

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

England & Wales · Charity number 1096422

Details

Other names LIFE FOR A LIFE MEMORIAL FOREST AND GARDENS

Status Registered

Legal form Other

Registered 2003-03-07

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

Contact

Address Life for a Life Memorial Forest
Melbourne House
509 Middleton Road
Chadderton
Oldham
OL9 9SH

Phone 01616242299

Email emma.scott@lifeforlife.org.uk

Website www.lifeforlife.org.uk

Activities

Objects: (A) TO RELIEVE THE MENTAL, PHYSICAL, AND SPIRITUAL DISTRESS OF PEOPLE SUFFERING FROM BEREAVEMENT OR LOSS, PARTICULARLY THROUGH THE PROVISION OF MEMORIAL FORESTS AND GARDENS IN MEMORY OF THEIR LOVED ONES.(B) TO PROMOTE THE CONSERVATION, PROTECTION AND IMPROVEMENT OF THE PHYSICAL AND NATURAL ENVIRONMENT BY THE CREATION OF SUCH FORESTS AND GARDENS.(C) THE RELIEF OF SICKNESS AND SUFFERING INTERNATIONALLY BY THE PROVISION OF GRANTS AND/OR EQUIPMENT TO OTHER CHARITIES, HOSPITALS AND HOSPICES PROVIDED THAT IN SO DOING THE TRUST SHALL NOT RELIEVE ANY LOCAL AUTHORITY, RELEVANT HEALTH SERVICE TRUST OR OTHER BODY OF ANY STATUTORY OBLIGATIONS.

Activities: Plants trees in memory of people and/or events.Operates throughout the United Kingdom.Makes donations out of the funds generated to other health related charities,including Hospices,Medical Research etc.

Classification

- **How:** Makes Grants To Organisations, Provides Services
- **What:** The Advancement Of Health Or Saving Of Lives, Environment/conservation/heritage
- **Who:** Other Charities Or Voluntary Bodies

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£425,840	£405,570	-	-
2024-03-31	£422,728	£422,718	-	-
2023-03-31	£405,843	£396,047	-	-
2022-03-31	£510,319	£423,379	£252,530	6
2021-03-31	£342,542	£324,490	-	-

Trustees

Name	Role	Appointed
Charles Rowland		2014-02-17
Edward Hardaker		2013-02-19
Gregory Joseph McMahon		2023-02-06
JONATHAN COMYN-PLATT		2017-01-25
Jane Carroll		2011-06-03
Jonathan Belcham		2017-01-01
Peter Metcalfe		2017-12-07

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

England & Wales - Charity number 1096422

Accounts

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees:

J Carroll
E Hardaker
C Rowland
J H Belcham
J Comyn-Platt
P Metcalfe
J S Lawson
G J McMahon

Charity Number:

1096422

Independent Examiner:

Mitchell Charlesworth (Audit) Limited
3rd Floor
44 Peter Street
Manchester
M2 5GP

Bankers:

National Westminster Bank PLC
10 Yorkshire Street
Oldham
OL1 1QT

Solicitors:

Butcher and Barlow
Bank Street
Bury
Lancashire
BL9 0DL

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

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LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their report and financial statements for the year ended 31 March 2025.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016).

Public Benefit

In the opinion of the trustees the activities of the Charity are clearly for public benefit, as evidenced by the objectives and activities noted below.

Charitable activities

The Charity plants memorial trees in memory of people and/or events in woodland locations throughout the UK. The Charity has 54 managed memorial forests throughout the UK which provide beautiful outdoor community spaces.

Since its inception the Charity has donated over £1.6 Million to health-related organisations, assisted with the concept, design and installation of 15 permanent community memorials and worked with many Schools and Community Groups in conservation, protection, and environmental improvement activities.

Charitable objectives

- a) To relieve the mental, physical, and spiritual distress of people suffering from bereavement or loss, particularly through the provision of memorial forests and gardens in memory of their loved ones.
- b) To promote the conservation, protection, and improvement of the physical and natural environment by the creation of such forests and gardens.
- c) The relief of sickness and suffering internationally by the provision of grants and/or equipment to other charities, hospitals, and hospices.

In meeting these objectives, Life for a Life provides:

- A place to remember and scatter the ashes if required of a loved one.
- Woodlands for all to enjoy.
- Environmental and community engagement programmes.
- Donations to support local and national health related organisations.
- Conservation, protection, and environmental improvement activities.

Marketing

We are continuing to develop the website to improve the user experience.

We communicate key messaging and our charitable activities to our supporters by regularly posting on our social media pages, across different channels.

To promote our memorial planting services and reach our target audience, where possible, we supply local register offices and funeral directors with printed materials to distribute on our behalf.

The Charity has hosted and supported a range of events alongside our partners and communities.

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

Health and safety

Health and Safety remains a key focus operationally and strategically to ensure all stakeholders are protected. Risk assessments and policies are reviewed and updated regularly to keep abreast of new regulations and advice given from appropriate sources. The trustees have assessed the major site risks to which the Charity is exposed and are satisfied that the systems are in place to mitigate exposure to the major risks at each site.

Planting sites

One of the main attractions of the Charity is undoubtedly the environmental impact that our planting sites provide. We are pleased with the progress of several planting sites, which have become operative over recent years.

Donations and gift in kind donations

It is an established custom and practice for the Charity to enquire of beneficiaries where and how monetary donations are spent. This ensures that the distribution of donated funds made by the Charity is apparent and fits with the aims and objectives indicated in the Charity's Trust Deed. This also gives rise to the Charity being able to publicise by way of social media where the charitable funds raised by the Charity are put back into the community and at the same time clearly indicates the contributions made within the community by the donors of Life for a Life Memorial Forests and Gardens.

Direct monetary donations	2025	2024
	£	£
Back on Track	-	50
Bolton Hospice	-	1,000
Brian House Children's Hospice	-	1,000
Broughton House – Veteran Care Village	250	-
Bury Hospice	-	2,000
Chadderton FC	-	10
Chew Stoke Church School	240	-
Countess of Chester Friends	-	100
Derian House Children's Hospice	-	1,000
Dr Kershaw's Hospice	1,500	-
Friends of Tandle Hill	100	-
Jigsaw Bury	-	1,000
Mayfly Project	500	-
Medequip4kids	-	1,500
Northern Lily	1,080	500
Northern Roots	-	150
Oldham Liaison for Ex Service Personnel	405	370
Oldham Mayor's Appeal Fund	500	500
Pendleside Hospice	-	1,000
Royal British Legion, Manchester	215	610
Sholver	-	42
Springhill Hospice	250	-
St Catherine's Hospice	-	1,000
St John's Hospice	-	1,000
St Joseph's Hospice	-	2,400
The ABF	-	1,000

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

Direct monetary donations (continued)	2025	2024
	£	£
The Land Trust – Chester and Frickley	19,127	12,001
Trinity Hospice	-	1,000
Yeovil Rivers Community Trust	1,940	-
	<hr/>	<hr/>
	26,107	29,233
	<hr/>	<hr/>
Gift in kind donations (see note 6):		
Dr Kershaw's Hospice Grounds Maintenance	-	4,140
Sholver maintenance	600	9,240
Laudato Si Centre	440	280
TCV Merseyside	2,327	1,257
Friends of Tandle Hill	780	1,780
Mersey Forest	1,350	1,440
Community Pollinator Patches Lancaster - Meadow Mowing	890	570
Plumpton Clough and Northern Lily, Oldham	920	680
City of Trees	-	1,040
United Utilities	-	900
Community Group – Agnes Robinson Pocket Park	-	560
Firwood and District Residents Association	-	630
Northern Roots	1,035	880
Milk Bank at Countess of Chester Hospital	1,070	1,260
RHS Bridgwater and Salford Community	1,910	360
Salford Healthy Communities	-	1,070
Chaddy Park FC	-	1,050
Friends of Marshall Gardens Warrington	-	1,250
Rochdale in Bloom - Watergrove	575	-
Strinesdale Country Park Litter Picking	1,380	-
Community Forest Trust – Pathway Mowing Griffin Wood	1,100	-
Dr Kershaw's Christmas Tree Collection	640	-
M62 Memorial	700	-
Community Forest Trust – Pathway Mowing Lightshaw Meadows	1,080	-
	<hr/>	<hr/>
	16,797	28,387
	<hr/>	<hr/>

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

Biodiversity policy

It is the policy of the Charity to continually improve the way we manage our sites. Whilst trees offer many positive environmental benefits including carbon capture and sequestration, the Charity acknowledges management techniques must balance numerous objectives one of which is to improve biodiversity. This is illustrated in current management practice by a reduction in grass cutting regimes across sites to encourage proliferation of ground flora, creation of deadwood habitats (dead hedges and brush piles), hedge planting and management of wildflower meadows.

Human resources

Our staff remain a major asset to the Charity, and we continue to focus on staff retention and development.

Chair's annual statement

The Board of Trustees have acted in accordance with their duties and responsibilities to govern and further the objectives of the Charity.

The Trustees continue to act as Ambassadors for the charity, promoting the work to a wider audience of partners and stakeholders, adding credibility and stability to the long-term future aspirations and expansion of the Charity.

Trustee and Strategy Meetings have continued throughout the year and proved to be of considerable value in the day-to-day operations of the Charity and the strategic focus where investment in IT infrastructure and land negotiations have taken priority.

Our partnerships remain solid, and we are confident that negotiations around additional planting sites will be fruitful during the next financial year.

The Trustees' focus on financial stability has ensured the Charity is in a strong position now and for the future.

The Chair, together with the Board of Trustees is satisfied with the operations and strategic direction of the Charity and remains content with the progress which has been made during the year.

Financial review

A summary of the year's results can be found on page 7 of the accounts.

During the year total incoming resources were £425,840 compared to £422,728 in the previous year. Total resources expended in the year were £405,570 compared to £422,718 in the previous year.

Structure, governance and management

The Charity is a registered trust and is governed by a declaration of trust dated 20 February 2003 and a further declaration dated 27 October 2003.

It is the policy of the Charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three- and six-months' expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Charity's current activities while consideration is given to ways in which additional funds may be raised.

The trustees have assessed the major risks to which the Charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks.

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

The trustees who served during the year and up to the date of signature of the financial statements were:

J Carroll
E Hardaker
C Rowland
J H Belcham
J Comyn-Platt
P Metcalfe
J S Lawson
G J McMahon

The trustees are responsible for the appointment of new trustees. New trustees will only be appointed after due consideration is given to eligibility, personal competence, and specialist skills. New trustees when appointed are inducted into the working Charity by the existing trustees.

Health and Safety - Remains a key focus operationally and strategically to ensure all stakeholders are protected. Risk assessments and policies are reviewed and updated regularly to keep abreast of new regulations and advice given from appropriate sources.

The Trustees' Report was approved by the Board of Trustees by:



P Metcalfe
Trustee

Date: 08/09/2025

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

FOR THE YEAR ENDED 31 MARCH 2025

I report to the charity trustees on my examination of the financial statements of Life for a Life Memorial Forests and Gardens (the Charity) for the year ended 31 March 2025 which are set out on pages 7 to 17.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2022 (the Act).

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

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

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 that in any material respect:

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

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

Mitchell Charlesworth

Alison Buckley FCA

Independent Examiner
Mitchell Charlesworth (Audit) Limited
3rd Floor, 44 Peter Street
Manchester
M2 5GP

Date: 08/09/2025

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
Income from:							
Donations and legacies	3	411,247	-	411,247	410,945	-	410,945
Rental income	4	6,675	-	6,675	10,978	-	10,978
Investments		3,463	-	3,463	781	-	781
Miscellaneous income		4,455	-	4,455	24	-	24
Total income		425,840	-	425,840	422,728	-	422,728
Expenditure on:							
Raising funds	5	1,870	-	1,870	-	-	-
Charitable activities	6	402,891	-	402,891	422,386	-	422,386
Other	11	809	-	809	332	-	332
Total resources expended		405,570	-	405,570	422,718	-	422,718
Net gains/(losses) on investments		(3,177)	-	(3,177)	2,838	-	2,838
Net movement in funds		17,093	-	17,093	2,848	-	2,848
Fund balances at 1 April 2024		261,319	3,855	265,174	258,471	3,855	262,326
Fund balances at 31 March 2025		278,412	3,855	282,267	261,319	3,855	265,174

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The notes on pages 9 to 17 form part of these financial statements.

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025		2024	
		£	£	£	£
Fixed assets					
Tangible assets	12		58,791		16,330
Investments	13		101,268		102,376
			<u>160,059</u>		<u>118,706</u>
Current assets					
Debtors	14	4,830		-	
Cash at bank and in hand		163,311		162,558	
				162,558	
Creditors: Amounts falling due within one year	16	(25,482)		(16,090)	
Net current assets			142,659		146,468
Total assets less current liabilities			302,718		265,174
Creditors: amounts falling due after more than one year	17		(20,451)		-
Net assets			<u>282,267</u>		<u>265,174</u>
Income funds					
Restricted funds	19		3,855		3,855
Unrestricted funds			278,412		261,319
			<u>282,267</u>		<u>265,174</u>

The notes on pages 9 to 17 form part of these financial statements.

The financial statements were approved by the Trustees on 08/09/2025 and signed on their behalf by:



P Metcalfe
Trustee

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1. Accounting policies

Charity information

Life for a Life Memorial Forests and Gardens is a registered charity (No. 1096422) in England and Wales. Its registered office is The Woodland Suite, Chadderton Court, 451 Middleton Road, Chadderton, OL9 9LB.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Charity's governing document, the Charities Act 2022 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The Charity is a Public Benefit Entity as defined by FRS 102.

The Charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant are recognised at the time of the donation.

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1.5 Resources expended

Income and expenses are included in the financial statements as they become receivable or due. Expenses include VAT where applicable as the Charity cannot reclaim it.

Expenditure is included on an accruals basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and machinery	20% reducing balance
Fixtures, fittings and equipment	20% reducing balance
Motor vehicles	20% straight line

1.7 Investments

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the SoFA if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, and other short-term liquid investments with original maturities of three months or less.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

Derecognition of financial liabilities

Financial liabilities are derecognised when the Charity's contractual obligations expire or are discharged or cancelled.

1.9 Leases

Leases are classified as finance leases whenever the terms of the lease transfer substantially all the risks and rewards of ownership to the lessee. All other leases are classified as operating leases.

Assets held under finance leases are recognised as assets at the lower of the asset's fair value at the date of inception and the present value of the minimum lease payments. The related liability is included in the balance sheet as a finance lease obligation. Lease payments are treated as consisting of capital and interest elements. The interest is charged to net income/(expenditure) for the year so as to produce a constant periodic rate of interest on the remaining balance of the liability.

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2. Donations and legacies received	2025	2024
	£	£
Donations and gifts	411,146	410,015
Grants received	-	930
Gift aid reclaimed	101	-
	411,247	410,945
	=====	=====
Grants receivable for core activities		
Government grants	-	930
	=====	=====
3. Rental income received	Unrestricted	Unrestricted
	Funds	Funds
	2025	2024
	£	£
Rental income from sublet of property	866	10,394
Interest receivable	5,809	584
	6,675	10,978
	=====	=====
4. Raising funds	Unrestricted	Unrestricted
	Funds	Funds
	2025	2024
	£	£
Fundraising and publicity		
Staging fundraising events	1,870	-
	=====	=====

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

5. Charitable activities	Memorial trees and gardens £	Gift in kind donations £	Total 2025 £
Staff costs	179,375	16,797	196,172
Depreciation and impairment	9,100	-	9,100
Rent, rates, gas and electricity	18,164	-	18,164
Insurance	7,480	-	7,480
Printing, postage and stationery	13,725	-	13,725
Telephone and computer	11,961	-	11,961
Motor and travel	16,066	-	16,066
Cleaning	383	-	383
Trees and memorials	64,708	-	64,708
Bank charges	3,978	-	3,978
Donations	26,107	-	26,107
Repairs and renewals	15,628	-	15,628
Training	4,833	-	4,833
Sundry expenses	280	-	280
	<u>371,788</u>	<u>16,797</u>	<u>388,585</u>
Share of governance costs (see note 7)	14,306	-	14,306
	<u>386,094</u>	<u>16,797</u>	<u>402,891</u>

5. Charitable activities	Memorial trees and gardens £	Gift in kind donations £	Total 2024 £
Staff costs	167,593	28,387	195,980
Depreciation and impairment	6,688	-	6,688
Rent, rates, gas and electricity	30,018	-	30,018
Insurance	7,598	-	7,598
Printing, postage and stationery	15,381	-	15,381
Telephone and computer	8,775	-	8,775
Motor and travel	16,474	-	16,474
Cleaning	394	-	394
Trees and memorials	68,395	-	68,395
Bank charges	3,437	-	3,437
Donations	29,233	-	29,233
Repairs and renewals	22,815	-	22,815
Training	5,216	-	5,216
Sundry expenses	147	-	147
	<u>382,164</u>	<u>28,387</u>	<u>410,551</u>
Share of governance costs (see note 7)	11,835	-	11,835
	<u>393,999</u>	<u>28,387</u>	<u>422,386</u>

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

6. Donations paid	2025	2024
	£	£
Donations	26,107	29,233
Gift in kind donations	16,797	28,387
	42,904	57,620

A full breakdown of the donations paid and gifts in kind are provided on page 3 of these financial statements.

7. Support and governance costs	Governance Costs	2025	2024	Basis of Allocation
	£	£	£	
Accountancy fees	4,261	4,261	6,903	Governance
Legal and professional	10,045	10,045	4,932	Governance
	14,306	14,306	11,835	
Analysed between charitable activities	14,306	14,306	11,835	

Governance costs includes independent examination fees of £3,156 (2024: £2,970).

There have been no support costs for the past three years.

8. Trustees

None of the Trustees, or any persons connected with them, received any remuneration or benefits from the Charity during the year.

9. Employees	2025	2024
	No.	No.
Average monthly number of employees during the year	7	7
	2025	2024
	£	£
Employment costs		
Wages and salaries	196,172	195,980
10. Other costs	2025	2024
	£	£
Financing costs	809	332
	809	332

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

11. Tangible fixed assets	Plant and Machinery £	Fixtures, Fittings and Equipment £	Motor Vehicles £	Total £
Cost				
At 1 April 2024	57,216	5,988	22,188	85,392
Additions	7,200	3,983	40,379	51,562
Disposals	-	(2,988)	(22,188)	(25,176)
At 31 March 2025	64,416	6,983	40,379	111,778
Depreciation and impairment				
At 1 April 2024	42,914	3,960	22,188	69,062
Depreciation charged in the year	4,300	988	3,812	9,100
Eliminated on disposal	-	(2,988)	(22,187)	(25,175)
At 31 March 2025	47,214	1,960	3,812	52,987
Carrying amount				
At 31 March 2025	17,202	5,023	36,567	58,791
At 31 March 2024	14,302	2,028	-	16,330
12. Fixed asset investments				
		Listed Investments £	Cash in portfolio £	Total £
Cost or valuation				
At 1 April 2024		94,077	5,462	99,539
Additions		10,617	-	10,617
Valuation changes		(852)	-	(852)
Movement in cash		-	(3,643)	(3,643)
Disposals		(4,393)	-	(4,393)
At 31 March 2025		99,449	1,819	101,268
Carrying amount				
At 31 March 2025		99,449	1,819	101,268
At 31 March 2024		96,915	5,462	102,377

The investments are managed within a portfolio held with James Sharp & Co in the United Kingdom. The historic cost of the investments is £100,300 (2024: £94,077).

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

13. Debtors	2025	2024
	£	£
Amounts falling due within one year:		
Trade debtors	4,830	-
Prepayments and accrued income	-	-
	<u>4,830</u>	<u>-</u>

14. Finance lease commitments	2025	2024
	£	£
Future minimum lease payments due under finance leases:		
Within one year	5,986	849
Within two to five years	20,451	-
	<u>26,437</u>	<u>849</u>

The finance lease relates to a motor vehicle included within fixed assets.

The liabilities are secured on the assets to which they relate.

15. Creditors: amounts falling due within one year	2025	2024
	£	£
Obligations under finance leases (note 15)	5,986	849
Other taxation and social security	3,163	3,696
Trade creditors	10,506	7,304
Other creditors	2,671	1,271
Accruals and deferred income	3,156	2,970
	<u>25,482</u>	<u>16,090</u>

16. Creditors: amounts falling due after more than one year	2025	2024
	£	£
Obligations under finance leases (note 15)	20,451	-

The obligations under finance leases are secured on the assets to which they relate.

17. Retirement benefit schemes

The Charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the Charity in an independently administered fund.

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

18. Restricted funds

The income funds of the Charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 April 2023 £	Movement in funds Incoming Resources £	Balance at 1 April 2024 £	Movement in funds Incoming Resources £	Balance at 31 March 2025 £
Chopin Memorial Maintenance	116	-	116	-	116
Rotary	2,440	-	2,440	-	2,440
Partington	1,299	-	1,299	-	1,299
	<u>3,855</u>	<u>-</u>	<u>3,855</u>	<u>-</u>	<u>3,855</u>

The Chopin Memorial Maintenance Fund is restricted for the maintenance of the Chopin statue. The funds remaining are to be used for cleaning the statue.

The Rotary Fund is a restricted fund for the future maintenance of the Rotary Wheel within Tandie Hill Country Park where we have our planting site.

The Partington Fund is for tree work and fence installation and fruit tree planting.

19. Analysis of net assets between funds

Fund balances are represented by	Unrestricted			Unrestricted		Total 2024 £
	Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Funds 2024 £	Restricted Funds 2024 £	
Tangible assets	58,791	-	58,791	16,330	-	16,330
Investments	101,268	-	101,268	102,376	-	102,376
Current assets/(liabilities)	138,804	3,855	142,659	142,613	3,855	146,468
Long term liabilities	(20,451)	-	(20,451)	-	-	-
	<u>278,412</u>	<u>3,855</u>	<u>282,267</u>	<u>261,319</u>	<u>3,855</u>	<u>265,174</u>

20. Related party transactions

Jane Carroll is a trustee of the Charity and is also a partner of Solutions for HR who have supplied services of £358 (2024: £nil).

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

21. Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating lease is as follows for each of the following periods:

	2025	2024
	£	£
Within one year	9,600	-
Between two and five years	20,000	-
	<hr/>	<hr/>
	29,600	-
	<hr/> <hr/>	<hr/> <hr/>

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

England & Wales - Charity number 1096422

Accounts

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees: J Carroll
E Hardaker
C Rowland
J H Belcham
J Comyn-Platt
P Metcalfe
J S Lawson
D J Corcoran (resigned on 08/06/2024)
G J McMahon

Charity Number: 1096422

Independent Examiner: Mitchell Charlesworth (Audit) Limited
3rd Floor
44 Peter Street
Manchester
M2 5GP

Bankers: National Westminster Bank PLC
10 Yorkshire Street
Oldham
OL1 1QT

Solicitors: Butcher and Barlow
Bank Street
Bury
Lancashire
BL9 0DL

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

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Balance Sheet	7
Notes to the Financial Statements	8 - 15

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their report and financial statements for the year ended 31 March 2024.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016).

Public Benefit

In the opinion of the trustees the activities of the Charity are clearly for public benefit, as evidenced by the objectives and activities noted below.

Charitable activities

The Charity plants memorial trees in memory of people and/or events in woodland locations throughout the UK. The Charity has 54 managed memorial forests throughout the UK which provide beautiful outdoor community spaces.

Since its inception the Charity has donated over £1.6 Million to health-related organisations, assisted with the concept, design and installation of 15 permanent community memorials and worked with many Schools and Community Groups in conservation, protection, and environmental improvement activities.

Charitable objectives

- a) To relieve the mental, physical, and spiritual distress of people suffering from bereavement or loss, particularly through the provision of memorial forests and gardens in memory of their loved ones.
- b) To promote the conservation, protection, and improvement of the physical and natural environment by the creation of such forests and gardens.
- c) The relief of sickness and suffering internationally by the provision of grants and/or equipment to other charities, hospitals, and hospices.

In meeting these objectives, Life for a Life provides:

- A place to remember and scatter the ashes if required of a loved one.
- Woodlands for all to enjoy.
- Environmental and community engagement programmes.
- Donations to support local and national health related organisations.
- Conservation, protection, and environmental improvement activities.

Marketing

We are continuing to develop the website to improve the user experience.

We communicate key messaging and our charitable activities to our supporters by regularly posting on our social media pages, across different channels.

To promote our memorial planting services and reach our target audience, where possible, we supply local register offices and funeral directors with printed materials to distribute on our behalf.

The Charity has hosted and supported a range of events alongside our partners and communities.

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2024

Health and safety

Health and Safety remains a key focus operationally and strategically to ensure all stakeholders are protected. Risk assessments and policies are reviewed and updated regularly to keep abreast of new regulations and advice given from appropriate sources. The trustees have assessed the major site risks to which the Charity is exposed and are satisfied that the systems are in place to mitigate exposure to the major risks at each site.

Planting sites

One of the main attractions of the Charity is undoubtedly the environmental impact that our planting sites provide. We are pleased with the progress of several planting sites, which have become operative over recent years.

Donations and gift in kind donations

It is an established custom and practice for the Charity to enquire of beneficiaries where and how monetary donations are spent. This ensures that the distribution of donated funds made by the Charity is apparent and fits with the aims and objectives indicated in the Charity's Trust Deed. This also gives rise to the Charity being able to publicise by way of social media where the charitable funds raised by the Charity are put back into the community and at the same time clearly indicates the contributions made within the community by the donors of Life for a Life Memorial Forests and Gardens.

Direct monetary donations	2024	2023
	£	£
After Matters	-	500
Blossom Manchester	-	1,200
Oldham Mayor's Appeal Fund	500	1,160
Manchester Cathedral	-	1,000
Children's Burns Foundation	-	250
Royal British Legion, Manchester	610	1,085
Doing It For Dylan	-	500
Freewheelers Blood Bikes Charity	-	500
Medequip4kids	1,500	-
Manchester NHS Foundation Trust - JustGiving	-	60
The Land Trust - Chester	12,001	11,766
Laudato Si Centre, Wardley	-	250
Oldham Mountain Rescue	-	500
Mero's World Foundation	-	475
Broughton House	-	1,385

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2024

	2024	2023
	£	£
Direct monetary donations		
Salford Diocese – JustGiving	-	50
Willow Wood Hospice	-	2,000
Oldham Community Paediatric	-	974
Bolton Hospice	1,000	-
Brian House Children's Hospice	1,000	-
Bury Hospice	2,000	-
Chadderton FC	10	-
Countess of Chester Friends	100	-
Derian House Children's Hospice	1,000	-
Jigsaw Bury	1,000	-
Northern Lily	500	-
Northern Roots	150	-
Oldham Liaison	370	-
Pendleside Hospice	1,000	-
Sholver	42	-
St Catherine's Hospice	1,000	-
St John's Hospice	1,000	-
St Joseph's Hospice	2,400	-
The ABF	1,000	-
Trinity Hospice	1,000	-
Back on Track	50	-
	29,233	23,655
Gift in kind donations (see note 6):		
Dr Kershaw's Hospice Grounds Maintenance	4,140	1,500
Sholver maintenance	9,240	3,755
Laudato Si Centre	280	180
TCV Merseyside	1,257	-
Friends of Tandle Hill	1,780	840
Mersey Forest	1,440	1,680
Community Pollinator Patches Lancaster - Meadow Mowing	570	930
Hermitage Field Community Meadows	-	420
MAHDLO	-	190
Northern Lily, Oldham	680	540
Tabaris Highlanders 1939	-	285
City of Trees	1,040	-
United Utilities	900	-
Community Group – Agnes Robinson Pocket Park	560	-
Firwood and District Residents Association	630	-
Northern Roots	880	-
Milk Bank at Countess of Chester Hospital	1,260	-
RHS Bridgewater and Salford Community	360	-
Salford Healthy Communities	1,070	-
Chaddy Park FC	1,050	-
Friends of Marshall Gardens Warrington	1,250	-
	28,387	10,320
Total	57,620	33,975

TRUSTEES' REPORT

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

FOR THE YEAR ENDED 31 MARCH 2024

Biodiversity policy

It is the policy of the Charity to continually improve the way we manage our sites. Whilst trees offer many positive environmental benefits including carbon capture and sequestration, the Charity acknowledges management techniques must balance numerous objectives one of which is to improve biodiversity. This is illustrated in current management practice by a reduction in grass cutting regimes across sites to encourage proliferation of ground flora, creation of deadwood habitats (dead hedges and brush piles), hedge planting and management of wildflower meadows.

Human resources

Our staff remain a major asset to the Charity and we continue to focus on staff retention and development.

Chair's annual statement

The Board of Trustees have acted in accordance with their duties and responsibilities to govern and further the objectives of the Charity.

The Trustees continue to act as Ambassadors for the charity, promoting the work to a wider audience of partners and stakeholders, adding credibility and stability to the long-term future aspirations and expansion of the Charity.

Trustee and Strategy Meetings have continued throughout the year and proved to be of considerable value in the day-to-day operations of the Charity and the strategic focus where investment in IT infrastructure and land negotiations have taken priority.

Our partnerships remain solid, and we are confident that negotiations around additional planting sites will be fruitful during the next financial year.

The Trustees' focus on financial stability has ensured the Charity is in a strong position now and for the future.

The Chair, together with the Board of Trustees is satisfied with the operations and strategic direction of the Charity and remains content with the progress which has been made during the year.

Financial review

A summary of the year's results can be found on page 7 of the accounts.

During the year total incoming resources were £425,566 compared to £405,843 in the previous year. Total resources expended in the year were £422,718 compared to £396,047 in the previous year.

Structure, governance and management

The Charity is a registered trust and is governed by a declaration of trust dated 20 February 2003 and a further declaration dated 27 October 2003.

It is the policy of the Charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six months' expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Charity's current activities while consideration is given to ways in which additional funds may be raised.

The trustees have assessed the major risks to which the Charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks.

TRUSTEES' REPORT

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

FOR THE YEAR ENDED 31 MARCH 2024

The trustees who served during the year and up to the date of signature of the financial statements were:

J Carroll
E Hardaker
C Rowland
J H Belcham
J Comyn-Platt
P Metcalfe
J S Lawson
D J Corcoran (resigned on 08/06/2024)
G J McMahon

The trustees are responsible for the appointment of new trustees. New trustees will only be appointed after due consideration is given to eligibility, personal competence, and specialist skills. New trustees when appointed are inducted into the working Charity by the existing trustees.

Health and Safety - Remains a key focus operationally and strategically to ensure all stakeholders are protected. Risk assessments and policies are reviewed and updated regularly to keep abreast of new regulations and advice given from appropriate sources.

The Trustees' Report was approved by the Board of Trustees by:



P Metcalfe
Trustee

Date: 27/08/2024

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

FOR THE YEAR ENDED 31 MARCH 2024

I report to the charity trustees on my examination of the financial statements of Life for a Life Memorial Forests and Gardens (the Charity) for the year ended 31 March 2024 which are set out on pages 7 to 17.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2022 (the Act).

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

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

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 that in any material respect:

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

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

Mitchell Charlesworth

Alison Buckley FCA
Independent Examiner
Mitchell Charlesworth (Audit) Limited
3rd Floor, 44 Peter Street
Manchester
M2 5GP

Date: 28/08/2024

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £
Income from:							
Donations and legacies	3	410,945	-	410,945	395,250	-	395,250
Rental income	4	10,978	-	10,978	10,423	-	10,423
Investments		781	-	781	-	-	-
Miscellaneous income		24	-	24	170	-	170
Total income		422,728	-	422,728	405,843	-	405,843
Expenditure on:							
Raising funds	5	-	-	-	-	-	-
Charitable activities	6	422,386	-	422,386	395,510	-	395,510
Other	11	332	-	332	537	-	537
Total resources expended		422,718	-	422,718	396,047	-	396,047
Net gains/(losses) on investments		2,838	-	2,838	-	-	-
Net movement in funds		2,848	-	2,848	9,796	-	9,796
Fund balances at 1 April 2023		258,471	3,855	262,326	248,675	3,855	252,530
Fund balances at 31 March 2024		261,319	3,855	265,174	258,471	3,855	262,326

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The notes on pages 9 to 17 form part of these financial statements.

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024		2023	
		£	£	£	£
Fixed assets					
Tangible assets	12		16,330		23,018
Investments	13		102,376		-
			<u>118,706</u>		<u>23,018</u>
Current assets					
Debtors	14	-	-	-	-
Cash at bank and in hand		<u>162,558</u>	<u>260,607</u>		
		162,558	260,607		
Creditors: Amounts falling due within one year	16	<u>(16,090)</u>	<u>(20,657)</u>		
			<u>146,468</u>		<u>239,950</u>
Net current assets					
			<u>146,468</u>		<u>239,950</u>
Total assets less current liabilities					
			265,174		262,968
Creditors: amounts falling due after more than one year	17		-		(642)
			<u>-</u>		<u>(642)</u>
Net assets					
			<u>265,174</u>		<u>262,326</u>
Income funds					
Restricted funds	19		3,855		3,855
Unrestricted funds			<u>261,319</u>		<u>258,471</u>
			<u>265,174</u>		<u>262,326</u>

The notes on pages 9 to 17 form part of these financial statements.

The financial statements were approved by the Trustees on 27 August 2024 and signed on their behalf by:



P Metcalfe
Trustee

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

1. Accounting policies

Charity information

Life for a Life Memorial Forests and Gardens is a registered charity (No. 1096422). Its registered office is The Woodland Suite, Chadderton Court, 451 Middleton Road, Chadderton, OL9 9LB.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Charity's governing document, the Charities Act 2022 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The Charity is a Public Benefit Entity as defined by FRS 102.

The Charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant are recognised at the time of the donation.

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

1.5 Resources expended

Income and expenses are included in the financial statements as they become receivable or due. Expenses include VAT where applicable as the Charity cannot reclaim it.

Expenditure is included on an accruals basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and machinery	20% reducing balance
Fixtures, fittings and equipment	20% reducing balance
Motor vehicles	20% straight line

1.7 Investments

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the SoFA if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, and other short-term liquid investments with original maturities of three months or less.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

Derecognition of financial liabilities

Financial liabilities are derecognised when the Charity's contractual obligations expire or are discharged or cancelled.

1.9 Leases

Leases are classified as finance leases whenever the terms of the lease transfer substantially all the risks and rewards of ownership to the lessee. All other leases are classified as operating leases.

Assets held under finance leases are recognised as assets at the lower of the asset's fair value at the date of inception and the present value of the minimum lease payments. The related liability is included in the balance sheet as a finance lease obligation. Lease payments are treated as consisting of capital and interest elements. The interest is charged to net income/(expenditure) for the year so as to produce a constant periodic rate of interest on the remaining balance of the liability.

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2. Critical accounting estimates and judgements

In the application of the Charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3. Donations and legacies received	2024	2023
	£	£
Donations and gifts	410,015	394,961
Grants received	930	-
Gift aid reclaimed		289
	<u>410,945</u>	<u>395,250</u>
Grants receivable for core activities		
Government grants	930	-
	<u>930</u>	<u>-</u>

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

4. Rental income received	Unrestricted Funds 2024 £	Unrestricted Funds 2023 £	
Rental income from sublet of property	10,394	10,394	
Interest receivable	584	29	
	<u>10,978</u>	<u>10,423</u>	
	<u><u>10,978</u></u>	<u><u>10,423</u></u>	
5. Raising funds	Unrestricted Funds 2024 £	Unrestricted Funds 2023 £	
Fundraising and publicity			
Staging fundraising events	-	-	
	<u>-</u>	<u>-</u>	
	<u><u>-</u></u>	<u><u>-</u></u>	
6. Charitable activities	Memorial trees and gardens £	Gift in kind donations £	Total 2024 £
Staff costs	167,593	28,387	195,980
Depreciation and impairment	6,688	-	6,688
Rent, rates, gas and electricity	30,018	-	30,018
Insurance	7,598	-	7,598
Printing, postage and stationery	15,381	-	15,381
Telephone and computer	8,775	-	8,775
Motor and travel	16,474	-	16,474
Cleaning	394	-	394
Trees and memorials	68,395	-	68,395
Bank charges	3,437	-	3,437
Donations (see note 7)	29,233	-	29,233
Repairs and renewals	22,815	-	22,815
Training	5,216	-	5,216
Sundry expenses	147	-	147
	<u>382,164</u>	<u>28,387</u>	<u>410,551</u>
Share of governance costs (see note 8)	11,835	-	11,835
	<u>393,999</u>	<u>28,387</u>	<u>422,386</u>
	<u><u>393,999</u></u>	<u><u>28,387</u></u>	<u><u>422,386</u></u>

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

6. Charitable activities	Memorial trees and gardens £	Gift in kind donations £	Total 2023 £
Staff costs	147,990	10,320	158,310
Depreciation and impairment	6,688	-	6,688
Rent, rates, gas and electricity	30,647	-	30,647
Insurance	7,026	-	7,026
Printing, postage and stationery	15,792	-	15,792
Telephone and computer	8,964	-	8,964
Motor and travel	18,184	-	18,184
Cleaning	440	-	440
Trees and memorials	82,954	-	82,954
Bank charges	3,198	-	3,198
Donations (see note 7)	23,655	-	23,655
Repairs and renewals	21,902	-	21,902
Training	4,049	-	4,049
Sundry expenses	577	-	577
	<u>372,066</u>	<u>10,320</u>	<u>382,386</u>
Share of governance costs (see note 8)	13,124	-	13,124
	<u>385,190</u>	<u>10,320</u>	<u>395,510</u>
	<u><u>385,190</u></u>	<u><u>10,320</u></u>	<u><u>395,510</u></u>
7. Donations paid		2024	2023
		£	£
Donations		29,233	23,655
Gift in kind donations		28,387	10,320
		<u>57,620</u>	<u>33,975</u>
		<u><u>57,620</u></u>	<u><u>33,975</u></u>

A full breakdown of the donations paid and gifts in kind are provided on page 3 of these financial statements.

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

8.	Support costs	Support Costs £	Governance Costs £	2024 £	2023 £	Basis of Allocation
	Accountancy fees	-	6,903	6,903	4,936	Governance
	Legal and professional	-	4,932	4,932	8,188	Governance
		-	11,835	11,835	13,124	
	Analysed between charitable activities	-	11,835	11,835	13,124	

Governance costs includes independent examination fees of £2,970 (2023: £2,760).

There have been no support costs for the past two years.

9. Trustees

None of the Trustees, or any persons connected with them, received any remuneration or benefits from the Charity during the year.

10. Employees

	2024 No.	2023 No.
Average monthly number of employees during the year	7	7

	2024 £	2023 £
Employment costs		
Wages and salaries	195,980	158,310

11. Other costs

	2024 £	2023 £
Financing costs	332	537
	332	537

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

12. Tangible fixed assets	Plant and Machinery £	Fixtures, Fittings and Equipment £	Motor Vehicles £	Total £
Cost				
At 1 April 2023	57,216	5,988	22,188	85,392
Additions	-	-	-	-
At 31 March 2024	57,216	5,988	22,188	85,392
Depreciation and impairment				
At 1 April 2023	37,214	2,972	22,188	62,374
Depreciation charged in the year	5,700	988	-	6,688
At 31 March 2024	42,914	3,960	22,188	69,062
Carrying amount				
At 31 March 2024	14,302	2,028	-	16,330
At 31 March 2023	20,002	3,016	-	23,018
13. Fixed asset investments				
			2024	2023
			£	£
Movement in market value				
Acquisition at cost			99,538	-
Net gain on revaluations in the year			2,838	-
Market value at the year-end			102,376	-
Historical cost at the year-end			99,538	-
14. Debtors				
			2024	2023
			£	£
Amounts falling due within one year:				
Prepayments and accrued income			-	-
			-	-

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

15. Finance lease commitments	2024	2023
	£	£
Future minimum lease payments due under finance leases:		
Within one year	849	1,987
Within two to five years	-	642
	<hr/>	<hr/>
	849	2,629
	<hr/>	<hr/>

The finance lease relates to a motor vehicle and a mower included in fixed assets. The liabilities are secured on the assets to which they relate.

16. Creditors: amounts falling due within one year	2024	2023
	£	£
Obligations under finance leases (note 15)	849	1,987
Other taxation and social security	3,696	3,244
Trade creditors	7,304	11,641
Other creditors	1,271	1,485
Accruals and deferred income	2,970	2,300
	<hr/>	<hr/>
	16,090	20,657
	<hr/>	<hr/>

17. Creditors: amounts falling due after more than one year	2024	2023
	£	£
Obligations under finance leases (note 15)	-	642
	<hr/>	<hr/>

The obligations under finance leases are secured on the assets to which they relate.

18. Retirement benefit schemes

The Charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the Charity in an independently administered fund.

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

19. Restricted funds

The income funds of the Charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 April 2022 £	Movement in funds Incoming Resources £	Balance at 1 April 2023 £	Movement in funds Incoming Resources £	Balance at 31 March 2024 £
Chopin Memorial Maintenance	116	-	116	-	116
Rotary	2,440	-	2,440	-	2,440
Partington	1,299	-	1,299	-	1,299
	<u>3,855</u>	<u>-</u>	<u>3,855</u>	<u>-</u>	<u>3,855</u>

The Chopin Memorial Maintenance Fund is restricted for the maintenance of the Chopin statue. The funds remaining are to be used for cleaning the statue.

The Rotary Fund is a restricted fund for the future maintenance of the Rotary Wheel within Tandie Hill Country Park where we have our planting site.

The Partington Fund is for tree work and fence installation and fruit tree planting.

20. Analysis of net assets between funds

Fund balances are represented by	Unrestricted			Unrestricted		Total 2023 £
	Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Funds 2023 £	Restricted Funds 2023 £	
Tangible assets	16,330	-	16,330	23,018	-	23,018
Investments	102,376	-	102,376	-	-	-
Current assets/(liabilities)	142,613	3,855	146,468	236,095	3,855	239,950
Long term liabilities	-	-	-	(642)	-	(642)
	<u>261,319</u>	<u>3,855</u>	<u>265,174</u>	<u>258,471</u>	<u>3,855</u>	<u>262,326</u>

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

England & Wales - Charity number 1096422

Accounts

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees:	J Carroll E Hardaker C Rowlands J H Belcham J Comyn-Platt P Metcalfe J S Lawson D J Corcoran G J McMahon
Charity Number:	1096422
Independence Examiner:	Mitchell Charlesworth (Audit) Limited 3rd Floor 44 Peter Street Manchester M2 5GP
Bankers:	National Westminster Bank PLC 10 Yorkshire Street Oldham OL1 1QT
Solicitors:	Butcher and Barlow Bank Street Bury Lancashire BL9 0DL

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

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Statement of Financial Activities	6
Balance Sheet	7
Notes to the Financial Statements	8 - 15

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2023

The trustees present their report and financial statements for the year ended 31 March 2023.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016).

Public Benefit

In the opinion of the trustees the activities of the Charity are clearly for public benefit, as evidenced by the objectives and activities noted below.

Charitable activities

The Charity plants memorial trees in memory of people and/or events in woodland locations throughout the UK. The Charity has 54 managed memorial forests throughout the UK which provide beautiful outdoor community spaces.

The Charity has donated over £1.6 Million to health-related organisations, assisted with the concept, design and installation of 15 permanent community memorials and worked with many Schools and Community Groups in conservation, protection, and environmental improvement activities.

Charitable objectives

- a) To relieve the mental, physical, and spiritual distress of people suffering from bereavement or loss, particularly through the provision of memorial forests and gardens in memory of their loved ones.
- b) To promote the conservation, protection, and improvement of the physical and natural environment by the creation of such forests and gardens.
- c) The relief of sickness and suffering internationally by the provision of grants and/or equipment to other charities, hospitals, and hospices.

In meeting these objectives, Life for a Life provides:

- A place to remember and scatter the ashes if required of a loved one.
- Woodlands for all to enjoy.
- Environmental and community engagement programmes.
- Donations to support local and national health related organisations.
- Conservation, protection, and environmental improvement activities.

Marketing

This year one of the main marketing objectives has been to continue to develop the new website to improve the user experience.

We communicate key messaging and our charitable activities to our supporters by regularly posting on our social media pages, across different channels.

To promote our memorial planting services and reach our target audience, where possible, we supply local register offices and funeral directors with printed materials to distribute on our behalf.

The Charity has hosted and supported a range of events alongside our partners and communities.

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2023

Health and safety

Health and Safety remains a key focus operationally and strategically to ensure all stakeholders are protected. Risk assessments and policies are reviewed and updated regularly to keep abreast of new regulations and advice given from appropriate sources. The trustees have assessed the major site risks to which the Charity is exposed and are satisfied that the systems are in place to mitigate exposure to the major risks at each site.

Planting sites

One of the main attractions of the Charity is undoubtedly the environmental impact that our planting sites provide. We are pleased with the progress of several planting sites, which have become operative over recent years.

Donations and gift in kind donations

It is an established custom and practice for the Charity to enquire of beneficiaries where and how monitory donations are spent. This ensures that the distribution of donated funds made by the Charity is apparent and fits with the aims and objectives indicated in the Charity's Trust Deed. This also gives rise to the Charity being able to publicise by way of social media where the charitable funds raised by the Charity are put back into the community and at the same time clearly indicates the contributions made within the community by the donors of Life for a Life Memorial Forests and Gardens.

Direct monetary donations	2023	2022
	£	£
Weston Hospice	-	1,500
Coffee 4 Craig	-	250
Brainwave Centre, Bridgwater	-	500
HFC Meadows, Lancaster	-	300
Royal Preston Hospital – Medequip4kids	-	1,500
After Matters	500	-
Blossom Manchester	1,200	-
Breast Cancer Unit, Yeovil	-	500
Oldham Mayor's Appeal Fund	1,160	160
Manchester Cathedral	1,000	-
Children's Burns Foundation	250	-
Brave the Shave, Macmillan	-	40
Royal British Legion, Manchester	1,085	-
St Margaret's Hospice, Yeovil	-	1,500
Cruse Bereavement Support	-	500
Doing It For Dylan	500	-
Freewheelers Blood Bikes Charity	500	-
Somewhere House, Somerset	-	500
Wythenshawe Park Farm	-	600
Friends of Tandle	-	100
Medequip4kids	-	500
New Start, Wythenshawe	-	500
Manchester NHS Foundation Trust - JustGiving	60	-
The Land Trust - Chester	11,766	11,535
Laudato Si Centre, Wardley	250	500
Oldham Mountain Rescue	500	-
Dr Kershaw's Hospice	-	50
Mero's World Foundation	475	-
Broughton House	1,385	40

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2023

Direct monetary donations	2023	2022
	£	£
Hope for Hasti	-	250
Salford Diocese - JustGiving	50	-
Willow Wood Hospice	2,000	-
Oldham Community Paediatric	974	-
	<hr/>	<hr/>
	23,655	21,325
	<hr/>	<hr/>
Gift in kind donations (see note 6):		
Dr Kershaw's Hospice Grounds Maintenance	1,500	1,960
Sholver maintenance	3,755	1,674
Laudato Si Centre	180	3,165
TCV Loan of mower	-	3,300
Dr. Kershaw's mower	-	1,068
Friends of Tandle Hill	840	393
Dovestone Working Group maintenance	-	800
Mersey Forest	1,680	1,170
Community Pollinator Patches Lancaster - Meadow Mowing	930	480
Hermitage Field Community Meadows	420	-
MAHDLO	190	-
Northern Lily, Oldham	540	-
Tabaris Highlanders 1939	285	-
	<hr/>	<hr/>
	10,320	14,010
	<hr/>	<hr/>
Total	33,975	35,335
	<hr/>	<hr/>

Biodiversity policy

It is the policy of the Charity to continually improve the way we manage our sites. Whilst trees offer many positive environmental benefits including carbon capture and sequestration, the Charity acknowledges management techniques must balance numerous objectives one of which is to improve biodiversity. This is illustrated in current management practice by a reduction in grass cutting regimes across sites to encourage proliferation of ground flora, creation of deadwood habitats (dead hedges and brush piles), hedge planting and management of wildflower meadows.

Human resources

Our staff remain a major asset to the Charity and we continue to focus on staff retention and development.

Chair's annual statement

We have welcomed a new Trustee to the Board during this financial year who has added to the strength and governance of the charity and all members of the Board of Trustees have acted in accordance with their duties and responsibilities to govern and further the objectives of the Charity.

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2023

The Trustees continue to act as Ambassadors for the charity, promoting the work to a wider audience of partners and stakeholders, adding credibility and stability to the long-term future aspirations and expansion of the Charity.

Trustee and Strategy Meetings have continued throughout the year and proved to be of considerable value in the day-to-day operations of the Charity and the strategic focus where investment in IT infrastructure and land negotiations have taken priority.

Our partnerships remain solid, and we are confident that negotiations around additional planting sites will be fruitful during the next financial year.

The Trustees' focus on financial stability has ensured the Charity is in a strong position now and for the future.

The Chair, together with the Board of Trustees is satisfied with the operations and strategic direction of the Charity and remains content with the progress which has been made during the year.

Financial review

A summary of the year's results can be found on page 7 of the accounts.

During the year total incoming resources were £405,843 compared to £510,319 in the previous year. Total resources expended in the year were £396,047 compared to £423,379 in the previous year.

Structure, governance and management

The Charity is a company limited by guarantee and is governed by a declaration of trust dated 20 February 2003 and a further declaration dated 27 October 2003.

It is the policy of the Charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six months' expenditure. The trustees considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Charity's current activities while consideration is given to ways in which additional funds may be raised.

The trustees have assessed the major risks to which the Charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks.

The trustees who served during the year and up to the date of signature of the financial statements were:

J Carroll
E Hardaker
C Rowlands
J H Belcham
J Comyn-Platt
P Metcalfe
J S Lawson
D J Corcoran
G J McMahon

The trustees are responsible for the appointment of new trustees. New trustees will only be appointed after due consideration is given to eligibility, personal competence, and specialist skills. New trustees when appointed are inducted into the working Charity by the existing trustees.

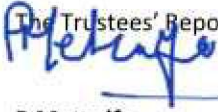
Health and Safety - Remains a key focus operationally and strategically to ensure all stakeholders are protected. Risk assessments and policies are reviewed and updated regularly to keep abreast of new regulations and advice given from appropriate sources.

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2023

The Trustees' Report was approved by the Board of Trustees by



P Metcalfe

Trustee

Date: 12/10/2023

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

FOR THE YEAR ENDED 31 MARCH 2023

I report to the charity trustees on my examination of the financial statements of Life for a Life Memorial Forests and Gardens (the Charity) for the year ended 31 March 2023 which are set out on pages 7 to 17.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2022 (the Act).

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

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

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 that in any material respect:

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

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

Mitchell Charlesworth

Alison Buckley FCA

Independent Examiner
Mitchell Charlesworth (Audit) Limited
3rd Floor, 44 Peter Street
Manchester
M2 5GP

Date: 12/10/2023

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £
Income from:							
Donations and legacies	3	395,250	-	395,250	499,866	-	499,866
Rental income	4	10,423	-	10,423	5,804	-	5,804
Miscellaneous Income		170	-	170	4,649	-	4,649
Total income		405,843	-	405,843	510,319	-	510,319
Expenditure on:							
Raising funds	5	-	-	-	1,575	-	1,575
Charitable activities	6	395,510	-	395,510	421,158	-	421,158
Other	11	537	-	537	646	-	646
Total resources expended		396,047	-	396,047	423,379	-	423,379
Net movement in funds		9,796	-	9,796	86,940	-	86,940
Fund balances at 1 April 2022		248,675	3,855	252,530	161,735	3,855	165,590
Fund balances at 31 March 2023		258,471	3,855	262,326	248,675	3,855	252,530

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The notes on pages 9 to 17 form part of these financial statements.

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

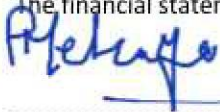
BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023		2022	
		£	£	£	£
Fixed assets					
Tangible assets	12		23,018		29,706
Current assets					
Debtors	13		-		-
Cash at bank and in hand		260,607		248,147	
		260,607		248,147	
Creditors: Amounts falling due within one year	15	(20,657)		(22,915)	
Net current assets			239,950		225,232
Total assets less current liabilities			262,968		254,938
Creditors: amounts falling due after more than one year	16		(642)		(2,408)
Net assets			262,326		252,530
Income funds					
Restricted funds	18		3,855		3,855
Unrestricted funds			258,471		248,675
			262,326		252,530

The notes on pages 9 to 17 form part of these financial statements.

The financial statements were approved by the Trustees on 12/10/2023 and signed on their behalf by



P Metcalfe
Trustee

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

1. Accounting policies

Charity information

Life for a Life Memorial Forests and Gardens is a registered charity (No. 1096422). Its registered office is The Woodland Suite, Chadderton Court, 451 Middleton Road, Chadderton, OL9 9LB.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Charity's governing document, the Charities Act 2022 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The Charity is a Public Benefit Entity as defined by FRS 102.

The Charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant are recognised at the time of the donation.

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

1.5 Resources expended

Income and expenses are included in the financial statements as they become receivable or due. Expenses include VAT where applicable as the Charity cannot reclaim it.

Expenditure is included on an accruals basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and machinery	20% reducing balance
Fixtures, fittings and equipment	20% reducing balance
Motor vehicles	20% straight line

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, and other short-term liquid investments with original maturities of three months or less.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the Charity's contractual obligations expire or are discharged or cancelled.

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

1.8 Leases

Leases are classified as finance leases whenever the terms of the lease transfer substantially all the risks and rewards of ownership to the lessee. All other leases are classified as operating leases.

Assets held under finance leases are recognised as assets at the lower of the asset's fair value at the date of inception and the present value of the minimum lease payments. The related liability is included in the balance sheet as a finance lease obligation. Lease payments are treated as consisting of capital and interest elements. The interest is charged to net income/(expenditure) for the year so as to produce a constant periodic rate of interest on the remaining balance of the liability.

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2. Critical accounting estimates and judgements

In the application of the Charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3. Donations and legacies	2023 £	2022 £
Donations and gifts	395,250	481,650
Grants received	-	18,216
	<u>395,250</u>	<u>499,866</u>
Donations and gifts		
Donations and gifts	394,961	481,650
Gift aid reclaimed	289	-
	<u>395,250</u>	<u>481,650</u>
Grants receivable for core activities		
Government grants	-	18,216
	<u>-</u>	<u>18,216</u>

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

4. Rental income received		Unrestricted Funds 2023 £	Unrestricted Funds 2022 £
Rental income from sublet of property		10,394	5,804
Interest receivable		29	-
		<u>10,423</u>	<u>5,804</u>
		<u><u>10,423</u></u>	<u><u>5,804</u></u>
5. Raising funds		Unrestricted Funds 2023 £	Unrestricted Funds 2022 £
Fundraising and publicity			
Staging fundraising events		-	1,575
		<u>-</u>	<u>1,575</u>
		<u><u>-</u></u>	<u><u>1,575</u></u>
6. Charitable activities	Memorial trees and gardens £	Gift in kind donations £	Total 2023 £
Staff costs	147,990	10,320	158,310
Depreciation and impairment	6,688	-	6,688
Rent, rates, gas and electricity	30,647	-	30,647
Insurance	7,026	-	7,026
Printing, postage and stationery	15,792	-	15,792
Telephone and computer	8,964	-	8,964
Motor and travel	18,184	-	18,184
Cleaning	440	-	440
Trees and memorials	82,954	-	82,954
Bank charges	3,198	-	3,198
Donations (see note 7)	23,655	-	23,655
Repairs and renewals	21,902	-	21,902
Training	4,049	-	4,049
Sundry expenses	577	-	577
	<u>372,066</u>	<u>10,320</u>	<u>382,386</u>
Share of governance costs (see note 8)	13,124	-	13,124
	<u>385,190</u>	<u>10,320</u>	<u>395,510</u>
	<u><u>385,190</u></u>	<u><u>10,320</u></u>	<u><u>395,510</u></u>

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

6. Charitable activities	Memorial trees and gardens £	Gift in kind donations £	Total 2022 £	
Staff costs	136,406	14,010	150,416	
Depreciation and impairment	8,854	-	8,854	
Rent, rates, gas and electricity	29,219	-	29,219	
Insurance	5,974	-	5,974	
Printing, postage and stationery	17,313	-	17,313	
Telephone and computer	12,670	-	12,670	
Motor and travel	17,631	-	17,631	
Cleaning	490	-	490	
Trees and memorials	103,786	-	103,786	
Bank charges	4,612	-	4,612	
Donations (see note 7)	21,325	-	21,325	
Repairs and renewals	36,247	-	36,247	
Training	4,443	-	4,443	
	<u>398,970</u>	<u>14,010</u>	<u>412,980</u>	
Share of governance costs (see note 8)	8,178	-	8,178	
	<u>407,148</u>	<u>14,010</u>	<u>421,158</u>	
7. Donations			2023	2022
			£	£
Donations			23,655	21,325
Gift in kind donations			10,320	14,010
			<u>33,975</u>	<u>35,335</u>

A full breakdown of the donations paid and gifts in kind are provided on page 3 of these financial statements.

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

8.	Support costs	Support Costs £	Governance Costs £	2023 £	2022 £	Basis of Allocation
	Accountancy fees	-	4,936	4,936	5,726	Governance
	Legal and professional	-	8,188	8,188	2,492	Governance
		-	13,124	13,124	8,218	
	Analysed between charitable activities	-	13,124	13,124	8,218	

Governance costs includes independent examination fees of £2,760 (2022 - £1,800).

There have been no support costs for the past two years.

9. Trustees

None of the Trustees, or any persons connected with them, received any remuneration or benefits from the Charity during the year.

10.	Employees	2023 No.	2022 No.
	Average monthly number of employees during the year	7	8
		2023 £	2022 £
	Employment costs		
	Wages and salaries	158,310	150,416
11.	Other costs	2023 £	2022 £
	Financing costs	537	646
		537	646

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

12. Tangible fixed assets	Plant and Machinery £	Fixtures, Fittings and Equipment £	Motor Vehicles £	Total £
Cost				
At 1 April 2022	57,216	5,988	22,188	85,392
Additions	-	-	-	-
At 31 March 2023	57,216	5,988	22,188	85,392
Depreciation and impairment				
At 1 April 2022	31,513	1,985	22,188	55,686
Depreciation charged in the year	5,701	987	-	6,688
At 31 March 2023	37,214	2,972	22,188	62,374
Carrying amount				
At 31 March 2023	20,002	3,016	-	23,018
At 31 March 2022	25,703	4,003	-	29,706
13. Debtors				
			2023	2022
			£	£
Amounts falling due within one year:				
Prepayments and accrued income			-	-
			-	-
14. Finance lease commitments				
			2023	2022
			£	£
Future minimum lease payments due under finance leases:				
Within one year			1,987	1,987
Within two and five years			642	2,408
			2,629	4,395

The finance lease relates to a motor vehicle and a mower included in fixed assets.
The liabilities are secured on the assets to which they relate.

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

15. Creditors: amounts falling due within one year	2023 £	2022 £
Obligations under finance leases (note 14)	1,987	1,987
Other taxation and social security	3,244	2,656
Trade creditors	11,641	14,161
Other creditors	1,485	2,736
Accruals and deferred income	2,300	1,375
	<u>20,657</u>	<u>22,915</u>
	<u><u>20,657</u></u>	<u><u>22,915</u></u>
16. Creditors: amounts falling due after more than one year	2023 £	2022 £
Obligations under finance leases (note 14)	642	2,408
	<u>642</u>	<u>2,408</u>
	<u><u>642</u></u>	<u><u>2,408</u></u>

The obligations under finance leases are secured on the assets to which they relate.

17. Retirement benefit schemes

The Charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the Charity in an independently administered fund.

18. Restricted funds

The income funds of the Charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 April 2021 £	Movement in funds Incoming Resources £	Balance at 1 April 2022 £	Movement in funds Incoming Resources £	Balance at 31 March 2023 £
Chopin Memorial Maintenance	116	-	116	-	116
Rotary	2,440	-	2,440	-	2,440
Partington	1,299	-	1,299	-	1,299
	<u>3,855</u>	<u>-</u>	<u>3,855</u>	<u>-</u>	<u>3,855</u>
	<u><u>3,855</u></u>	<u><u>-</u></u>	<u><u>3,855</u></u>	<u><u>-</u></u>	<u><u>3,855</u></u>

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

18. Restricted funds [Continued]

The Chopin Memorial Maintenance Fund is restricted for the maintenance of the Chopin statue. The funds remaining are to be used for cleaning the statue.

The Rotary Fund is a restricted fund for the future maintenance of the Rotary Wheel within Tandie Hill Country Park where we have our planting site.

The Partington Fund is for tree work and fence installation and fruit tree planting.

19. Analysis of net assets between funds

	Unrestricted			Unrestricted		
	Funds	Restricted	Total	Funds	Restricted	Total
	2023	Funds 2023	2023	2022	Funds 2022	2022
	£	£	£	£	£	£
Fund balances at 31 March 2022 are represented by:						
Tangible assets	23,018	-	23,018	29,706	-	29,706
Current assets/(liabilities)	236,095	3,855	239,950	221,377	3,855	225,232
Long term liabilities	(642)	-	(642)	(2,408)	-	(2,408)
	<u>258,471</u>	<u>3,855</u>	<u>262,326</u>	<u>248,675</u>	<u>3,855</u>	<u>252,530</u>

20. Related party transactions

Daniel Gamer was a Trustee of the Charity and is also a Director of Cloud 53 Limited who have supplied goods and services of £nil (2022 - £3,404).

Jane Carroll is a Trustee of the Charity and is also a Partner of Solutions for HR who have supplied services of £nil (2022 - £180).

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

England & Wales - Charity number 1096422

Accounts

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees:	J Carroll E Hardaker C Rowlands J H Belcham J Comyn-Platt P Metcalfe J S Lawson D J Corcoran
Charity Number:	1096422
Independence Examiner:	Mitchell Charlesworth (Audit) Limited 3rd Floor 44 Peter Street Manchester M2 5GP
Bankers:	National Westminster Bank PLC 10 Yorkshire Street Oldham OL1 1QT
Solicitors:	Butcher and Barlow Bank Street Bury Lancashire BL9 0DL

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

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Notes to the Financial Statements	8 - 15

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2022

The trustees present their report and financial statements for the year ended 31 March 2022.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016).

Public Benefit

In the opinion of the trustees the activities of the Charity are clearly for public benefit, as evidenced by the objectives and activities noted below.

Charitable activities

The Charity plants memorial trees in memory of people and/or events in woodland locations throughout the UK. The Charity has 48 managed memorial forests throughout the UK which provide beautiful outdoor community spaces.

The Charity has donated over £1.5 Million to health-related organisations, assisted with the concept, design and installation of 15 permanent community memorials and worked with many Schools and Community Groups in conservation, protection, and environmental improvement activities.

Charitable objectives

- a) To relieve the mental, physical, and spiritual distress of people suffering from bereavement or loss, particularly through the provision of memorial forests and gardens in memory of their loved ones.
- b) To promote the conservation, protection, and improvement of the physical and natural environment by the creation of such forests and gardens.
- c) The relief of sickness and suffering internationally by the provision of grants and/or equipment to other charities, hospitals, and hospices.

In meeting these objectives, Life for a Life provides:

- A place to remember and scatter the ashes if required of a loved one.
- Woodlands for all to enjoy.
- Environmental and community engagement programmes.
- Donations to support local and national health related organisations.
- Conservation, protection, and environmental improvement activities.

Marketing

This year one of the main marketing objectives has been to continue to develop the new website to improve the user experience.

We have continued to communicate key messaging and our charitable activities to our supporters by regularly posting on our social media pages, across different channels.

To promote our memorial planting services and reach our target audience, where possible, we supply local register offices and funeral directors with printed materials to distribute on our behalf.

Throughout the year the Charity has hosted and supported a range of events alongside our partners and communities.

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2022

Health and safety

Health and Safety remains a key focus operationally and strategically to ensure all stakeholders are protected. Risk assessments and policies are reviewed and updated regularly to keep abreast of new regulations and advice given from appropriate sources. The trustees have assessed the major site risks to which the Charity is exposed and are satisfied that the systems are in place to mitigate exposure to the major risks at each site are adequate.

Planting sites

One of the main attractions of the Charity is undoubtedly the environmental impact that our planting sites provide.

We are pleased with the progress of several planting sites, which have become operative over the last two years.

Donations and gift in kind donations

It has now become an established custom and practice for the Charity to respectfully enquire where and how monitory donations are spent. This ensures that the distribution of donated funds made by the Charity is apparent and fits with the aims and objectives indicated in the Charity's Trust Deed. This also gives rise to the Charity being able to publicise to the public by way of social media where the charitable funds raised by the Charity are put back into the community and at the same time clearly indicates the contributions made within the community by the donors of Life for a Life Memorial Forests and Gardens.

Direct monetary donations	2022	2021
	£	£
Weston Hospice	1,500	-
Coffee 4 Craig	250	250
Brainwave Centre, Bridgwater	500	-
HFC Meadows, Lancaster	300	-
Royal Preston Hospital – Medequip4kids	1,500	-
Derian House Children's Hospice	-	500
Fishing for Life	-	500
Breast Cancer Unit, Yeovil	500	-
Oldham Mayor's Appeal Fund	160	-
Manchester Cathedral	-	500
Children's Burns Foundation	-	250
Brave the Shave, Macmillan	40	-
Royal British Legion, Manchester	-	307
St Margaret's Hospice, Yeovil	1,500	500
Cruse Bereavement Support	11,535	-
Children's Hospice South West	-	500
Bolton Hospice	-	500
Somewhere House, Somerset	500	-
Wythenshawe Park Farm	600	-
Friends of Tandle	100	-
Medequip4kids	500	-
New Start, Wythenshawe	500	-
St Josephs Hospice, (Jospice)	-	1,500
The Land Trust - Chester	50	11,309
Laudato Si Centre, Wardley	500	2,665
Oldham Mountain Rescue	-	250
Dr Kershaw's Hospice	500	1,500
Royal Manchester Children's Hospital	-	500
Broughton House	40	250

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2022

Direct monetary donations	2022	2021
	£	£
Hope for Hasti	250	250
Community Pollinator Patches, Lancaster	-	400
	<hr/>	<hr/>
	21,325	22,431
	<hr/>	<hr/>
Gift in kind donations (see note 6):		
Dr Kershaw's Grass Cutting and Hedge Removal	1,960	3,500
Sholver maintenance	1,674	1,290
Laudato Si Centre	3,165	480
TCV Loan of mower	3,300	-
Dr. Kershaw's mower	1,068	-
Friends of Tandle Hill	393	-
Dovestone Working Group maintenance	800	800
Mersey Forest	1,170	770
Community Pollinator Patches Lancaster - Meadow Mowing	480	480
	<hr/>	<hr/>
	14,010	7,320
	<hr/>	<hr/>
Total	35,335	29,751
	<hr/>	<hr/>

Biodiversity policy

It is the policy of the Charity to continually improve the way we manage our sites. Whilst trees offer many positive environmental benefits including carbon capture and sequestration, the Charity acknowledges management techniques must balance numerous objectives one of which is to improve biodiversity. This is illustrated in current management practice by a reduction in grass cutting regimes across sites to encourage proliferation of ground flora, creation of deadwood habitats (dead hedges and brush piles), hedge planting and over at the Crook O'Lune the establishment and continued management of a 5-acre wildflower flood plain meadow, which in a recent survey showed an increase in pollinator activity.

Human resources

Our staff remain a major asset to the Charity and we continue to focus on staff retention and development.

Chair's annual statement

We have welcomed two new Trustees to the Board during this financial year who have added to the strength and governance of the charity and all members of the Board of Trustees have acted in accordance with their duties and responsibilities to govern and further the objectives of the Charity.

The Trustees continue to act as Ambassadors for the charity, promoting the work to a wider audience of partners and stakeholders, adding credibility and stability to the long-term future aspirations and expansion of the Charity.

Trustee and Strategy Meetings have continued throughout the year and proved to be of considerable value in the day-to-day operations of the Charity and the strategic focus where investment in IT infrastructure and land negotiations have taken priority.

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2022

Our partnerships remain solid, and we are confident that negotiations around additional planting sites will be fruitful during the next financial year.

The Trustees' focus on financial stability has ensured the Charity is in a strong position now and for the future.

The Chair, together with the Board of Trustees is satisfied with the operations and strategic direction of the Charity and remains content with the progress which has been made during the year.

Financial review

A summary of the year's results can be found on page 7 of the accounts.

During the year total incoming resources were £510,319 compared to £403,953 in the previous year. Total resources expended in the year were £423,379 compared to £279,184 in the previous year.

Structure, governance and management

The Charity is a company limited by guarantee and is governed by a declaration of trust dated 20 February 2003 and a further declaration dated 27 October 2003.

It is the policy of the Charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six months' expenditure. The trustees considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Charity's current activities while consideration is given to ways in which additional funds may be raised.

The trustees have assessed the major risks to which the Charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks.

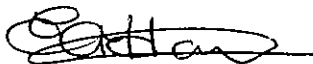
The trustees who served during the year and up to the date of signature of the financial statements were:

J Carroll
Daniel J Corcoran (Appointed 21st September 2021)
E Hardaker
C Rowlands
J Comyn-Platt
P Metcalfe
J H Belcham
J Lawson (Appointed 6th July 2021)

The trustees are responsible for the appointment of new trustees. New trustees will only be appointed after due consideration is given to eligibility, personal competence, and specialist skills. New trustees when appointed are inducted into the working Charity by the existing trustees.

Health and Safety - Remains a key focus operationally and strategically to ensure all stakeholders are protected. Risk assessments and policies are reviewed and updated regularly to keep abreast of new regulations and advice given from appropriate sources.

The Trustees' Report was approved by the Board of Trustees by



E Hardaker
Trustee

Date: 4 NOV 2022

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

FOR THE YEAR ENDED 31 MARCH 2022

I report to the charity trustees on my examination of the financial statements of Life for a Life Memorial Forests and Gardens (the Charity) for the year ended 31 March 2022 which are set out on pages 6 to 15.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

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 that in any material respect:

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

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

Mitchell Charlesworth

Alison Buckley FCA
Independent Examiner
Mitchell Charlesworth (Audit) Limited
3rd Floor, 44 Peter Street
Manchester
M2 5GP

Date: 04/11/2022

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

		Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total 2021 £
Income from:	Notes						
Donations and legacies	3	499,866	-	499,866	397,156	-	397,156
Rental income	4	5,804	-	5,804	6,797	-	6,797
Miscellaneous Income		4,649	-	4,649			
Total income		510,319	-	510,319	403,953	-	403,953
Expenditure on:							
Raising funds	5	1,575	-	1,575	1,010	-	1,010
Charitable activities	6	421,158	-	421,158	276,828	-	276,828
Other	11	646	-	646	1,346	-	1,346
Total resources expended		423,379	-	423,379	279,184	-	279,184
Net movement in funds		86,940	-	86,940	124,769	-	124,769
Fund balances at 1 April 2021		161,735	3,855	165,590	36,966	3,855	40,821
Fund balances at 31 March 2022		248,675	3,855	252,530	161,735	3,855	165,590

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The notes on pages 8 to 15 form part of these financial statements.

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS


BALANCE SHEET

AS AT 31 MARCH 2022

	Notes	2022		2021	
		£	£	£	£
Fixed assets					
Tangible assets	12	29,706		26,002	
Current assets					
Debtors	13	-		4,353	
Cash at bank and in hand		<u>248,147</u>		<u>167,486</u>	
		248,147		171,839	
Creditors: Amounts falling due within one year	15	<u>(22,915)</u>		<u>(27,856)</u>	
Net current assets			<u>225,232</u>		<u>143,983</u>
Total assets less current liabilities			254,938		169,985
Creditors: amounts falling due after more than one year	16		<u>(2,408)</u>		<u>(4,395)</u>
Net assets			<u>252,530</u>		<u>165,590</u>
Income funds					
Restricted funds	18		3,855		3,855
Unrestricted funds			<u>248,675</u>		<u>161,735</u>
			<u>252,530</u>		<u>165,590</u>

The notes on pages 8 to 15 form part of these financial statements.

The financial statements were approved by the Trustees on 4 Nov 2022 and signed on their behalf by



E Hardaker
Trustee

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

1. Accounting policies

Charity information

Life for a Life Memorial Forests and Gardens is a registered charity (No. 1096422). Its registered office is The Woodland Suite, Chadderton Court, 451 Middleton Road, Chadderton, OL9 9LB.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The Charity is a Public Benefit Entity as defined by FRS 102.

The Charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

1.5 Resources expended

Income and expenses are included in the financial statements as they become receivable or due. Expenses include VAT where applicable as the company cannot reclaim it.

Expenditure is included on an accruals basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and machinery	20% reducing balance
Fixtures, fittings and equipment	20% reducing balance
Motor vehicles	20% straight line

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, and other short-term liquid investments with original maturities of three months or less.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the Charity's contractual obligations expire or are discharged or cancelled.

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

1.8 Leases

Leases are classified as finance leases whenever the terms of the lease transfer substantially all the risks and rewards of ownership to the lessee. All other leases are classified as operating leases.

Assets held under finance leases are recognised as assets at the lower of the asset's fair value at the date of inception and the present value of the minimum lease payments. The related liability is included in the balance sheet as a finance lease obligation. Lease payments are treated as consisting of capital and interest elements. The interest is charged to net income/(expenditure) for the year so as to produce a constant periodic rate of interest on the remaining balance of the liability.

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2. Critical accounting estimates and judgements

In the application of the Charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3. Donations and legacies	2022	2021
	£	£
Donations and gifts	481,650	349,180
Grants received	18,216	47,976
	<u>499,866</u>	<u>397,156</u>
Donations and gifts		
Donations and gifts	481,650	323,891
Gift aid reclaimed	-	25,289
	<u>481,650</u>	<u>349,180</u>
Grants receivable for core activities		
Government grants	18,216	47,976
	<u>18,216</u>	<u>47,976</u>

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

4. Rental income received		Unrestricted Funds 2022 £	Unrestricted Funds 2021 £
Rental income from sublet of property		5,804	6,788
Interest receivable		-	9
		<u>5,804</u>	<u>6,797</u>
5. Raising funds		Unrestricted Funds 2022 £	Unrestricted Funds 2021 £
Fundraising and publicity			
Staging fundraising events		1,575	1,010
		<u>1,575</u>	<u>1,010</u>
6. Charitable activities	Memorial trees and gardens £	Gift in kind donations £	Total 2022 £
Staff costs	136,406	14,010	150,416
Depreciation and impairment	8,854	-	8,854
Rent, rates, gas and electricity	29,219	-	29,219
Insurance	5,974	-	5,974
Printing, postage and stationery	17,313	-	17,313
Telephone and computer	12,670	-	12,670
Motor and travel	17,631	-	17,631
Cleaning	490	-	490
Trees and memorials	103,786	-	103,786
Bank charges	4,612	-	4,612
Donations (see note 7)	21,325	-	21,325
Repairs and renewals	36,247	-	36,247
Training	4,443	-	4,443
	<u>398,970</u>	<u>14,010</u>	<u>412,980</u>
Share of governance costs (see note 8)	8,178	-	8,178
	<u>407,148</u>	<u>14,010</u>	<u>421,158</u>

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

6. Charitable activities	Memorial trees and gardens £	Gift in kind donations £	Total 2021 £
Staff costs	105,313	7,320	112,633
Depreciation and impairment	9,615	-	9,615
Rent, rates, gas and electricity	22,666	-	22,666
Insurance	4,956	-	4,956
Printing, postage and stationery	16,261	-	16,261
Telephone and computer	8,500	-	8,500
Motor and travel	9,770	-	9,770
Cleaning	414	-	414
Trees and memorials	35,606	-	35,606
Bank charges	1,886	-	1,886
Donations (see note 7)	22,431	-	22,431
Repairs and renewals	26,352	-	26,352
Training	1,350	-	1,350
	<u>265,120</u>	<u>7,320</u>	<u>272,440</u>
Share of governance costs (see note 8)	4,388	-	4,388
	<u>269,508</u>	<u>7,320</u>	<u>276,828</u>

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

7. Donations	2022 £	2021 £
Donations	21,325	22,431
Gift in kind donations	14,010	7,320
	<u>35,335</u>	<u>29,751</u>

A full breakdown of the donations paid and gifts in kind are provided on page 3 of these financial statements.

8. Support costs	Support Costs £	Governance Costs £	2022 £	2021 £	Basis of Allocation
Accountancy fees	-	5,726	5,726	2,052	Governance
Legal and professional	-	2,492	2,492	2,336	Governance
	<u>-</u>	<u>8,218</u>	<u>8,218</u>	<u>4,388</u>	
Analysed between charitable activities	<u>-</u>	<u>8,218</u>	<u>8,218</u>	<u>4,388</u>	

Governance costs includes independent examination fees of £1,375 (2021 - £1,620).

There have been no support costs for the past two years

9. Trustees

None of the trustees, or any persons connected with them, received any remuneration or benefits from the Charity during the year.

10. Employees	2022 No.	2021 No.
Average monthly number of employees during the year	8	6
	<u>8</u>	<u>6</u>
	2022 £	2021 £
Employment costs		
Wages and salaries	150,416	112,633
	<u>150,416</u>	<u>112,633</u>

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

11. Other costs			2022	2021
			£	£
Financing costs			646	1,346
			<u>646</u>	<u>1,346</u>
			<u><u>646</u></u>	<u><u>1,346</u></u>
12. Tangible fixed assets				
	Plant and Machinery	Fixtures, Fittings and Equipment	Motor Vehicles	Total
	£	£	£	£
Cost				
At 1 April 2021	44,658	5,988	22,188	72,834
Additions	12,558	-	-	12,558
	<u>57,216</u>	<u>5,988</u>	<u>22,188</u>	<u>85,392</u>
At 31 March 2022	57,216	5,988	22,188	85,392
Depreciation and impairment				
At 1 April 2021	25,113	1,010	20,709	46,832
Depreciation charged in the year	6,400	975	1,479	8,854
	<u>31,513</u>	<u>1,985</u>	<u>22,188</u>	<u>55,686</u>
At 31 March 2022	31,513	1,985	22,188	55,686
Carrying amount				
At 31 March 2022	25,703	4,003	-	29,706
	<u><u>25,703</u></u>	<u><u>4,003</u></u>	<u><u>-</u></u>	<u><u>29,706</u></u>
At 31 March 2021	19,545	4,978	1,479	26,002
	<u><u>19,545</u></u>	<u><u>4,978</u></u>	<u><u>1,479</u></u>	<u><u>26,002</u></u>
13. Debtors			2022	2021
			£	£
Amounts falling due within one year:				
Other debtors			-	1,233
Prepayments and accrued income			-	3,120
			<u>-</u>	<u>4,353</u>
			<u><u>-</u></u>	<u><u>4,353</u></u>
14. Finance lease commitments			2022	2021
			£	£
Future minimum lease payments due under finance leases:				
Within one year			1,987	3,466
Within two and five years			2,408	4,395
			<u>4,395</u>	<u>7,861</u>
			<u><u>4,395</u></u>	<u><u>7,861</u></u>

The finance lease relates to a motor vehicle and a mower included in fixed assets.

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

15. Creditors: amounts falling due within one year	2022	2021
	£	£
Obligations under finance leases (note 14)	1,987	3,466
Other taxation and social security	2,656	2,115
Trade creditors	14,161	16,820
Other creditors	2,736	2,215
Accruals and deferred income	1,375	3,240
	<u>22,915</u>	<u>27,856</u>
	<u>22,915</u>	<u>27,856</u>
16. Creditors: amounts falling due after more than one year	2022	2021
	£	£
Obligations under finance leases (note 14)	2,408	4,395
	<u>2,408</u>	<u>4,395</u>

The obligations under finance leases are secured on the assets to which they relate.

17. Retirement benefit schemes

The Charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the Charity in an independently administered fund.

18. Restricted funds

The income funds of the Charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 April 2020	Movement in funds	Balance at 1 April 2021	Movement in funds	Balance at 31 March 2022
	£	Incoming Resources	£	Incoming Resources	£
Chopin Memorial Maintenance	116	-	116	-	116
Rotary	2,440	-	2,440	-	2,440
Partington	1,299	-	1,299	-	1,299
	<u>3,855</u>	<u>-</u>	<u>3,855</u>	<u>-</u>	<u>3,855</u>

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

18. Restricted funds [Continued]

The Chopin Memorial Maintenance Fund is restricted for the maintenance of the Chopin statue. The funds remaining are to be used for cleaning the statue.

The Rotary Fund is a restricted fund for the future maintenance of the Rotary Wheel within Tandie Hill Country Park where we have our planting site.

The Partington Fund is for tree work and fence installation and fruit tree planting.

19. Analysis of net assets between funds

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total 2021 £
Fund balances at 31 March 2022 are represented by:						
Tangible assets	29,706	-	29,706	26,002	-	26,002
Current assets/(liabilities)	221,377	3,855	225,232	140,128	3,855	143,983
Long term liabilities	(2,408)	-	(2,408)	(4,395)	-	(4,395)
	<u>248,675</u>	<u>3,855</u>	<u>252,530</u>	<u>161,735</u>	<u>3,855</u>	<u>165,590</u>

20. Related party transactions

Daniel Gamer was a trustee of the Charity and is also a director of Cloud 53 Limited who have supplied goods and services of £3,404 (2021 - £4,653).

Jane Carroll is a trustee of the Charity and is also a partner of Solutions for HR who have supplied services of £180 (2021 - £180).

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS

England & Wales - Charity number 1096422

Accounts

Charity Registration No. 1096422

LIFE FOR A LIFE
MEMORIAL FORESTS AND GARDENS
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

**LIFE FOR A LIFE
MEMORIAL FORESTS AND GARDENS
LEGAL AND ADMINISTRATIVE INFORMATION**

Trustees

J Carroll
E Hardaker
C Rowlands
J Comyn-Platt
P Metcalfe
J H Belcham
J Lawson

(Appointed 6 July 2021)

Charity number

1096422

Independent examiner

Azets Audit Services
Alpha House
4 Greek Street
Stockport
Cheshire
SK3 8AB

Bankers

National Westminster Bank PLC
10 Yorkshire Street
Oldham
OL1 1QT

Solicitors

United Kingdom
Butcher and Barlow
Bank Street
Bury
Lancashire
United Kingdom
BL9 0DL

**LIFE FOR A LIFE
MEMORIAL FORESTS AND GARDENS
CONTENTS**

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Trustees' report	1 - 5
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Statement of financial activities	7
Balance sheet	8
Notes to the accounts	9 - 17

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2021

The trustees present their report and financial statements for the year ended 31 March 2021.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016).

Public Benefit

In the opinion of the trustees the activities of the Charity are clearly for public benefit, as evidenced by the objectives and activities noted below.

Objectives and activities

The Charity plants memorial trees in memory of people and/or events in woodland locations throughout the UK. The Charity has 48 managed memorial forests throughout the UK which provide beautiful outdoor community spaces.

The Charity has donated over £1.5 Million to health related organisations, assisted with the concept, design and installation of 15 permanent community memorials and worked with many Schools and Community Groups in conservation, protection and environmental improvement activities.

Charitable Objectives

- A. To relieve the mental, physical, and spiritual distress of people suffering from bereavement or loss, particularly through the provision of memorial forests and gardens in memory of their loved ones.
- B. To promote the conservation, protection and improvement of the physical and natural environment by the creation of such forests and gardens.
- C. The relief of sickness and suffering internationally by the provision of grants and/or equipment to other charities, hospitals and hospices

In meeting these objectives, Life for a Life provides:

- A place to remember and scatter the ashes if required of a loved one
- Woodlands for all to enjoy
- Environmental and community engagement programmes
- Donations to support local and national health related organisations
- Conservation, protection and environmental improvement activities

Marketing

Marketing focus this financial year has been on the development of a new website and CRM system to further our strategic marketing development.

We have existing and established new partnerships in order to encourage community engagement which will result in benefits to the environment. Some of these partners include:

- Starling Wood Re-generation Project at Beacon Fell
- Community Pollinator Patch, Lancaster
- Friends of Countess of Chester
- Mersey Forest
- City of Trees Manchester
- Dovestone Partnership
- Sholver Millennium Green Trust
- Laudato SI, Wardley Hall

**LIFE FOR A LIFE
MEMORIAL FORESTS AND GARDENS
TRUSTEES' REPORT (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2021

Health and Safety

Health and Safety remains a key focus operationally and strategically to ensure all stakeholders are protected. Risk assessments and policies are reviewed and updated regularly in order to keep abreast of new regulations and advice given from appropriate sources. The trustees have assessed the major site risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks at each site.

Planting sites

One of the main attractions of the Charity is undoubtedly the environmental impact that our planting sites provide.

We are pleased with the progress of several planting sites, the following are currently under negotiation and/or nearing completion

Frickley Country Park, Pontefract, West Yorkshire
Lowes Road, Bury
Kirkstall Abbey, Leeds

**LIFE FOR A LIFE
MEMORIAL FORESTS AND GARDENS
TRUSTEES' REPORT (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2021

Direct Monetary Donations	2021	2020
	£	£
Claire House	-	1,024
Coffee 4 Craig	250	-
Comerstone Manchester	-	500
Chernobyl Children's Life Line - Oldham Link	-	1,500
Derian House Children's Hospice	500	-
Fishing for Life	500	-
Manchester Cathedral	500	1,000
Children's Burns Foundation	250	-
Royal British Legion, Manchester	307	-
St Margaret's Hospice, Yeovil	500	-
Children's Hospice South West	500	-
Bolton Hospice	500	-
Royal British Legion	-	405
St Josephs Hospice, (Jospice)	1,500	-
The Land Trust - Chester	11,309	11,088
Laudato Si Centre, Wardley	2,665	-
Oldham Mountain Rescue	250	500
Dr Kershaw's Hospice	1,500	-
Royal Manchester Children's Hospital	500	-
Broughton House	250	-
Hope for Hasti	250	-
Community Pollinator Patches, Lancaster	400	-
	<u>22,431</u>	<u>16,017</u>
 Gift in Kind Donations (see note 6)		
Dr Kershaw's Grass Cutting and Hedge Removal	3,500	3,650
Sholwer maintenance	1,290	1,290
Laudato Si Centre	480	480
Lune Valley Bee Keepers	-	2,084
Beacon Fell	-	800
Dovestone Working Group maintenance	800	800
Mersey Forest	770	3,620
Community Pollinator Patches Lancaster - Meadow Mowing	480	-
	<u>7,320</u>	<u>12,724</u>
Total	<u><u>29,751</u></u>	<u><u>28,741</u></u>

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Donations and Gift in Kind Donations

It has now become an established custom and practice for the Charity to respectfully enquire where and how monitory donations are spent. This ensures that the distribution of donated funds made by the Charity is apparent and fits with the aims and objectives indicated in the Charity's Trust Deed. This also gives rise to the Charity being able to publicise to the general public by way of social media where the charitable funds raised by the Charity are put back into the community and at the same time clearly indicates the contributions made within the community by the donors of "Life for a Life" Memorial Forest.

Biodiversity Policy

It is the policy of the Charity to continually improve the way we manage our sites. Whilst trees offer many positive environmental benefits including carbon capture and sequestration, the charity acknowledges management techniques must balance numerous objectives one of which is to improve biodiversity. This is illustrated in current management practice by a reduction in grass cutting regimes across sites to encourage proliferation of ground flora, creation deadwood habitats (dead hedges and brash piles), hedge planting and over at the Crook O'Lune the establishment and continued management of a 5 acre wildflower flood plain meadow, which in a recent survey showed an increase in pollinator activity.

Human Resources

Our staff remain a major asset to the Charity and we continue to focus on staff retention and development.

Chair Annual Statement

I am pleased to report that during this financial year all members of the Board of Trustees have acted in accordance with the duties and responsibilities expected and contributed to the governance and objectives of the Charity.

The Trustees continue to act as Ambassadors for the charity, promoting the work to a wider audience of partners and stakeholders, adding credibility and stability to the long-term future aspirations and expansion of the Charity.

Trustee and Strategy Meetings have continued throughout the year and proved to be of considerable value in the day to day operations of the Charity and the strategic focus.

Covid has impacted on our strategic development considerably in this financial year with negotiations for land having stalled. Nevertheless, partnerships remain solid and we remain confident that additional planting sites will be added to our portfolio during the next financial year.

During this financial year the Trustees focused successfully on financial stability within the uncertainty of covid and we remain confident in the Charity's governance.

The Chair, together with the Board of Trustees is satisfied with the operations and strategic direction of the Charity and remains content with the progress which has been made during the year.

Financial review

A summary of the year's results can be found on page 7 of the accounts.

During the year total incoming resources were £403,953 compared to £342,542 in the previous year.

Total resources expended in the year were £279,184 compared to £324,490 in the previous year.

**LIFE FOR A LIFE
MEMORIAL FORESTS AND GARDENS
TRUSTEES' REPORT (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2021

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The charity is a company limited by guarantee and is governed by a declaration of trust dated 20 February 2003 and a further declaration on 27 October 2003.

The trustees who served during the year and up to the date of signature of the financial statements were:

J Carroll
D T Garner (Resigned 1 June 2021)
E Hardaker
C Rowlands
J Comyn-Platt
P Metcalfe
J H Belcham
J Lawson (Appointed 6 July 2021)

The trustees are responsible for the appointment of new trustees. New trustees will only be appointed after due consideration is given to eligibility, personal competence and specialist skills. New trustees when appointed are inducted into the working charity by the existing trustees.

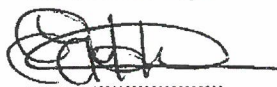
The Trustee recruitment and induction process ensures that new trustees will only be appointed after due consideration is given to eligibility, personal competence and specialist skills. New trustees when appointed are inducted into the working charity by the existing trustees.

Reserves - It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to six month's expenditure. The trustees considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised.

Risk audit - The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Health and Safety – Remains a key focus operationally and strategically to ensure all stakeholders are protected. Risk assessments and policies are reviewed and updated regularly in order to keep abreast of new regulations and advice given from appropriate sources.

The trustees' report was approved by the Board of Trustees.



E Hardaker

Trustee

Dated: 21/9/2021

LIFE FOR A LIFE MEMORIAL FORESTS AND GARDENS INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF LIFE FOR A LIFE

I report to the trustees on my examination of the financial statements of Life for a Life (the charity) for the year ended 31 March 2021.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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 that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

Jonathan Ward ACA
Azets Audit Services
Alpha House
4 Greek Street
Stockport
Cheshire
SK3 8AB



22 / 7 / 2021.

**LIFE FOR A LIFE
MEMORIAL FORESTS AND GARDENS
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
<u>Income from:</u>							
Donations and legacies	3	397,156	-	397,156	335,955	-	335,955
Rental income received	4	6,797	-	6,797	6,587	-	6,587
Total income		403,953	-	403,953	342,542	-	342,542
<u>Expenditure on:</u>							
Raising funds	5	1,010	-	1,010	945	-	945
Charitable activities	6	276,828	-	276,828	322,066	-	322,066
Other	11	1,346	-	1,346	1,479	-	1,479
Total resources expended		279,184	-	279,184	324,490	-	324,490
Net income for the year/ Net movement in funds		124,769	-	124,769	18,052	-	18,052
Fund balances at 1 April 2020		36,966	3,855	40,821	18,914	3,855	22,769
Fund balances at 31 March 2021		161,735	3,855	165,590	36,966	3,855	40,821

The statement of financial activities includes all gains and losses recognised in the year.

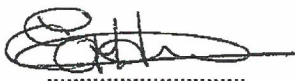
All income and expenditure derive from continuing activities.

**LIFE FOR A LIFE
MEMORIAL FORESTS AND GARDENS
BALANCE SHEET**

AS AT 31 MARCH 2021

	Notes	2021		2020	
		£	£	£	£
Fixed assets					
Tangible assets	12		26,002		28,937
Current assets					
Debtors	13	4,353		6,358	
Cash at bank and in hand		167,486		44,136	
		<u>171,839</u>		<u>50,494</u>	
Creditors: amounts falling due within one year	15	<u>(27,856)</u>		<u>(30,749)</u>	
Net current assets			143,983		19,745
Total assets less current liabilities			<u>169,985</u>		<u>48,682</u>
Creditors: amounts falling due after more than one year	16		(4,395)		(7,861)
Net assets			<u><u>165,590</u></u>		<u><u>40,821</u></u>
Income funds					
Restricted funds	18		3,855		3,855
Unrestricted funds			161,735		36,966
			<u>165,590</u>		<u>40,821</u>

The financial statements were approved by the Trustees on 3rd Sept 2021



E Hardaker
Trustee

**LIFE FOR A LIFE
MEMORIAL FORESTS AND GARDENS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

1 Accounting policies

Charity information

Life for a Life is a registered charity (No. 1096422). Its registered office is The Woodland Suite, Chadderton Court, 451 Middleton Road, Chadderton, OL9 9LB.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. However at this time the full impact of the Corona virus pandemic on the UK and Global economy is uncertain and the effect, both immediate and long term, this may have on the company, its customers and suppliers is unknown.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

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MEMORIAL FORESTS AND GARDENS
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

1 Accounting policies (Continued)

1.5 Resources expended

Income and expenses are included in the financial statements as they become receivable or due.

Expenses include VAT where applicable as the company cannot reclaim it.

Expenditure is included on an accruals basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and machinery	20% reducing balance
Fixtures, fittings & equipment	20% reducing balance
Motor vehicles	20% straight line

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

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MEMORIAL FORESTS AND GARDENS
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
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1 Accounting policies (Continued)

1.8 Leases

Leases are classified as finance leases whenever the terms of the lease transfer substantially all the risks and rewards of ownership to the lessees. All other leases are classified as operating leases.

Assets held under finance leases are recognised as assets at the lower of the assets fair value at the date of inception and the present value of the minimum lease payments. The related liability is included in the balance sheet as a finance lease obligation. Lease payments are treated as consisting of capital and interest elements. The interest is charged to net income/(expenditure) for the year so as to produce a constant periodic rate of interest on the remaining balance of the liability.

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	2021	2020
	£	£
Donations and gifts	349,180	335,955
Grants received	47,976	-
	<u>397,156</u>	<u>335,955</u>
Donations and gifts		
Donations and gifts	323,891	302,491
Gift aid reclaimed	25,289	33,464
	<u>349,180</u>	<u>335,955</u>
Grants receivable for core activities		
Government COVID 19 support grants	47,976	-
	<u>47,976</u>	<u>-</u>

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FOR THE YEAR ENDED 31 MARCH 2021**

4 Rental income received

	Unrestricted funds	Total
	2021	2020
	£	£
Rental income from sublet of property	6,788	6,585
Interest receivable	9	2
	<u>6,797</u>	<u>6,587</u>

5 Raising funds

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
<u>Fundraising and publicity</u>		
Staging fundraising events	1,010	945
	<u>1,010</u>	<u>945</u>

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

6 Charitable activities

	Memorial Trees and Gardens £	Gift in Kind Donations £	Total 2021 £	Total 2020 £
Staff costs	105,313	7,320	112,633	133,723
Depreciation and impairment	9,615	-	9,615	6,659
Rent and rates	22,666	-	22,666	23,538
Insurance	4,956	-	4,956	3,945
Printing, postage & stationery	16,261	-	16,261	18,149
Telephone and computer	8,500	-	8,500	8,465
Motor and travel	9,770	-	9,770	13,820
Cleaning	414	-	414	758
Trees and memorials	35,606	-	35,606	38,150
Bank Charges	1,886	-	1,886	955
Donations (see note 7)	22,431	-	22,431	16,017
Repairs and renewals	26,352	-	26,352	41,917
Training	1,350	-	1,350	2,221
	<u>265,120</u>	<u>7,320</u>	<u>272,440</u>	<u>308,317</u>
Share of governance costs (see note 8)	4,388	-	4,388	13,749
	<u>269,508</u>	<u>7,320</u>	<u>276,828</u>	<u>322,066</u>

7 Donations

	2021 £	2020 £
Donations	22,431	16,107
Gifts in kind	7,320	12,724
	<u>29,751</u>	<u>28,741</u>

A full breakdown of the donations paid and gifts in kind are provided on page 3 of these financial statements.

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

8 Support costs	Support costs £	Governance costs £	2021 £	2020 £	Basis of allocation
Accountancy fees	-	2,052	2,052	2,916	Governance
Legal and professional	-	2,336	2,336	10,833	Governance
	-	4,388	4,388	13,749	
Analysed between Charitable activities	-	4,388	4,388	13,749	

Governance costs includes Independent Examination fees of £1,620 (2020-£1,620).

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

10 Employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
	6	6
Employment costs	2021 £	2020 £
Wages and salaries	112,633	133,723

11 Other

	2021 £	2020 £
Net loss on disposal of tangible fixed assets	-	25
Financing costs	1,346	1,454
	1,346	1,479

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

12 Tangible fixed assets

	Plant and machinery	Fixtures, fittings & equipment	Motor vehicles	Total
	£	£	£	£
Cost				
At 1 April 2020	37,978	5,988	22,188	66,154
Additions	6,680	-	-	6,680
At 31 March 2021	44,658	5,988	22,188	72,834
Depreciation and impairment				
At 1 April 2020	20,227	719	16,271	37,217
Depreciation charged in the year	4,886	291	4,438	9,615
At 31 March 2021	25,113	1,010	20,709	46,832
Carrying amount				
At 31 March 2021	19,545	4,978	1,479	26,002
At 31 March 2020	17,749	5,271	5,917	28,937

13 Debtors

	2021	2020
	£	£
Amounts falling due within one year:		
Other debtors	1,233	3,279
Prepayments and accrued income	3,120	3,079
	4,353	6,358

14 Finance lease commitments

Future minimum lease payments due under finance leases:	2021	2020
	£	£
Within one year	3,466	6,424
Within two and five years	4,395	7,861
	7,861	14,285

The finance lease relates to a motor vehicle and a mower included in fixed assets.

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

15 Creditors: amounts falling due within one year

	Notes	2021 £	2020 £
Obligations under finance leases	14	3,466	6,424
Other taxation and social security		2,115	3,167
Trade creditors		16,820	17,996
Other creditors		2,215	1,542
Accruals and deferred income		3,240	1,620
		<u>27,856</u>	<u>30,749</u>

16 Creditors: amounts falling due after more than one year

	Notes	2021 £	2020 £
Obligations under finance leases	14	4,395	7,861
		<u>4,395</u>	<u>7,861</u>

17 Retirement benefit schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

18 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds		Movement in funds		
	Balance at 1 April 2019 £	Incoming resources £	Balance at 1 April 2020 £	Incoming resources £	Balance at 31 March 2021 £
Chopin Memorial Maintenance	116	-	116	-	116
Rotary	2,440	-	2,440	-	2,440
Partington	1,299	-	1,299	-	1,299
	<u>3,855</u>	<u>-</u>	<u>3,855</u>	<u>-</u>	<u>3,855</u>

The Rotary Fund is a restricted fund for the future maintenance of the Rotary Wheel within Tandle Hill Country Park where we have our planting site.

The Chopin Fund is restricted for the maintenance of the Chopin statue. The funds remaining are to be used for cleaning the statue.

The Partington restricted fund is for tree work and fence installation and fruit tree planting.

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FOR THE YEAR ENDED 31 MARCH 2021**

19 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2021	2021	2021	2020	2020	2020
	£	£	£	£	£	£
Fund balances at 31 March 2021 are represented by:						
Tangible assets	26,002	-	26,002	28,937	-	28,937
Current assets/ (liabilities)	140,128	3,855	143,983	15,890	3,855	19,745
Long term liabilities	(4,395)	-	(4,395)	(7,861)	-	(7,861)
	<u>161,735</u>	<u>3,855</u>	<u>165,590</u>	<u>36,966</u>	<u>3,855</u>	<u>40,821</u>

20 Related party transactions

Daniel Garner was a trustee of the Charity and is also a director of Cloud 53 Limited who have supplied goods and services of £4,653 (2020 - £3,944).

Jane Carroll is a trustee of the Charity and is also a partner of Solutions for HR who have supplied services of £180 (2020 - £nil).