

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

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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	-
	26,107	29,233
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	-
	16,797	28,387

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 brash 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

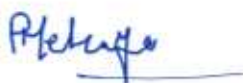
The trustees who served during the year and up to the date of signature of the financial statements were:

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.



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	
			160,059			118,706	
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			282,267			265,174	
Income funds							
Restricted funds	19		3,855			3,855	
Unrestricted funds			278,412			261,319	
			282,267			265,174	

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	-
		<u>411,247</u>	<u>410,945</u>
	Grants receivable for core activities		
	Government grants	-	930
		<u>-</u>	<u>930</u>
3.	Rental income received	Unrestricted Funds 2025 £	Unrestricted Funds 2024 £
	Rental income from sublet of property	866	10,394
	Interest receivable	5,809	584
		<u>6,675</u>	<u>10,978</u>
4.	Raising funds	Unrestricted Funds 2025 £	Unrestricted Funds 2024 £
	Fundraising and publicity		
	Staging fundraising events	1,870	-
		<u>1,870</u>	<u>-</u>

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
	371,788	16,797	388,585
Share of governance costs (see note 7)	14,306	-	14,306
	386,094	16,797	402,891
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
	382,164	28,387	410,551
Share of governance costs (see note 7)	11,835	-	11,835
	393,999	28,387	422,386

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
		<u>42,904</u>	<u>57,620</u>

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
		<u>14,306</u>	<u>14,306</u>	<u>11,835</u>	
	Analysed between charitable activities	<u>14,306</u>	<u>14,306</u>	<u>11,835</u>	

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

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	-	-
	4,830	-

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	-
	26,437	849

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
	25,482	16,090

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

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
Fund balances are represented by						
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/>