</u>
<b>Expenditure on:</b>				
Charitable activities	6	<u>(66,378)</u>	<u>(1,500)</u>	<u>(67,878)</u>
Total expenditure		<u>(66,378)</u>	<u>(1,500)</u>	<u>(67,878)</u>
Net income		<u>7,399</u>	<u>8,500</u>	<u>15,899</u>
Net movement in funds		7,399	8,500	15,899
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>99,081</u>	<u>-</u>	<u>99,081</u>
Total funds carried forward	17	<u>106,480</u>	<u>8,500</u>	<u>114,980</u>

All of the charity's activities derive from continuing operations during the above two periods.  
The funds breakdown for 2022 is shown in note 17.

The notes on pages 10 to 19 form an integral part of these financial statements.

**North West Life Education Limited**

**(Registration number: 03469518)**  
**Balance Sheet as at 31 March 2023**

	Note	2023 £	2022 £
<b>Fixed assets</b>			
Tangible assets	13	10,082	23,380
<b>Current assets</b>			
Debtors	14	11,247	23,872
Cash at bank and in hand	15	<u>102,257</u>	<u>70,257</u>
		113,504	94,129
<b>Creditors: Amounts falling due within one year</b>	16	<u>(4,402)</u>	<u>(2,529)</u>
<b>Net current assets</b>		<u>109,102</u>	<u>91,600</u>
<b>Net assets</b>		<u>119,184</u>	<u>114,980</u>
<b>Funds of the charity:</b>			
<b>Restricted income funds</b>			
Restricted funds		-	8,500
<b>Unrestricted income funds</b>			
Unrestricted funds		<u>119,184</u>	<u>106,480</u>
<b>Total funds</b>	17	<u>119,184</u>	<u>114,980</u>

For the financial year ending 31 March 2023 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

The financial statements on pages 8 to 19 were approved by the trustees, and authorised for issue on 21 November 2023 and signed on their behalf by:



.....  
C Parle  
Trustee

The notes on pages 10 to 19 form an integral part of these financial statements.

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2023

#### 1 Charity status

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

45 Ashfield Crescent  
Springhead  
Oldham  
OL4 4NX

#### 2 Accounting policies

##### Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

##### Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

##### Basis of preparation

North West Life Education Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

##### Going concern

Demand for our services remains extremely high. Coram SCARF programmes are recognised by our Schools as being good value for money. We are the only provider who actually offers direct delivery of lesson programmes to Schoolchildren and Teachers alike. The success of SCARF and RSE programmes and resources are keeping our Educators busy. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

##### Income and endowments

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

##### Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2023

#### *Investment income*

Bank interest is recognised when the amount is recognised when receipt of the amount has been notified.

#### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

#### *Charitable activities*

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### **Support costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

#### **Governance costs**

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

#### **Taxation**

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

#### **Tangible fixed assets**

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

#### **Depreciation and amortisation**

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

<b>Asset class</b>	<b>Depreciation method and rate</b>
Office Equipment	15% reducing balance
Education Units	10% Straight line

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2023

#### **Trade debtors**

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

#### **Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

#### **Fund structure**

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

#### **Pensions and other post retirement obligations**

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

#### **Financial instruments**

##### *Classification*

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2023

#### *Recognition and measurement*

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2023

#### 3 Income from donations and legacies

	Unrestricted funds General £	Total 2023 £	Total 2022 £
Donations and legacies;			
Donations from individuals	3,694	3,694	1,459
	3,694	3,694	1,459

#### 4 Income from charitable activities

	Unrestricted funds General £	Total 2023 £	Total 2022 £
Provision of educational programmes and activities to schools and colleges	96,621	96,621	82,318
	96,621	96,621	82,318

#### 5 Investment income

	Unrestricted funds General £	Total 2023 £
Interest receivable and similar income;		
Interest receivable on bank deposits	56	56
	56	56

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2023

#### 6 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total 2023 £	Total 2022 £
Provision of educational programmes and activities to schools and colleges		15,667	8,500	24,167	19,043
Depreciation		13,897	-	13,897	5,567
Staff costs		54,756	-	54,756	40,898
Support costs		807	-	807	-
Governance costs	7	<u>2,542</u>	<u>-</u>	<u>2,542</u>	<u>2,370</u>
		<u>87,669</u>	<u>8,500</u>	<u>96,169</u>	<u>67,878</u>

In addition to the expenditure analysed above, there are also governance costs of £2,542 (2022 - £2,370) which relate directly to charitable activities. See note 7 for further details.

#### 7 Analysis of governance costs

##### Governance costs

	Unrestricted funds General £	Total 2023 £	Total 2022 £
Independent examiner fees			
Examination of the financial statements	<u>2,542</u>	<u>2,542</u>	<u>2,370</u>
	<u>2,542</u>	<u>2,542</u>	<u>2,370</u>

#### 8 Net incoming/outgoing resources

Net incoming resources for the year include:

	2023 £	2022 £
Depreciation of fixed assets	<u>13,897</u>	<u>5,567</u>

#### 9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any other benefits from the charity during the year.

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2023

#### 10 Staff costs

The aggregate payroll costs were as follows:

	2023 £	2022 £
<b>Staff costs during the year were:</b>		
Wages and salaries	44,163	39,876
Social security costs	9,221	-
Pension costs	1,372	1,022
	<u>54,756</u>	<u>40,898</u>

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2023 No	2022 No
Charitable activities	<u>2</u>	<u>2</u>

No employee received emoluments of more than £60,000 during the year.

#### 11 Independent examiner's remuneration

	2023 £	2022 £
Examination of the financial statements	<u>2,542</u>	<u>2,370</u>

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2023

#### 12 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

#### 13 Tangible fixed assets

	Furniture and equipment £	Motor vehicles £	Total £
<b>Cost</b>			
At 1 April 2022	2,494	141,410	143,904
Additions	599	-	599
At 31 March 2023	<u>3,093</u>	<u>141,410</u>	<u>144,503</u>
<b>Depreciation</b>			
At 1 April 2022	2,113	118,411	120,524
Charge for the year	147	13,750	13,897
At 31 March 2023	<u>2,260</u>	<u>132,161</u>	<u>134,421</u>
<b>Net book value</b>			
At 31 March 2023	<u>833</u>	<u>9,249</u>	<u>10,082</u>
At 31 March 2022	<u>381</u>	<u>22,999</u>	<u>23,380</u>

#### 14 Debtors

	2023 £	2022 £
Trade debtors	10,530	22,398
Prepayments	717	1,474
	<u>11,247</u>	<u>23,872</u>

#### 15 Cash and cash equivalents

	2023 £	2022 £
Cash at bank	<u>102,257</u>	<u>70,257</u>

#### 16 Creditors: amounts falling due within one year

	2023 £	2022 £
Accruals	<u>4,402</u>	<u>2,529</u>

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2023

#### 17 Funds

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 31 March 2023 £
<b>Unrestricted funds</b>				
General	106,479	100,374	(87,669)	119,184
<b>Restricted funds</b>	8,500	-	(8,500)	-
<b>Total funds</b>	114,979	100,374	(96,169)	119,184
	<b>Balance at 1 April 2021 £</b>	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Balance at 31 March 2022 £</b>
<b>Unrestricted funds</b>				
General	99,081	82,339	(74,941)	106,479
<b>Restricted funds</b>	-	10,000	(1,500)	8,500
<b>Total funds</b>	99,081	92,339	(76,441)	114,979

The specific purposes for which the funds are to be applied are as follows:

Sodexo - Delivery of parent workshops.

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2023

#### 18 Analysis of net assets between funds

	<b>Unrestricted funds General £</b>	<b>Total funds at 31 March 2023 £</b>
Tangible fixed assets	10,082	10,082
Current assets	113,504	113,504
Current liabilities	<u>(4,401)</u>	<u>(4,401)</u>
Total net assets	<u>119,185</u>	<u>119,185</u>

	<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total funds at 31 March 2022 £</b>
Tangible fixed assets	23,380	-	23,380
Current assets	92,629	1,500	94,129
Current liabilities	<u>(2,530)</u>	<u>-</u>	<u>(2,530)</u>
Total net assets	<u>113,479</u>	<u>1,500</u>	<u>114,979</u>

#### 19 Related party transactions

There were no related party transactions in the year.

**NORTH WEST LIFE EDUCATION LIMITED**

England & Wales - Charity number 1089764

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# Accounts

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Company registration number: 03469518

Charity registration number: 1089764

# North West Life Education Limited

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2022

## North West Life Education Limited

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## **North West Life Education Limited**

### **Reference and Administrative Details**

<b>Trustees</b>	F Bolger J Parle M Jenkins R Kumar D Pollard S Straw W T Kendrick F Atherton
<b>Secretary</b>	F Bolger
<b>Principal Office</b>	45 Ashfield Crescent Springhead Oldham OL4 4NZ The charity is incorporated in England and Wales.
<b>Company Registration Number</b>	03469518
<b>Charity Registration Number</b>	1089764
<b>Independent Examiner</b>	Maria Hallows BA (Econs), FCA, DCha Chartered Accountant Beever and Struthers St George's House 215-219 Chester Road Manchester M15 4JE

## **North West Life Education Limited**

### **Trustees' Report (incorporating Directors' report)**

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2022.

#### **Objectives and activities**

##### *Objects and aims*

The objects of the charity are to advance and promote in the North West of England the benefit of education and useful knowledge in relation to the workings of the human mind and body and the adverse effects that the abuse of drugs, alcohol and other substances can have thereon.

The Charity was established for the promotion of any charitable purposes for the benefit of the community in the relevant local authorities by the advancement of education.

The Charity's income in the main is derived from the delivery of educational programmes and services to schools and colleges.

The Trust acts as a Delivery Partner in the North West for Coram Life Education -The UK's Leading Health and Drug Education School Programme whereby over 450,000 children visit units each year across nearly 1 in 5 Primary Schools in the UK. 30,000 Primary School Teachers are involved and 3,500 Parents through the Family Assembly and Parental Workshop programmes with which we, in the North West, have a particular affinity. Coram Life Education has achieved the Department of Health Information Standard - a quality mark designed to recognise reliable sources of evidence-based information for Schools. All programmes are regularly evaluated and measured by internal and external Assessors in an ongoing review of effectiveness and development. Coram Life Education is part of the Coram group of charities whose expertise includes adoption, creative therapy, supported housing, family support, child legal issues and promoting children's rights.

In the NW we cover schools in Bury, Bolton, Oldham, Rochdale, Stockport, Tameside, Salford, Widnes, Warrington, Newton and Cheshire and last year added services to schools in Liverpool and Manchester. Our experienced and talented educators mainly deliver Coram Life Education's specialist programmes, but are increasingly involved with promoting the SCARF (Safety, Caring, Achievement, Resilience and Friendship) project which affords excellent on-line resources, including lesson plans, for schools. These programmes are aimed at children aged 3-11 years and provide valuable education about how they can look after their bodies and minds using fun, interactive and age-specific activities. The programmes are usually delivered in the mobile classrooms using an interactive model of the human body, fibre optic lighting and a multi-media suite. Films and puppetry created by BAFTA award-nominated puppeteers from CBBC television are also used. As well as healthy lifestyle choices, the programme addresses issues such as self-esteem, drugs awareness, assertiveness and anti – bullying techniques, and positive friendships - all important aspects of sustaining children's mental health. The educators are also piloting new programmes for secondary schools such as Time For Change which addresses issues around transition and puberty. A recently developed programme for Y4 – Y6 children bCyberwise highlights on-line safety issues which have been very much in the news in the last few years. As children may be considered Vulnerable Beneficiaries of our work we require our Educators to be aware of issues around child protection and afford training to that end. We also ensure they have clearance to work from the DBS. Their work is likely to be assessed by Ofsted if they are in a school during an inspection.

#### **Public benefit**

All the activities of the charity are undertaken to further public benefit.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

## North West Life Education Limited

### Trustees' Report (incorporating Directors' report)

#### **Achievements and performance**

During the year our Educators delivered Life Education lessons to 27,370 primary school children in 102 schools in the North West. In addition over 1,000 teachers observed our Educators' Delivery sessions and over 200 teachers attended our Educator's tailored staff only SCARF sessions on lesson plans, etc.

Unfortunately, Sodexo, who have sponsored Parenting Workshops at a number of Salford Schools for many years have re-focused their charitable giving to support "Hunger and Poverty in Schoolchildren" for the next year or so. The Trustees are extremely grateful for their sponsorship to the Salford Community and to the Trust.

Demand for our services remains extremely high. Coram SCARF programmes are recognised by our Schools as being good value for money. We are the only Provider who actually offers direct delivery of lesson programmes to Schoolchildren and Teachers alike. The success of SCARF and RSE programmes and resources are keeping our Educators busy.

Last year the Coram Conference was again held on Zoom, but thankfully the 2022 Conference was held at Leamington Spa in October, which was well attended. Informative Guest Speakers and Workshops proved to be popular with Trustees and Educators alike

#### **Financial review**

##### ***Policy on reserves***

In setting out this reserves policy the Trustees are mindful of two particular areas of focus within Life Education North West Limited:

1. The need to cover ongoing expenses of the operating activities; and
2. The need to build up a reserve fund which will a) provide for renovation of existing units and thereby fulfil the long-term commitment, b) provide a quality environment for the delivery of its services, c) cover any unforeseen circumstances which might occur. Such things may include significant repair due to vandalism or other kinds of damage but are not restricted to these alone.

The level of reserves are to be set as follows: a) Sufficient working capital held in interest bearing accounts so as to cover three months salaries and obligations to HM Revenue & Customs and any other statutory bodies, b) The building up of a reserve fund to be held in an interest bearing account which will provide for the replacement or substantial refurbishment of units after 10 years continuous use. Realistic targets would involve fundraising in the region of £10,000 per annum.

In order to accumulate such a reserve, trustees are to a) seek funding from grant making bodies specifically for this refurbishment purpose, b) Actively pursue partnerships which will result in wider contacts being made so as to open the way to more extensive funding opportunities, c) Follow up a policy of debt collection within 30 days to maximise cash flow. (Financial Administrator) and d) regularly review the progress of these steps in trustee meetings to ensure that all necessary action is being taken.

At the year end the total reserves held by the charity was £114,980 (2021: £99,081) of which £8,500 (2021: £Nil) was held in restricted funds and £23,380 (2021: £28,948) held in fixed assets. The free reserves of the charity were £83,100 (2021: £70,133). The Trustees consider this level of reserves to be appropriate in the current situation.

## **North West Life Education Limited**

### **Trustees' Report (incorporating Directors' report)**

#### **Going concern**

Demand for our services remains extremely high. Coram SCARF programmes are recognised by our Schools as being good value for money. We are the only provider who actually offers direct delivery of lesson programmes to Schoolchildren and Teachers alike. The success of SCARF and RSE programmes and resources are keeping our Educators busy. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

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

##### *Nature of governing document*

North West Life Education Limited is a company limited by guarantee governed by its Memorandum of Association and Articles of Association dated 21 November 1997 as amended by special resolution dated 6 July 2001.

##### *Recruitment and appointment of trustees*

The power in appointing new trustees lies with the current trustees as detailed in the Charities Trust Deed dated 18 February 2012.

##### *Organisational structure*

The Charity is run by a Board of Directors who meet regularly in full board and sub-committees to develop and review policy, consider and mitigate risks, plan strategy, develop the delivery of the programmes, and evaluate outcomes against the annual business plan. The Board is actively seeking to recruit further members. The Directors work to ensure that the Charity meets its legal requirements in respect of staff, equipment - including the units (Mobile Resource Units) in which most activity takes place - governance and service to the community. On a day to day basis the educators, in line with our policies, are responsible, amongst other things, for the securing of bookings, liaison with schools, safety of the units whilst they are on school premises, the safety of the pupils when they are using them and the delivery of programmes. The individual skills of the Trustees are put to good use ensuring our Educators are well supported in their work. Administration help is provided by the Chair, Treasurer, Secretary and the Lancashire Trust's Operations Manager, who provides financial and other management information. Mechanical and towing issues are handled by the Trust's Technical Team. The Board also supports our Educators' development and training needs. If they have issues they can turn to the Secretary, Treasurer or Chairman for help in resolving those issues. They attend and report to the Board at the regular main or relevant sub-committee meetings.

With only two employees the charity has not seen the need for a CEO but those employees are well supported by the trustees and officers including the Chairman who is CEO of a large company, the Treasurer who is a former Bank Manager and the Secretary.

##### *Major risks and management of those risks*

###### *Risks*

The trustees regularly review the risks of the charity and ensure systems are in place to mitigate and meet the needs of the charity.

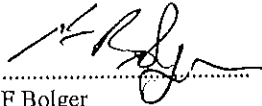
**North West Life Education Limited**

**Trustees' Report (incorporating Directors' report)**

**Small companies provision statement**

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on ~~1<sup>st</sup> Dec 2022~~ and signed on its behalf by:



F Bolger  
Company Secretary and Trustee

## North West Life Education Limited

### Statement of Trustees' Responsibilities

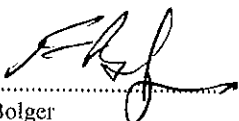
The trustees (who are also the directors of North West Life Education Limited for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 14 Oct. 2022 and signed on its behalf by:

  
.....  
F Bolger  
Company Secretary and Trustee

## North West Life Education Limited

### Independent Examiner's Report to the trustees of North West Life Education Limited

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2022 which are set out on pages 8 to 19.

#### Respective responsibilities of trustees and examiner

As the charity's trustees of North West Life Education Limited (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

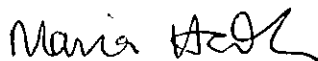
Having satisfied myself that the accounts of North West Life Education Limited are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### Independent examiner's statement

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

1. accounting records were not kept in respect of North West Life Education Limited as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.



.....  
Maria Hallows BA (Econs), FCA, DCha  
Chartered Accountant

Beever and Struthers  
St George's House  
215-219 Chester Road  
Manchester  
M15 4JE

Date: 22 December 2022

**North West Life Education Limited**

**Statement of Financial Activities for the Year Ended 31 March 2022  
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)**

	Note	Unrestricted funds £	Restricted funds £	Total 2022 £
<b>Income and Endowments from:</b>				
Donations and legacies	3	1,459	-	1,459
Charitable activities	4	72,318	10,000	82,318
Total income		<u>73,777</u>	<u>10,000</u>	<u>83,777</u>
<b>Expenditure on:</b>				
Charitable activities	6	(66,378)	(1,500)	(67,878)
Total expenditure		<u>(66,378)</u>	<u>(1,500)</u>	<u>(67,878)</u>
Net income		<u>7,399</u>	<u>8,500</u>	<u>15,899</u>
Net movement in funds		7,399	8,500	15,899
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>99,081</u>	-	<u>99,081</u>
Total funds carried forward	17	<u>106,480</u>	<u>8,500</u>	<u>114,980</u>
	Note	Unrestricted funds £	Restricted funds £	Total 2021 £
<b>Income and Endowments from:</b>				
Donations and legacies	3	1,485	-	1,485
Charitable activities	4	60,367	-	60,367
Investment income	5	11	-	11
Total income		<u>61,863</u>	-	<u>61,863</u>
<b>Expenditure on:</b>				
Charitable activities	6	(65,184)	(590)	(65,774)
Total expenditure		<u>(65,184)</u>	<u>(590)</u>	<u>(65,774)</u>
Net expenditure		<u>(3,321)</u>	<u>(590)</u>	<u>(3,911)</u>
Net movement in funds		(3,321)	(590)	(3,911)
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>102,402</u>	590	<u>102,992</u>
Total funds carried forward	17	<u>99,081</u>	-	<u>99,081</u>

All of the charity's activities derive from continuing operations during the above two periods.  
The funds breakdown for 2021 is shown in note 17.

The notes on pages 10 to 19 form an integral part of these financial statements.

## North West Life Education Limited

(Registration number: 03469518)  
Balance Sheet as at 31 March 2022

	Note	2022 £	2021 £
<b>Fixed assets</b>			
Tangible assets	13	23,380	28,948
<b>Current assets</b>			
Debtors	14	23,872	16,838
Cash at bank and in hand	15	<u>70,257</u>	<u>55,824</u>
		94,129	72,662
<b>Creditors: Amounts falling due within one year</b>	16	<u>(2,529)</u>	<u>(2,529)</u>
<b>Net current assets</b>		<u>91,600</u>	<u>70,133</u>
<b>Net assets</b>		<u>114,980</u>	<u>99,081</u>
<b>Funds of the charity:</b>			
<b>Restricted income funds</b>			
Restricted funds		8,500	-
<b>Unrestricted income funds</b>			
Unrestricted funds		<u>106,480</u>	<u>99,081</u>
<b>Total funds</b>	17	<u>114,980</u>	<u>99,081</u>

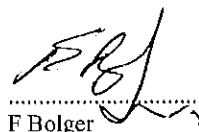
For the financial year ending 31 March 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements on pages 8 to 19 were approved by the trustees, and authorised for issue on 19 Dec 2022 and signed on their behalf by:



F Bolger  
Company Secretary and Trustee

The notes on pages 10 to 19 form an integral part of these financial statements.

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2022

#### 1 Charity status

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

45 Ashfield Crescent

Springhead

Oldham

OL4 4NZ

Authorised for issue date

#### 2 Accounting policies

##### Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

##### Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

##### Basis of preparation

North West Life Education Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

##### Going concern

Demand for our services remains extremely high. Coram SCARF programmes are recognised by our Schools as being good value for money. We are the only provider who actually offers direct delivery of lesson programmes to Schoolchildren and Teachers alike. The success of SCARF and RSE programmes and resources are keeping our Educators busy. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

##### Income and endowments

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

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2022

#### *Donations and legacies*

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

#### *Investment income*

Bank interest is recognised when the amount is recognised when receipt of the amount has been notified.

#### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

#### *Charitable activities*

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### **Governance costs**

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

#### **Taxation**

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

#### **Tangible fixed assets**

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

#### **Depreciation and amortisation**

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

<b>Asset class</b>	<b>Depreciation method and rate</b>
Office Equipment	15% reducing balance
Education Units	10% Straight line

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2022

#### **Trade debtors**

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

#### **Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

#### **Fund structure**

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

#### **Pensions and other post retirement obligations**

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

#### **Financial instruments**

##### *Classification*

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2022

#### *Recognition and measurement*

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

**North West Life Education Limited**

**Notes to the Financial Statements for the Year Ended 31 March 2022**

**3 Income from donations and legacies**

	Unrestricted funds General £	Total 2022 £	Total 2021 £
Donations and legacies;			
Donations from individuals	1,459	1,459	1,485
	<u>1,459</u>	<u>1,459</u>	<u>1,485</u>

**4 Income from charitable activities**

	Unrestricted funds General £	Restricted funds £	Total 2022 £	Total 2021 £
Provision of educational programmes and activities to schools and colleges	<u>72,318</u>	<u>10,000</u>	<u>82,318</u>	<u>60,367</u>

**5 Investment income**

	Total 2022 £	Total 2021 £
Interest receivable and similar income;		
Interest receivable on bank deposits	<u>-</u>	<u>11</u>

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2022

#### 6 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total 2022 £	Total 2021 £
Provision of educational programmes and activities to schools and colleges		17,543	1,500	19,043	18,340
Depreciation		5,567	-	5,567	5,579
Staff costs		40,898	-	40,898	39,497
Governance costs	7	<u>2,370</u>	-	<u>2,370</u>	<u>2,358</u>
		<u>66,378</u>	<u>1,500</u>	<u>67,878</u>	<u>65,774</u>

In addition to the expenditure analysed above, there are also governance costs of £2,370 (2021 - £2,358) which relate directly to charitable activities. See note 7 for further details.

#### 7 Analysis of governance and support costs

##### Governance costs

	Unrestricted funds General £	Total 2022 £	Total 2021 £
Independent examiner fees			
Examination of the financial statements	<u>2,370</u>	<u>2,370</u>	<u>2,358</u>
	<u>2,370</u>	<u>2,370</u>	<u>2,358</u>

#### 8 Net incoming/outgoing resources

Net incoming/(outgoing) resources for the year include:

	2022 £	2021 £
Depreciation of fixed assets	<u>5,567</u>	<u>5,579</u>

#### 9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any other benefits from the charity during the year.

**North West Life Education Limited**

**Notes to the Financial Statements for the Year Ended 31 March 2022**

**10 Staff costs**

The aggregate payroll costs were as follows:

	2022 £	2021 £
<b>Staff costs during the year were:</b>		
Wages and salaries	39,876	38,471
Pension costs	<u>1,022</u>	<u>1,026</u>
	<u>40,898</u>	<u>39,497</u>

The monthly average number of persons (including senior management team) employed by the charity during the year expressed as full time equivalents was as follows:

	2022 No	2021 No
Charitable activities	<u>2</u>	<u>2</u>

No employee received emoluments of more than £60,000 during the year.

**11 Independent examiner's remuneration**

	2022 £	2021 £
Examination of the financial statements	<u>2,370</u>	<u>2,358</u>

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2022

#### 12 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

#### 13 Tangible fixed assets

	Furniture and equipment £	Motor vehicles £	Total £
<b>Cost</b>			
At 1 April 2021	2,494	141,410	143,904
At 31 March 2022	2,494	141,410	143,904
<b>Depreciation</b>			
At 1 April 2021	2,045	112,911	114,956
Charge for the year	68	5,500	5,568
At 31 March 2022	2,113	118,411	120,524
<b>Net book value</b>			
At 31 March 2022	381	22,999	23,380
At 31 March 2021	449	28,499	28,948

#### 14 Debtors

	2022 £	2021 £
Trade debtors	22,398	11,154
Prepayments	1,474	1,472
Other debtors	-	4,212
	23,872	16,838

#### 15 Cash and cash equivalents

	2022 £	2021 £
Cash at bank	70,257	55,824

#### 16 Creditors: amounts falling due within one year

	2022 £	2021 £
Accruals	2,529	2,529

**North West Life Education Limited**

**Notes to the Financial Statements for the Year Ended 31 March 2022**

**17 Funds**

	<b>Balance at 1 April 2021 £</b>	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Balance at 31 March 2022 £</b>
<b>Unrestricted funds</b>				
General	99,081	82,340	(74,941)	106,480
<b>Restricted funds</b>	<u>-</u>	<u>10,000</u>	<u>(1,500)</u>	<u>8,500</u>
<b>Total funds</b>	<u>99,081</u>	<u>92,340</u>	<u>(76,441)</u>	<u>114,980</u>
	<b>Balance at 1 April 2020 £</b>	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Balance at 31 March 2021 £</b>
<b>Unrestricted funds</b>				
General	102,402	71,086	(74,407)	99,081
<b>Restricted funds</b>	<u>590</u>	<u>-</u>	<u>(590)</u>	<u>-</u>
<b>Total funds</b>	<u>102,992</u>	<u>71,086</u>	<u>(74,997)</u>	<u>99,081</u>

The specific purposes for which the funds are to be applied are as follows:

Sodexo - Delivery of parent workshops.

**North West Life Education Limited**

**Notes to the Financial Statements for the Year Ended 31 March 2022**

**18 Analysis of net assets between funds**

	<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total funds at 31 March 2022 £</b>
Tangible fixed assets	23,380	-	23,380
Current assets	92,629	1,500	94,129
Current liabilities	<u>(2,530)</u>	<u>-</u>	<u>(2,530)</u>
<b>Total net assets</b>	<b><u>113,479</u></b>	<b><u>1,500</u></b>	<b><u>114,979</u></b>
		<b>Unrestricted funds General £</b>	<b>Total funds at 31 March 2021 £</b>
Tangible fixed assets		28,948	28,948
Current assets		72,662	72,662
Current liabilities		<u>(2,529)</u>	<u>(2,529)</u>
<b>Total net assets</b>		<b><u>99,081</u></b>	<b><u>99,081</u></b>

**NORTH WEST LIFE EDUCATION LIMITED**

England & Wales - Charity number 1089764

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# Accounts

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Company registration number: 03469518

Charity registration number: 1089764

# North West Life Education Limited

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2021

# North West Life Education Limited

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## **North West Life Education Limited**

### **Reference and Administrative Details**

<b>Trustees</b>	F Bolger J Parle M Jenkins R Kumar D Pollard S Straw W T Kendrick
<b>Secretary</b>	F Bolger
<b>Principal Office</b>	45 Ashfield Crescent Springhead Oldham OL4 4NZ  The charity is incorporated in England and Wales.
<b>Company Registration Number</b>	03469518
<b>Charity Registration Number</b>	1089764
<b>Independent Examiner</b>	Maria Hallows BA (Econs), FCA, DCha Chartered Accountant Beever and Struthers St George's House 215-219 Chester Road Manchester M15 4JE

## **North West Life Education Limited**

### **Trustees' Report (incorporating Directors' report)**

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2021.

#### **Objectives and activities**

##### ***Objects and aims***

The objects of the charity are to advance and promote in the North West of England the benefit of education and useful knowledge in relation to the workings of the human mind and body and the adverse effects that the abuse of drugs, alcohol and other substances can have thereon.

The Charity was established for the promotion of any charitable purposes for the benefit of the community in the relevant local authorities by the advancement of education.

The Charity's income in the main is derived from the delivery of educational programmes and services to schools and colleges.

The Trust acts as a Delivery Partner in the North West for Coram Life Education -The UK's Leading Health and Drug Education School Programme whereby over 450,000 children visit units each year across nearly 1 in 5 Primary Schools in the UK. 30,000 Primary School Teachers are involved and 3,500 Parents through the Family Assembly and Parental Workshop programmes with which we, in the North West, have a particular affinity. Coram Life Education has achieved the Department of Health Information Standard - a quality mark designed to recognise reliable sources of evidence-based information for Schools. All programmes are regularly evaluated and measured by internal and external Assessors in an ongoing review of effectiveness and development. Coram Life Education is part of the Coram group of charities whose expertise includes adoption, creative therapy, supported housing, family support, child legal issues and promoting children's rights.

In the NW we cover schools in Bury, Bolton, Oldham, Rochdale, Stockport, Tameside, Salford, Widnes, Warrington, Newton and Cheshire and last year added services to schools in Liverpool and Manchester. Our experienced and talented educators mainly deliver Coram Life Education's specialist programmes, but are increasingly involved with promoting the SCARF (Safety, Caring, Achievement, Resilience and Friendship) project which affords excellent on-line resources, including lesson plans, for schools. These programmes are aimed at children aged 3-11 years and provide valuable education about how they can look after their bodies and minds using fun, interactive and age-specific activities. The programmes are usually delivered in the mobile classrooms using an interactive model of the human body, fibre optic lighting and a multi-media suite. Films and puppetry created by BAFTA award-nominated puppeteers from CBBC television are also used. As well as healthy lifestyle choices, the programme addresses issues such as self-esteem, drugs awareness, assertiveness and anti – bullying techniques, and positive friendships - all important aspects of sustaining children's mental health. The educators are also piloting new programmes for secondary schools such as Time For Change which addresses issues around transition and puberty. A recently developed programme for Y4 – Y6 children bCyberwise highlights on-line safety issues which have been very much in the news in the last few years. As children may be considered Vulnerable Beneficiaries of our work we require our Educators to be aware of issues around child protection and afford training to that end. We also ensure they have clearance to work from the DBS. Their work is likely to be assessed by Ofsted if they are in a school during an inspection.

##### ***Public benefit***

All the activities of the charity are undertaken to further public benefit.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

## North West Life Education Limited

### Trustees' Report (incorporating Directors' report)

#### **Achievements and performance**

With the onset of Covid19 and social distancing measures, both of our educators ceased school visits after the first two weeks in March 2020 and therefore these circumstances obviously affected our earnings during the financial year. During the year our educators have worked in 27 schools over 64 days and have seen 6,427 pupils of primary school age. They have worked with over 232 teaching staff.

We have sought to keep schools and sponsors engaged with good communications which includes the website, regular newsletters and e-mails. We have continued to work with Coram on the development of a new evaluation tool so that we can give schools even better feedback on the impact of the programmes and provide valuable evidence for Ofsted inspections.

We have continued with our partnership with Sodexo to deliver programmes aimed at involving parents in health promoting activities. These have covered many schools in Salford and nearby towns. Our partnership with Coram continues to show many benefits. Their Education team have continued to develop and pilot new and relevant programmes. Coram operate with a national footprint which is particularly valuable and provide excellent training and relevant support for our Educators who have themselves been involved in developing and piloting new programmes and taken further training to lead new sessions in primary schools.

#### **Financial review**

For the year ended 31 March 2021 the total incoming resources was £99,307 (2020: £98,662,) and the outgoing resources were £100,676 (2020: £93,928). The net outgoing resources for the year was £1,369 (2020: net incoming resources £4,734).

#### ***Policy on reserves***

In setting out this reserves policy the Trustees are mindful of two particular areas of focus within Life Education North West Limited:

1. The need to cover ongoing expenses of the operating activities; and
2. The need to build up a reserve fund which will a) provide for renovation of existing units and thereby fulfil the long-term commitment, b) provide a quality environment for the delivery of its services, c) cover any unforeseen circumstances which might occur. Such things may include significant repair due to vandalism or other kinds of damage but are not restricted to these alone.

The level of reserves are to be set as follows: a) Sufficient working capital held in interest bearing accounts so as to cover three months salaries and obligations to HM Revenue & Customs and any other statutory bodies, b) The building up of a reserve fund to be held in an interest bearing account which will provide for the replacement or substantial refurbishment of units after 10 years continuous use. Realistic targets would involve fundraising in the region of £10,000 per annum.

In order to accumulate such a reserve, trustees are to a) seek funding from grant making bodies specifically for this refurbishment purpose, b) Actively pursue partnerships which will result in wider contacts being made so as to open the way to more extensive funding opportunities, c) Follow up a policy of debt collection within 30 days to maximise cash flow. (Financial Administrator) and d) regularly review the progress of these steps in trustee meetings to ensure that all necessary action is being taken.

At the year end the total reserves held by the charity was £99,081 (2020: £102,994) of which £Nil (2020: £590) was held in restricted funds and £28,948 (2020: £34,527) held in fixed assets. The free reserves of the charity were £70,133 (2020: 67,877). The Trustees consider this level of reserves to be appropriate in the current situation.

## **North West Life Education Limited**

### **Trustees' Report (incorporating Directors' report)**

#### **Going concern**

Covid 19 has had a significant impact on the charity however costs have been reduced in order to maintain the ongoing stability of the charity. Staff have been furloughed as appropriate and the change in delivery of the educational programme, although reducing the income for the charity, has ensured the programme remained active during the year.

There is a high demand from schools for the Trust's services in this Covid climate. Unfortunately, services are being interrupted due to intermittent lockdowns, and as a result, will impact slightly on our reserves during the pandemic.

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

##### *Nature of governing document*

North West Life Education Limited is a company limited by guarantee governed by its Memorandum of Association and Articles of Association dated 21 November 1997 as amended by special resolution dated 6 July 2001.

##### *Recruitment and appointment of trustees*

The power in appointing new trustees lies with the current trustees as detailed in the Charities Trust Deed dated 18 February 2012.

##### *Organisational structure*

The Charity is run by a Board of Directors who meet regularly in full board and sub-committees to develop and review policy, consider and mitigate risks, plan strategy, develop the delivery of the programmes, and evaluate outcomes against the annual business plan. The Board is actively seeking to recruit further members. The Directors work to ensure that the Charity meets its legal requirements in respect of staff, equipment - including the units (Mobile Resource Units) in which most activity takes place - governance and service to the community. On a day to day basis the educators, in line with our policies, are responsible, amongst other things, for the securing of bookings, liaison with schools, safety of the units whilst they are on school premises, the safety of the pupils when they are using them and the delivery of programmes. The individual skills of the Trustees are put to good use ensuring our Educators are well supported in their work. Administration help is provided by the Chair, Treasurer, Secretary and the Lancashire Trust's Operations Manager, who provides financial and other management information. Mechanical and towing issues are handled by the Trust's Technical Team. The Board also supports our Educators' development and training needs. If they have issues they can turn to the Secretary, Treasurer or Chairman for help in resolving those issues. They attend and report to the Board at the regular main or relevant sub-committee meetings.

With only two employees the charity has not seen the need for a CEO but those employees are well supported by the trustees and officers including the Chairman who is CEO of a large company, the Treasurer who is a former Bank Manager and the Secretary.

##### *Major risks and management of those risks*

###### *Risks*

The trustees regularly review the risks of the charity and ensure systems are in place to mitigate and meet the needs of the charity.

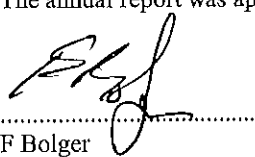
**North West Life Education Limited**

**Trustees' Report (incorporating Directors' report)**

**Small companies provision statement**

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on 11/12/2021 and signed on its behalf by:



.....  
F Bolger  
Company Secretary and Trustee

## North West Life Education Limited

### Statement of Trustees' Responsibilities

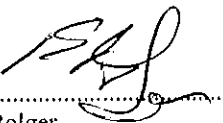
The trustees (who are also the directors of North West Life Education Limited for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 11/12/2021 and signed on its behalf by:



.....  
F Bolger  
Company Secretary and Trustee

## North West Life Education Limited

### Independent Examiner's Report to the trustees of North West Life Education Limited

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2021 which are set out on pages 8 to 19.

#### Respective responsibilities of trustees and examiner

As the charity's trustees of North West Life Education Limited (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of North West Life Education Limited are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### Independent examiner's statement

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

1. accounting records were not kept in respect of North West Life Education Limited as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.



.....  
Maria Hallows BA (Econs), FCA, DCha  
Chartered Accountant

Beever and Struthers  
St George's House  
215-219 Chester Road  
Manchester  
M15 4JE

Date: 14. 12. 21  
.....

## North West Life Education Limited

### Statement of Financial Activities for the Year Ended 31 March 2021 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2021 £
<b>Income and Endowments from:</b>				
Donations and legacies	3	1,485	-	1,485
Charitable activities	4	60,367	-	60,367
Investment income	5	<u>11</u>	-	<u>11</u>
Total income		<u>61,863</u>	-	<u>61,863</u>
<b>Expenditure on:</b>				
Charitable activities	6	<u>(65,184)</u>	<u>(590)</u>	<u>(65,774)</u>
Total expenditure		<u>(65,184)</u>	<u>(590)</u>	<u>(65,774)</u>
Net expenditure		<u>(3,321)</u>	<u>(590)</u>	<u>(3,911)</u>
Net movement in funds		(3,321)	(590)	(3,911)
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>102,402</u>	<u>590</u>	<u>102,992</u>
Total funds carried forward	17	<u>99,081</u>	-	<u>99,081</u>
	Note	Unrestricted funds £	Restricted funds £	Total 2020 £
<b>Income and Endowments from:</b>				
Donations and legacies	3	3,415	-	3,415
Charitable activities	4	95,806	-	95,806
Investment income	5	<u>86</u>	-	<u>86</u>
Total income		<u>99,307</u>	-	<u>99,307</u>
<b>Expenditure on:</b>				
Charitable activities	6	<u>(100,676)</u>	-	<u>(100,676)</u>
Total expenditure		<u>(100,676)</u>	-	<u>(100,676)</u>
Net expenditure		<u>(1,369)</u>	-	<u>(1,369)</u>
Net movement in funds		(1,369)	-	(1,369)
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>103,773</u>	<u>590</u>	<u>104,363</u>
Total funds carried forward	17	<u>102,404</u>	<u>590</u>	<u>102,994</u>

All of the charity's activities derive from continuing operations during the above two periods.  
The funds breakdown for 2020 is shown in note 17.

The notes on pages 10 to 19 form an integral part of these financial statements.

**North West Life Education Limited**

**(Registration number: 03469518)**

**Balance Sheet as at 31 March 2021**

	Note	2021 £	2020 £
<b>Fixed assets</b>			
Tangible assets	13	28,948	34,527
<b>Current assets</b>			
Debtors	14	16,838	9,212
Cash at bank and in hand	15	<u>55,824</u>	<u>61,798</u>
		72,662	71,010
<b>Creditors: Amounts falling due within one year</b>	16	<u>(2,529)</u>	<u>(2,543)</u>
<b>Net current assets</b>		<u>70,133</u>	<u>68,467</u>
<b>Net assets</b>		<u>99,081</u>	<u>102,994</u>
<b>Funds of the charity:</b>			
<b>Restricted income funds</b>			
Restricted funds		-	590
<b>Unrestricted income funds</b>			
Unrestricted funds		<u>99,081</u>	<u>102,404</u>
<b>Total funds</b>	17	<u>99,081</u>	<u>102,994</u>

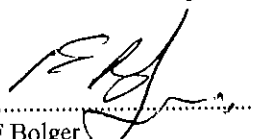
For the financial year ending 31 March 2021 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements on pages 8 to 19 were approved by the trustees, and authorised for issue on 11.12.2021 and signed on their behalf by:

  
.....  
F Bolger  
Company Secretary and Trustee

The notes on pages 10 to 19 form an integral part of these financial statements.

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2021

#### 1 Charity status

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

45 Ashfield Crescent  
Springhead  
Oldham  
OL4 4NZ

Authorised for issue date

#### 2 Accounting policies

##### Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

##### Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

##### Basis of preparation

North West Life Education Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

##### Going concern

The financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

##### Income and endowments

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

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2021

#### *Donations and legacies*

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

#### *Investment income*

Bank interest is recognised when the amount is recognised when receipt of the amount has been notified.

#### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

#### *Charitable activities*

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### **Governance costs**

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

#### **Taxation**

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

#### **Tangible fixed assets**

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

#### **Depreciation and amortisation**

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

<b>Asset class</b>	<b>Depreciation method and rate</b>
Office Equipment	15% reducing balance
Education Units	10% Straight line

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2021

#### Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

#### Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

#### Foreign exchange

Transactions in foreign currencies are recorded at the rate of exchange at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies at the balance sheet date are reported at the rates of exchange prevailing at that date.

The results of overseas operations are translated at the average rates of exchange during the period and their balance sheets at the rates ruling at the balance sheet date. Exchange differences arising on translation of the opening net assets and results of overseas operations are reported in other comprehensive income and accumulated in equity (attributed to non-controlling interests as appropriate).

Other exchange differences are recognised in the Statement of Financial Activities in the period in which they arise except for:

- 1) exchange differences on transactions entered into to hedge certain foreign currency risks (see above);
- 2) exchange differences arising on gains or losses on non-monetary items which are recognised in other comprehensive income; and
- 3) in the case of the consolidated financial statements, exchange differences on monetary items receivable from or payable to a foreign operation for which settlement is neither planned nor likely to occur (therefore forming part of the net investment in the foreign operation), which are recognised in other comprehensive income and reported under equity.

#### Fund structure

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2021

#### **Pensions and other post retirement obligations**

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

#### **Financial instruments**

##### *Classification*

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

##### *Recognition and measurement*

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2021

#### 3 Income from donations and legacies

	Unrestricted funds General £	Total 2021 £	Total 2020 £
Donations and legacies;			
Donations from individuals	1,485	1,485	3,415
	1,485	1,485	3,415

#### 4 Income from charitable activities

	Unrestricted funds General £	Total 2021 £	Total 2020 £
Provision of educational programmes and activities to schools and colleges	60,367	60,367	95,806
	60,367	60,367	95,806

#### 5 Investment income

	Unrestricted funds General £	Total 2021 £	Total 2020 £
Interest receivable and similar income;			
Interest receivable on bank deposits	11	11	86
	11	11	86

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2021

#### 6 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total 2021 £	Total 2020 £
Provision of educational programmes and activities to schools and colleges		17,750	590	18,340	39,726
Depreciation		5,579	-	5,579	5,594
Staff costs		39,497	-	39,497	52,360
Governance costs	7	<u>2,358</u>	<u>-</u>	<u>2,358</u>	<u>2,996</u>
		<u>65,184</u>	<u>590</u>	<u>65,774</u>	<u>100,676</u>

In addition to the expenditure analysed above, there are also governance costs of £2,358 (2020 - £2,996) which relate directly to charitable activities. See note 7 for further details.

#### 7 Analysis of governance and support costs

##### Governance costs

	Unrestricted funds General £	Total 2021 £	Total 2020 £
Independent examiner fees			
Examination of the financial statements	2,358	2,358	2,756
Legal fees	-	-	40
Cost of trustee meetings	<u>-</u>	<u>-</u>	<u>200</u>
	<u>2,358</u>	<u>2,358</u>	<u>2,996</u>

#### 8 Net incoming/outgoing resources

Net outgoing resources for the year include:

	2021 £	2020 £
Depreciation of fixed assets	<u>5,579</u>	<u>5,594</u>

#### 9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any other benefits from the charity during the year.

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2021

#### 10 Staff costs

The aggregate payroll costs were as follows:

	2021 £	2020 £
<b>Staff costs during the year were:</b>		
Wages and salaries	38,471	48,084
Pension costs	1,026	989
Other staff costs	-	3,287
	<u>39,497</u>	<u>52,360</u>

The monthly average number of persons (including senior management team) employed by the charity during the year expressed as full time equivalents was as follows:

	2021 No	2020 No
Charitable activities	<u>2</u>	<u>2</u>

No employee received emoluments of more than £60,000 during the year.

#### 11 Independent examiner's remuneration

	2021 £	2020 £
Examination of the financial statements	<u>2,358</u>	<u>2,756</u>

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2021

#### 12 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

#### 13 Tangible fixed assets

	Furniture and equipment £	Motor vehicles £	Total £
<b>Cost</b>			
At 1 April 2020	2,494	141,410	143,904
At 31 March 2021	2,494	141,410	143,904
<b>Depreciation</b>			
At 1 April 2020	1,966	107,411	109,377
Charge for the year	79	5,500	5,579
At 31 March 2021	2,045	112,911	114,956
<b>Net book value</b>			
At 31 March 2021	449	28,499	28,948
At 31 March 2020	528	33,999	34,527

#### 14 Debtors

	2021 £	2020 £
Trade debtors	11,154	8,968
Due from group undertakings	4,212	-
Prepayments	1,472	244
	<u>16,838</u>	<u>9,212</u>

Debtors includes £4,212 (2020: £Nil) receivable after more than one year.

	2021 £
Due from group undertakings	<u>4,212</u>

#### 15 Cash and cash equivalents

	2021 £	2020 £
Cash at bank	<u>55,824</u>	<u>61,798</u>

**North West Life Education Limited**

**Notes to the Financial Statements for the Year Ended 31 March 2021**

**16 Creditors: amounts falling due within one year**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Accruals	<u>2,529</u>	<u>2,543</u>

**17 Funds**

	<b>Balance at 1 April 2020</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Balance at 31 March 2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>				
General	102,402	71,086	(74,407)	99,081
<b>Restricted funds</b>	<u>590</u>	<u>-</u>	<u>(590)</u>	<u>-</u>
<b>Total funds</b>	<u>102,992</u>	<u>71,086</u>	<u>(74,997)</u>	<u>99,081</u>
	<b>Balance at 1 April 2019</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Balance at 31 March 2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>				
General	103,773	99,307	(100,676)	102,404
<b>Restricted funds</b>	<u>590</u>	<u>-</u>	<u>-</u>	<u>590</u>
<b>Total funds</b>	<u>104,363</u>	<u>99,307</u>	<u>(100,676)</u>	<u>102,994</u>

## North West Life Education Limited

### Notes to the Financial Statements for the Year Ended 31 March 2021

#### 18 Analysis of net assets between funds

	Unrestricted funds General £	Total funds at 31 March 2021 £
Tangible fixed assets	28,948	28,948
Current assets	72,662	72,662
Current liabilities	(2,529)	(2,529)
Total net assets	<u>99,081</u>	<u>99,081</u>

	Unrestricted funds General £	Total funds at 31 March 2020 £
Tangible fixed assets	34,527	34,527
Current assets	71,010	71,010
Current liabilities	(2,543)	(2,543)
Total net assets	<u>102,994</u>	<u>102,994</u>

#### 19 Related party transactions

There were no related party transactions in the year.