

# LEARNING FOR LIFE UK LIMITED

England & Wales · Charity number 1105277

## Details

**Status** Registered

**Legal form** Charitable company

**Company number** [04662849](#)

**Registered** 2004-08-03

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

## Contact

**Address** 9 Berners Place  
London  
W1T 3AD

**Phone** 02072421942

**Email** [info@learningforlifeuk.org](mailto:info@learningforlifeuk.org)

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

## Activities

**Objects:** TO PROMOTE, PROVIDE AND DEVELOP PROGRAMMES FOR EDUCATION FOR PEOPLE (INCLUDING WOMEN AND CHILDREN) WHO ARE DISADVANTAGED BY POVERTY, GEOGRAPHY, CONFLICT OR SOCIAL OR ECONOMIC CIRCUMSTANCES IN SOUTH ASIA AND TO PROMOTE OTHER CHARITABLE PURPOSES IN CONNECTION WITH THE ABOVE.

**Activities:** Learning for Life was established in 1993 as a reponse to the need for education, especially of girls, in South Asia. LfL works with local partners to bring education to areas where there is none, providing children with quality education from which they can build a life and break the chains of poverty.

## Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research
- **What:** Education/training, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Economic/community Development/employment
- **Who:** Children/young People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

- **Area of benefit:** SOUTH ASIA.
- Afghanistan
- Bangladesh
- India
- Nepal
- Pakistan

## Finances

| Period end | Income   | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2025-03-31 | £120,881 | £81,971     | -      | -         |
| 2024-03-31 | £97,378  | £120,344    | -      | -         |
| 2023-03-31 | £113,494 | £67,165     | -      | -         |
| 2022-03-31 | £90,701  | £60,287     | -      | -         |
| 2021-03-31 | £61,437  | £85,662     | -      | -         |

## Trustees

| Name                    | Role  | Appointed  |
|-------------------------|-------|------------|
| <b>SUSAN SIMMONDS</b>   | Chair | 2012-08-06 |
| CHRISTOPHER SIMON HOUGH |       |            |
| MINAXI VASANJI DESAI    |       |            |
| PEROSHA TENGRA          |       |            |
| SHERNAZ ENGINEER        |       |            |
| SUNIYA QURESHI          |       |            |

**LEARNING FOR LIFE UK LIMITED**

England & Wales - Charity number 1105277

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# Accounts

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Company registration number: 04662849

Charity registration number: 1105277

# Learning for Life UK Limited

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2025

Shammir Shah  
Chamberlains UK LLP  
173 Cleveland Street  
London  
W1T 6QR

# **Learning for Life UK Limited**

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## **Learning for Life UK Limited**

### **Reference and Administrative Details**

**Secretary** Ms M Desai

**Charity Registration Number** 1105277

**Company Registration Number** 04662849

**Registered Office** The charity is incorporated in England & Wales.  
9 Berners Place  
London  
W1T 3AD

**Independent Examiner** Shammir Shah  
Chamberlains UK LLP  
173 Cleveland Street  
London  
W1T 6QR

## **Learning for Life UK Limited**

### **Trustees' Report**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

#### **WELCOME TO LEARNING FOR LIFE**

At Learning for Life, we envision a world where education is accessible to all, regardless of background. We believe that education is the key to unlocking opportunities and empowering individuals to create positive change in their lives and communities. Through our community-education initiatives, we strive to provide South Asia's poor and oppressed with the education and opportunities they need to overcome poverty.

Learning for Life enables South Asia's most marginalised populations to gain access to education, health and employment - the necessary human rights that form the first, essential step in overcoming poverty.

We currently work in Bangladesh, Nepal and, and have long-established links with India, Pakistan and Afghanistan. We work with local partners to provide catch-up education for working children who have never been to school or have dropped out. We also provide training for teachers, vocational training and reproductive health services for women, and capacity-building and rights awareness for communities.

We provide our local partners, who understand local issues, with the skills and support to help communities set up and manage practical and sustainable projects that meet their real needs.

We aim to be transparent, accountable and innovative. Our track record of establishing stable, sustainable projects that continue to make a permanent difference, gives us great pride.

We conduct research, analysis, evaluation and dissemination with all our projects and enhance our partners' capacities to do the same both nationally and internationally.

We are committed to supporting teachers and their pupils: on streets, in refugee camps, slums or in remote villages.

As an organisation in an ever-changing political world, through our learning from the field, we are constantly evolving.

Together, we can give education and change lives

# Learning for Life UK Limited

## Trustees' Report

### CHAIR'S STATEMENT

I am delighted to share the Chair's Report for Learning for Life UK for 2024/25. This year has been a time of growth as our programmes in Bangladesh and Nepal have continued to develop their strength and reach. Together with our partners, we have supported some of the most marginalised children and young people to access opportunities that can truly change the course of their lives.

In Bangladesh, our Floating Schools in the isolated Haor region have gone from strength to strength and we now have six boats providing education and community support - particularly during the monsoons. All the children receive uniforms, textbooks and daily tiffin. Our digital work ensures that children are prepared and able to shape their futures in an increasingly connected world.

The expansion of the SONGLAP programme has enabled over 180 adolescent girls to access safe learning environments and life-skills sessions, even in hard-to-reach communities. These sessions provide girls with a safe space to explore issues directly affecting their lives: gender based violence, life skills, child marriage, and pathways to income generation. The impact of these sessions is clear - girls are able to speak openly about their aspirations and demonstrate the courage to challenge harmful practices - a first group of adolescents took an extraordinary step by uniting to prevent a child marriage in their village, declaring that no girl would marry before the age of 18. Alumni of earlier cohorts have become role models, acting as advocates in their communities. Parents increasingly recognise the sessions as transformative, with many acknowledging that their daughters now speak with confidence and determination about issues once considered taboo.

Our Early Years Education project in Cox's Bazar also continues to thrive, preparing children for school and equipping their parents with the tools to support learning at home. We are working to expand this project to other areas of Bangladesh and are actively seeking funding and welcome collaboration from other organisations who may wish to learn about or replicate our approach.

We are particularly grateful to our long-standing partners POPI and to the donors who have enabled us to extend this work. Their commitment ensures that girls and boys who might otherwise be excluded from education can take their first steps towards brighter futures.

In Nepal, our partnership with IGD has enabled us to maintain our Supplementary Education Centres and Community Learning Centres in Makwanpur. The Dan Doherty Memorial School has seen continued progress, with enrolment numbers steady and teaching quality strengthened through ongoing training and mentoring. This year, we have placed a particular emphasis on upgrading resources and building teacher capacity, ensuring sustainability and an good learning experience for the children who attend. Despite the many challenges of delivering education in remote communities, our teams remain steadfast in their dedication and resilience.

Our commitment to addressing climate change continues, with climate justice remaining a cornerstone of our work, particularly in the regions where we work which are very vulnerable to environmental degradation. This year, we expanded projects in Bangladesh to include programs aimed at educating children and families about sustainable practices and climate resilience. These initiatives are vital as communities in our program areas face increasingly severe climate challenges, underscoring our role not only in education but also in supporting sustainable, resilient futures.

The wider landscape remains challenging, both financially and in terms of the working environment. Global government cuts to overseas development spending send a clear signal about the shifting value and priorities placed on supporting development in the Global South. The cost of living continues to impact on projects and families in Bangladesh and Nepal and on the ability to raise funds in the UK. We continue to strategically refine our fundraising approaches to adapt to new donor priorities and emerging opportunities for corporate partnerships.

## Learning for Life UK Limited

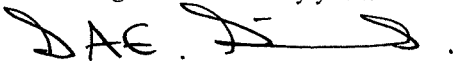
### Trustees' Report

The trustees have continued to oversee the charity's work with care and diligence, ensuring funds are spent wisely and projects deliver maximum impact. We continue to work to ensure that our administrative costs remain low, allowing the vast majority of donations to reach the communities we serve.

Looking forward, Learning for Life UK is committed to deepening its impact. Our priorities include expanding provision for adolescent girls in Bangladesh, strengthening digital learning opportunities in Nepal, and continuing to build the capacity of our local partners.

Our work would not be possible without the generosity of our donors, trusts, foundations, and individual supporters. We have been heartened by the loyalty of existing funders and the enthusiasm of new ones who share our vision of education for all. Special thanks also go to our volunteers, marathon runners and community fundraisers, whose creativity and energy continue to inspire us.

Finally, I would like to thank my fellow trustees, our Programme Director, and our partners in Bangladesh and Nepal. Together we are creating opportunities that transform lives through education and look forward to continuing to do so for many years.



Susan Simmonds  
Chair, Learning for Life UK

# Learning for Life UK Limited

## Trustees' Report

### OUR BACKGROUND

Learning for Life has had an incredible journey since it began in 1994. The initial idea, developed by Charlotte Bannister-Parker and Sophia Swire, was to help develop girls' education in India and Pakistan. Over twenty-five years on, we have expanded our vision and commitment, working with street and working children, as well as impoverished communities across South Asia.

#### Our Vision

Learning for Life's vision is of a world where everyone has access to education, health, civil liberties, and safe, sustainable employment.

#### Our Mission

Learning for Life's mission is to overcome poverty by providing South Asia's poor and oppressed with education and opportunity, as well as to raise awareness of development issues and challenge stereotypes in the UK.

#### Philosophy

Give an education, change a life.

#### Guiding Principles:

##### 1. Empowerment through Education

We believe that education is the most powerful tool for transforming lives. By providing access to quality education and vocational training, we empower individuals with the knowledge and skills they need to break the cycle of poverty and build better futures for themselves and their communities.

##### 2. Sustainable Development

Our projects are designed with sustainability in mind. We work closely with local partners to ensure our initiatives are culturally relevant and can be maintained by the community long after our involvement ends. This approach ensures that the benefits of our work are lasting and far-reaching.

##### 3. Community-Centred Approach

We prioritise the needs and voices of the communities we serve. By involving local leaders and community members in the planning and implementation of our projects, we ensure that our interventions are effective, respectful, and address the real needs of the people.

##### 4. Partnership and Collaboration

We believe in the power of collaboration. By building strong partnerships with local organisations, governments, and other stakeholders, we leverage collective expertise and resources to maximise our impact. This collaborative approach enables us to achieve more together than we could alone.

#### Working with partners

LfL's role is not just as a donor or a grants maker; we are active participants in projects. As well as writing grants and helping partners to acquire funding, LfL is jointly responsible for developing, establishing, maintaining, monitoring and evaluating project activities. Partners are responsible for on-the-ground project implementation and conducting monitoring and evaluation activities. It is not LfL's policy to work with religious organisations unless they show evidence of being interfaith or secular in their work and the communities they serve.

# Learning for Life UK Limited

## Trustees' Report

### 2024/25 UPDATE

In 2024/25, Learning for Life UK has continued to champion access to quality, inclusive education for marginalised children and young people across South Asia. Our work this year has focused on scaling up successful models of early years learning, expanding educational access for girls, supporting rural education, and strengthening resilience to climate and economic shocks.

In Cox's Bazar, our Early Years Education (EYE) programme completed a very successful first year. Through 14 playgroups and 7 preschool centres, 357 children from disadvantaged communities have accessed safe, engaging, and developmentally appropriate learning environments. We also delivered monthly parenting sessions to build supportive home environments and increase school readiness. Initial assessments show encouraging gains in literacy, numeracy, and emotional development, and the project is now viewed as a vital local resource.

Our SONGLAP programme supported 150 adolescent girls this year across six Floating School sites, following the launch of a new school in January 2025. Through life skills training, rights awareness and peer learning, participants gained knowledge and confidence to pursue education or safe livelihoods. Simultaneously, our Floating Schools provided primary education to 150 children, aged 7-14, in the flood-prone Haor region of Bangladesh, delivering uninterrupted learning even during the monsoon season. These mobile schools also served as hubs for community awareness, health education, and youth engagement.

In Nepal, we completed a significant rejuvenation of the Dan Doherty Memorial School and Guernsey Supplementary Education Centre in Makwanpur. This included building maintenance, the training of new teachers, and the provision of new books and classroom supplies. These centres continue to deliver catch-up education to out-of-school children and offer wider community services including a library, meeting space, and emergency shelter.

We also marked the successful completion of our Covid-19 recovery project in Nikli, Bangladesh, which re-enrolled more than 4,600 children in school, improved learning outcomes through catch-up classes, and empowered 240 adolescent girls through SONGLAP. The project strengthened community support for education and built more resilient education systems in the face of ongoing challenges.

Despite the continued effects of global economic instability and increasing climate risks, we remain committed to agile, community-led responses that deliver tangible, lasting change.

### Key Achievements in 2024/25

- Delivered a strong first year of Early Years Education to 357 children in Cox's Bazar
- Provided life skills and rights education to 150 adolescent girls through SONGLAP
- Delivered primary education to 150 children via six Floating Schools
- Rejuvenated and restocked two key education centres in rural Nepal
- Successfully completed a post-Covid education recovery programme in Nikli, re-enrolling over 4,600 children
- Strengthened community engagement across all projects to promote sustainability and local ownership

### Strategic Priorities for 2025/26

- Consolidate geographic and thematic priorities to maximise impact
- Design new education initiatives grounded in rights-based, inclusive, and gender-responsive approaches
- Deepen our theory of change to tackle root causes of poverty through education
- Explore new partnerships across the SAARC region, with a focus on replication and scale
- Continue to integrate climate resilience, child safeguarding, and community participation across all programmes

## **Learning for Life UK Limited**

### **Trustees' Report**

#### **OUR PROJECTS**

**Early Years Education in partnership with People Oriented Program Implementation (POPI) supported by the Educational Opportunity Foundation.**

Learning for Life's Early Years Education (EYE) project in Sadar Upazila, Cox's Bazar, has had a very successful first year, laying strong foundations for improved school enrolment and long-term learning outcomes for 357 children from disadvantaged and often displaced communities. The project focuses on bridging early developmental gaps and ensuring children are better prepared to transition into formal primary education.

Over the past year, we have established 14 community-based playgroups and 7 preschool centres, each equipped with age-appropriate, play-based learning materials designed to support children's physical, cognitive, and emotional development. These safe, nurturing spaces have become an essential part of daily life for participating families, with structured routines, storytelling, songs, and early literacy and numeracy activities helping children build confidence and curiosity.

Crucially, the EYE project recognises the critical role of parents and caregivers in children's early learning. We have conducted monthly parent training sessions, covering topics such as the importance of early education, how to support learning at home, child development milestones, and school readiness. As a result, we have seen a marked increase in parental engagement and understanding of the value of education, particularly for girls. To ensure that the programme remains responsive and effective, we have implemented regular assessments of children's development and progress. Early results are promising, with significant improvements in school readiness indicators and strong demand from the community for continued support. Our local delivery team has also been trained in child-friendly teaching methods and inclusive practices, ensuring quality and consistency across all centres.

This project is not only increasing enrolment rates, but also building a culture of early learning within the community. As we move into the second year, we aim to deepen our impact by strengthening school transitions, expanding peer learning among teachers, and further integrating early years education into local education planning.

**Small Floating Schools, in partnership with People's Oriented Programme Implementation (POPI), supported by Pan Asian Women's Association (PAWA), & EKTA Foundation and "Sophie's Floating School, Freyja's Floating School, Sayla's Floating School and Willow's Floating School" supported by an individual donor.**

The school enrolment rate of children across the river basin area of Kishoreganj in Bangladesh is 37% and the literacy rate of the adult population is a staggeringly low 16%. During the monsoon and post-monsoon seasons, more than 90% of children and youths living in this area do not have access to any form of education as the surrounding area floods and villages are forced onto tiny islands cut off by 30-40 feet of water. In addition to the poor education provisions, ill health, malnutrition and social exploitation form part of their daily lives. Children and youths are forced to work, often in very dangerous environments.

#### **Primary Education for Children (Aged 7-14)**

Our innovative Floating Schools provide a transformative response to these challenges. Operating during the monsoon season, they travel from village to village, delivering primary education directly to children who would otherwise be cut off from all learning opportunities. As of January 2025, we have expanded our reach with the launch of a new Floating School, bringing the total to six. Together, these schools now serve 150 children aged 7 to 14, offering quality education aligned with the national curriculum and enabling children to sit government-accredited exams. The schools also double as community hubs, offering parents and local residents access to vital information on health, hygiene, and social protection. These mobile classrooms are not only teaching children—they are anchoring hope and resilience in the most isolated parts of the Haor region.

## **Learning for Life UK Limited**

### **Trustees' Report**

#### **SONGLAP Life Skills Programme for Adolescent Girls (Aged 15-18)**

In tandem with our primary education provision, the Floating Schools also host the SONGLAP programme, which now supports 150 adolescent girls across the six schools. These girls face heightened risks of child marriage, trafficking, and hazardous labour due to poverty and entrenched gender norms. SONGLAP provides them with critical life skills, rights awareness, and knowledge around reproductive health, leadership, financial literacy, and decision-making. The programme creates a safe space for learning and self-expression, while also building pathways for girls to re-enter formal education or access safe livelihoods. Through community engagement, it also helps shift harmful social attitudes and strengthen girls' agency and visibility within their communities.

Together, the Floating Schools and SONGLAP programme are tackling both the structural and social barriers to education-reaching those most at risk of being left behind and helping them chart a path towards safer, more empowered futures.

**Dan Doherty Memorial School and Guernsey SEC (Makwanpur, Nepal), in partnership with Community Support Association of Nepal (COSAN), supported by the friends and family of Daniel Doherty and the Marr Munning Trust**

It was with immense sadness that we said goodbye to our wonderful friend and brilliant Trustee, Dan Doherty, on 16th March 2016. Dan's legacy continues to shape Learning for Life's work, and we honoured his memory through the construction of the Dan Doherty Memorial School in rural Makwanpur, Nepal-a region where twelve of our schools were destroyed in the devastating earthquake of April 2015. In partnership with Dan's husband, Neil Fullbrook, and with the support of many generous friends, the school was officially opened by Neil on 20th February 2017.

Together with the Guernsey Supplementary Education Centre (SEC)-funded by the Guernsey Overseas Aid Committee in 2017-these schools have since provided essential catch-up education for out-of-school children, particularly those from marginalised or Dalit communities. The centres aim to reintegrate children into mainstream government schools and offer a safe, inclusive learning environment for thirty students per site each year. Approximately 70% of children transition successfully into formal education, creating space for new learners and sustaining the model's long-term impact.

In 2024/25, both centres underwent a much-needed phase of rejuvenation and reinforcement, including structural maintenance and the provision of fresh teaching and learning materials. We recruited and trained new teachers from the local area, enhancing their skills in inclusive, child-centred pedagogy. Each classroom was restocked with new books, classroom supplies, and learning aids, creating a more engaging environment that fosters creativity, confidence, and curiosity.

Beyond the classroom, these schools continue to serve as vibrant community resource hubs. Local secondary school students use the facilities for after-school study, while the buildings host community meetings, awareness sessions on health and hygiene, and rights-based training workshops. The halls remain available as emergency shelters when needed, reinforcing their role as vital assets to the wider community.

These schools are not only places of learning, but also spaces of hope, resilience, and connection-ensuring that Dan's spirit and commitment to education live on in every lesson taught and every child welcomed through the doors.

**Emergency Relief, in partnership with People Oriented Program Implementation (POPI) supported by SpeakFirst, PAWA, and individual donors.**

Learning for Life's Emergency Relief Fund exists to provide rapid, life-saving support to communities affected by natural disasters or crises in the areas where we work. This flexible fund enables us to act immediately - protecting vulnerable families, restoring basic services, and supporting long-term recovery when disaster strikes.

## Learning for Life UK Limited

### Trustees' Report

From 2020 to 2022, the fund played a critical role in responding to the Covid-19 pandemic in Bangladesh. When lockdowns were enforced across the country, including in Kishoreganj, where our Floating Schools operate, millions of families were pushed to the brink. With no income and no access to food, communities faced an impossible choice: risk exposure to the virus by continuing to work or stay home and go hungry. In response, Learning for Life distributed 30-day food parcels containing basic staples to the most at-risk families, allowing them to stay home and protect themselves. We also provided hygiene kits, including soap, buckets, disinfectant, and reusable face masks, to both families and project staff. These interventions enabled families to comply with lockdown measures safely, while our local team continued to offer targeted advice and support wherever possible.

In 2022, Bangladesh was hit by the worst floods in over a century, affecting more than five million people. Entire communities in low-lying Haor regions, where our Floating Schools operate, were submerged. Although the schools themselves withstood the deluge, many homes, crops, and infrastructure, including water sources, roads and power lines, were destroyed. In the immediate aftermath, Learning for Life mobilised emergency supplies, delivering food parcels, fresh water, and medical kits to marooned families, thanks to the swift generosity of our donors.

This emergency fund remains active and available today, enabling Learning for Life to respond immediately to future crises, including flooding, earthquakes, cyclones, or displacement events. By maintaining this dedicated reserve, we can act fast, delivering urgent support to the children, families, and communities we serve without delay.

We remain committed to strengthening local resilience, ensuring that when the next emergency comes, no one is left behind.

### COMPLETED PROGRAMMES

**Recovering Enrolment, Retention and Attainment in the Classrooms of Nikli, Bangladesh, following the COVID-19 lockdown, in partnership with People Oriented Program Implementation (POPI) supported by British and Foreign Schools Society, Guernsey Overseas Aid Committee and individual donors and foundations.**

This recently completed project successfully addressed the severe educational disruption caused by the COVID-19 pandemic in Nikli, Bangladesh, an area marked by high poverty, seasonal flooding, and limited access to public services. Over the course of the project, Learning for Life UK and its partners worked intensively to rebuild learning pathways for children, particularly girls, who were at risk of permanently dropping out of school.

The project had three core focus areas:

#### 1. Enrolment and Re-engagement

A wide-reaching mass awareness campaign was conducted to promote the value of education, reaching families through house-to-house visits, leaflets, posters, and community events including sports competitions and education fairs. These activities successfully re-enrolled over 4,600 children into school, many of whom had been absent for months or even years following pandemic-related closures. Hygiene equipment and training were also provided to ensure schools could remain safely open and minimise future health-related disruptions.

#### 2. Academic Catch-up and Retention

To support sustained attendance and learning progress, the project delivered tailored catch-up classes for students who had fallen furthest behind. Basic digital literacy and online learning methods were introduced to help schools adapt to a more flexible and resilient model of education. As a result, more than 85 percent of participating children are now not only back in school but demonstrating improved attainment, with teachers reporting increased confidence and engagement in the classroom.

## **Learning for Life UK Limited**

### **Trustees' Report**

#### **3. Empowering Adolescent Girls through SONGLAP**

The project also enrolled 240 adolescent girls aged 15 to 18 into our accredited SONGLAP programme, providing life skills, rights awareness, and livelihoods training. These girls became peer educators, sharing their knowledge with others and amplifying the programme's reach across their communities. Alongside this, community sessions and youth forums promoted gender equality and girls' rights, helping to challenge harmful norms and reinforce the importance of girls' education.

This project leaves a lasting impact in the Nikli region. Children are back in classrooms, teachers are better equipped, school systems are more resilient, and communities are more engaged in supporting girls' rights and long-term learning. We are deeply grateful to our partners and donors for enabling this vital and successful intervention.

#### **Increasing Household Incomes for 1,658 Households (Nuwakot, Nepal), in partnership with the Rural Self-Reliance Development Centre (RSDC) supported by UKAid.**

This project aimed to increase the income of 1,658 impoverished households in rural Nuwakot, Nepal, by increasing agricultural productivity, supporting micro-enterprise development and improving access to local markets. This was achieved through training & skills development, the formation of Income Generation Groups and cooperatives, facilitating access to credit and developing strong leadership. In support of these aims the project included a social awareness component to reduce discrimination. This project led to a significant increase in household income in the project area.

#### **Open School Project, (Kolkata, India) in partnership with Tomorrow's Foundation, supported by Genesis Trust**

Despite the Indian Government outlawing child labour, unfortunately it is still a common practice. The city of Kolkata, where this project worked, has a particularly high rate of child labour, with over 500,000 working children compared to 425,000 in full time education.

Our project enabled 240 working children to access education by utilising existing facilities to provide education for children outside of mainstream hours, thus enabling them to continue to provide for their families whilst simultaneously offering them the opportunity to get an education, obtain recognised qualifications and ultimately gain long-term, safe employment. Alongside providing education, we worked to change the level of awareness and attitudes of all stakeholders including employers and parents towards child labour law, child protection and the benefits of the release of children from hazardous workplaces.

#### **Earthquake Reconstruction (Makwanpur, Nepal) in partnership with COSAN, supported by various donors**

On 25th April 2015, a devastating 7.6 magnitude earthquake hit Nepal. Nearly 9,000 people lost their lives and around 22,000 people were injured in fourteen Districts. The social, economic and psychological effects on the population were severe.

In Makwanpur District, where Learning for Life works with local partner COSAN, 12 out of 19 of our Supplementary Education Centres (SECs), which were providing catch-up education for children who had either dropped out of school or never attended, were totally destroyed. Many lives were lost and homes and livelihoods destroyed. We provided victims of the earthquake with tents and plastic tarpaulin for temporary shelter, along with food packages and hygiene kits. We also helped to rebuild and re-establish the schools that were lost or damaged.

## **Learning for Life UK Limited**

### **Trustees' Report**

#### **Community Support Association of Nepal (COSAN) - Sustainable Empowerment of Excluded Women in Rural Nepal (DFID)**

This project began in July 2013 and aimed to address the political disenfranchisement of excluded communities, particularly women, in rural Nepal and the subsequent insufficient standards of education and healthcare that they receive. These aims were achieved through education on rights and entitlements and improving excluded communities' capacity to engage in the local decision-making process, through the formation and training of Community Action Groups. In order to engage the community with the project, and address the immediate lack of adequate health care and education provision, the project provided supplementary education to children who were not enrolled in mainstream school and antenatal and postnatal services for pregnant women, as well as vocational training for adolescents. As well as the formation of these community groups, the project delivered training and capacity building to the target beneficiaries and other stakeholders. This ensured that the target population were in a position to directly engage with local decision makers and advocate collectively to ensure that their rights and entitlements were protected. The results of this was an increase in the female representation in local government to 33%; an increase in the reporting and prosecution of domestic violence, a reduction in cases of domestic violence, and an increase in the access to and quality of education for socially excluded communities, in particular girls and women.

#### **People's Oriented Programme Implementation (POPI) - Sustainable Elimination and Prevention of the Worst Forms of Child Labour in Bhairab and Cox's Bazar (Comic Relief)**

At the start of this project over 3,200 children were working long hours in Bhairab's cottage shoe factories. Children, who also slept there, frequently suffered from injuries, and glue inhalation. In Cox's Bazar over 6,500 children were working in fish-drying plants, where they suffered severe injuries and illnesses as a result of handling sharp tools, raw fish, chemicals and pesticides. Children in both areas sadly suffered abuse at the hands of employers.

LfL and local partner, POPI, in conjunction with Comic Relief, established a project which created an enabling environment for children, parents/guardians, employers, duty bearers and other key stakeholders including government, to support the release and reintegration of targeted child labourers and gain commitment of all groups not to engage in hazardous child labour in future. Families were incentivised to send children to school. Children received individually-assessed support, from a menu including educational support, health support, recreational activities and vocational training. All 6-14 years old children in the project area were prevented from engaging in hazardous labour by educating them on the dangers involved.

#### **Floating School and Health service, Kishoregunj, Bangladesh.**

Learning for Life and partner POPI began work on an innovative floating school project in November 2009, in the "haor" flood-prone region of Bangladesh. This innovative floating school travels from village to village during the monsoon season when villages are completely cut off from mainland services and conducts lessons for children who otherwise would not be able to attend school. In the evenings, the boat has been used as resource centre for communities and delivers health and social awareness presentations and shows. The floating school has been designed to provide quality education for 250 children (aged 6-12) and 50 youths (aged 13-18) and provides 150,000 members of the target population with health and social awareness to improve their health seeking behaviour and encourage them to practice

# **Learning for Life UK Limited**

## **Trustees' Report**

### **GOVERNANCE**

#### **Founders**

Both founders, Charlotte Bannister-Parker and Sophia Swire, after 10 years of work, have ceased their active involvement in running the organisation but remain supporters and friends.

#### **Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

#### **Trustees' induction and training**

The Trustees who served the charitable company during the year are shown on page 3.

New trustees are selected through an open and competitive process, consisting of an initial application followed by an interview. Once invited to join the board Trustees are provided with an induction pack consisting of the governing documents, annual reports and financial statements together with the policies and procedures of the charitable company. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertakings of their role.

#### **Staffing**

Our Programme Manager is Rebecca Paling

Our Finance Officer is Jonathan Calvo

Our Chair of Trustees Susan Simmonds provides pro bono management support.

Our Treasurer Perosha Tengra provide pro-bono governance support

#### **Volunteers**

Learning for Life has a core group of active volunteers who support all activities. Their on-going contribution is fundamental to Learning for Life's continued success.

The Charity is run by its Trustees who meet bi-monthly to determine the strategy of the Charity, to discuss operational and financial matters and to formulate policy. The Programme Manager attends all Trustee meetings. The Trustees delegate responsibility for delivering day to day management primarily to the Programme Manager, who is responsible for individual supervision of our partners, staff and volunteers. Trustees are also responsible for ensuring that the team continue to develop their skills and working practices in line with good practice.

#### **Related party transactions**

None of the directors had any material interest at any time during the period in any contracts of significance in relation to the business of the company except those stated in note 20 to the financial statements.

#### **Public Benefit**

The object of the Charity is the prevention or relief of poverty in South Asia through the provision and facilitation of education, training, healthcare projects and community support, designed to enable individuals (children and women) and communities to generate a sustainable income, exercise their rights and be self-sufficient.

Our primary aims and objectives and subsequent activities allow us to directly meet the following criteria for public benefit as defined by the Charity Commission guidance:

- The prevention or relief of poverty;
- The advancement of education;
- The advancement of health and the saving of lives

## **Learning for Life UK Limited**

### **Trustees' Report**

Our related activities also address the further public benefit criteria as defined by the Charity Commission:

- The advancement of human rights, conflict resolution or reconciliation or the promotion of religious or racial harmony or equality and diversity;
- The advancement of environmental protection or improvement;
- The relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantage;

We aim to help the poorest and most marginalised members of society and no person is excluded on grounds of race, religion, gender, sexuality, disability or social position. Any private benefit to individuals from our work is incidental to our main objective.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

#### **Risk Analysis**

The Trustees recognise that there are risks to which the Charity is exposed. The Trustees keep all major risks to the organisation under regular review and this is seen as integral to the achievement of our strategic goals. The trustees are satisfied that we have a formal review in place and consider new and emerging risks and through their day to day activities the staff are encouraged and guided to ensure the risk management processes are effectively implemented. Systems have been established to mitigate known risks, including financial controls, employment procedures, agreements with partners and volunteer training. The Trustees keep proper accounting records and take reasonable steps for the prevention and detection of fraud and other irregularities. Health and safety, equal opportunities and quality standards are prioritised. Records and archives are securely stored and electronic data carefully protected.

We also have in place a comprehensive risk register which is regularly reviewed by the Trustees. This serves as a management tool for managing risks rather than eliminating them.

#### **FINANCIAL REVIEW**

2024/25 saw a very small fall in our unrestricted reserves compared with last year. While this reflects the challenging funding environment, the organisation remains in a stable position.

We have sufficient funding to sustain our ongoing projects and Trustees are continuing to review our situation on an ongoing basis.

#### **Reserves Policy**

Reserves are held in order that the charity operates effectively.

The reserves policy is reviewed on a regular basis and adjusted as risk perceptions and other factors change.

When reviewing and monitoring the reserves policy the trustees ensure that they identify when the reserves are drawn on so that they understand the reasons and can consider the corrective actions, if any, that needs to be taken.

We are content that our current reserves policy will cover 3 months operational expenditure.

# **Learning for Life UK Limited**

## **Trustees' Report**

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

### **REFERENCE AND ADMINISTRATIVE DETAILS**

#### **Registered Company number**

04662849 (England and Wales)

#### **Registered Charity number**

1105277

#### **Registered office**

9 Berners Place  
London  
W1T 3AD

#### **Trustees**

Ms M Desai: H R Consultant  
Ms S Engineer: Personnel Consultant  
P Tengra: Chartered Accountant  
S Qureshi: Trustee  
C Hough: Barrister  
S A E Simmonds: Charity Consultant

#### **Company Secretary**

Ms M Desai

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 18 November 2025 and signed on its behalf by:

  
.....  
S A E Simmonds - Trustee

## **Learning for Life UK Limited**

### **Independent Examiner's Report to the trustees of Learning for Life UK Limited ('the Company')**

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

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

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

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

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

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

1. accounting records were not kept in respect of Learning for Life UK Limited as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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

.....  
Shammir Shah  
Chamberlains UK LLP

173 Cleveland Street  
London  
W1T 6QR

18 November 2025

## Learning for Life UK Limited

### Statement of Financial Activities for the Year Ended 31 March 2025

|                                    | Note | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | Total<br>2025<br>£ |
|------------------------------------|------|----------------------------|--------------------------|--------------------|
| <b>Income and Endowments from:</b> |      |                            |                          |                    |
| Donations and legacies             | 3    | 23,016                     | -                        | 23,016             |
| Charitable activities              | 4    | -                          | 95,487                   | 95,487             |
| Investment income                  | 5    | 2,378                      | -                        | 2,378              |
| Total income                       |      | 25,394                     | 95,487                   | 120,881            |
| <b>Expenditure on:</b>             |      |                            |                          |                    |
| Raising funds                      | 6    | (3,183)                    | -                        | (3,183)            |
| Charitable activities              | 7    | (23,018)                   | (55,770)                 | (78,788)           |
| Total expenditure                  |      | (26,201)                   | (55,770)                 | (81,971)           |
| Net (expenditure)/income           |      | (807)                      | 39,717                   | 38,910             |
| Net movement in funds              |      | (807)                      | 39,717                   | 38,910             |
| <b>Reconciliation of funds</b>     |      |                            |                          |                    |
| Total funds brought forward        |      | 42,164                     | 44,964                   | 87,128             |
| Total funds carried forward        | 17   | 41,357                     | 84,681                   | 126,038            |
|                                    | Note | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | Total<br>2024<br>£ |
| <b>Income and Endowments from:</b> |      |                            |                          |                    |
| Donations and legacies             | 3    | 23,671                     | -                        | 23,671             |
| Charitable activities              | 4    | -                          | 71,721                   | 71,721             |
| Investment income                  | 5    | 1,986                      | -                        | 1,986              |
| Total income                       |      | 25,657                     | 71,721                   | 97,378             |
| <b>Expenditure on:</b>             |      |                            |                          |                    |
| Raising funds                      | 6    | (1,689)                    | -                        | (1,689)            |
| Charitable activities              | 7    | (25,552)                   | (93,103)                 | (118,655)          |
| Total expenditure                  |      | (27,241)                   | (93,103)                 | (120,344)          |
| Net expenditure                    |      | (1,584)                    | (21,382)                 | (22,966)           |
| Net movement in funds              |      | (1,584)                    | (21,382)                 | (22,966)           |
| <b>Reconciliation of funds</b>     |      |                            |                          |                    |
| Total funds brought forward        |      | 43,748                     | 66,346                   | 110,094            |
| Total funds carried forward        | 17   | 42,164                     | 44,964                   | 87,128             |

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

The notes on pages 18 to 25 form an integral part of these financial statements.

## Learning for Life UK Limited

(Registration number: 04662849)  
Balance Sheet as at 31 March 2025

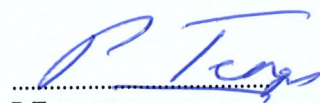
|                                                       | Note | 2025<br>£      | 2024<br>£      |
|-------------------------------------------------------|------|----------------|----------------|
| <b>Current assets</b>                                 |      |                |                |
| Debtors                                               | 13   | 2,882          | 3,684          |
| Cash at bank and in hand                              | 14   | <u>126,500</u> | <u>90,075</u>  |
|                                                       |      | 129,382        | 93,759         |
| <b>Creditors: Amounts falling due within one year</b> | 15   | <u>(3,344)</u> | <u>(6,631)</u> |
| <b>Net assets</b>                                     |      | <u>126,038</u> | <u>87,128</u>  |
| <b>Funds of the charity:</b>                          |      |                |                |
| <b>Restricted income funds</b>                        |      |                |                |
| Restricted funds                                      | 17   | 84,681         | 44,964         |
| <b>Unrestricted income funds</b>                      |      |                |                |
| Unrestricted funds                                    |      | <u>41,357</u>  | <u>42,164</u>  |
| <b>Total funds</b>                                    | 17   | <u>126,038</u> | <u>87,128</u>  |

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

### Directors' responsibilities:

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

The financial statements on pages 16 to 25 were approved by the trustees, and authorised for issue on 18 November 2025 and signed on their behalf by:



P Tengra  
Trustee

The notes on pages 18 to 25 form an integral part of these financial statements.

## **Learning for Life UK Limited**

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

#### **1 Charity status**

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

The address of its registered office is:

9 Berners Place  
London  
W1T 3AD

#### **2 Accounting policies**

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

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

##### **Statement of compliance**

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

##### **Basis of preparation**

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

##### **Going concern**

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

##### **Income and endowments**

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

##### **Donations and legacies**

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

## **Learning for Life UK Limited**

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

#### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

#### ***Raising funds***

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

#### ***Charitable activities***

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

#### ***Grant provisions***

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

#### **Governance costs**

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

#### **Taxation**

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

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

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

## Learning for Life UK Limited

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

#### Foreign exchange

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

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

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

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

#### Fund structure

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

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

#### Pensions and other post retirement obligations

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

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

### 3 Income from donations and legacies

|                         | Unrestricted<br>funds<br>General<br>£ | Total<br>funds<br>£ |
|-------------------------|---------------------------------------|---------------------|
| Donations and legacies; |                                       |                     |
| Donations               | 23,016                                | 23,016              |
| <b>Total for 2025</b>   | <b>23,016</b>                         | <b>23,016</b>       |
| <b>Total for 2024</b>   | <b>23,671</b>                         | <b>23,671</b>       |

## Learning for Life UK Limited

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

#### 4 Income from charitable activities

|                       | Restricted<br>funds<br>£ | Total<br>funds<br>£ |
|-----------------------|--------------------------|---------------------|
| General Fund          | 95,487                   | 95,487              |
| <b>Total for 2025</b> | <b>95,487</b>            | <b>95,487</b>       |
| <b>Total for 2024</b> | <b>71,721</b>            | <b>71,721</b>       |

#### 5 Investment income

|                                                                                 | Unrestricted<br>funds<br>General<br>£ | Total<br>funds<br>£ |
|---------------------------------------------------------------------------------|---------------------------------------|---------------------|
| Interest receivable and similar income;<br>Interest receivable on bank deposits | 2,378                                 | 2,378               |
| <b>Total for 2025</b>                                                           | <b>2,378</b>                          | <b>2,378</b>        |
| <b>Total for 2024</b>                                                           | <b>1,986</b>                          | <b>1,986</b>        |

#### 6 Expenditure on raising funds

##### a) Costs of generating donations and legacies

|                       | Note | Unrestricted<br>funds<br>General<br>£ | Total<br>funds<br>£ |
|-----------------------|------|---------------------------------------|---------------------|
| Fundraising costs     |      | 3,183                                 | 3,183               |
| <b>Total for 2025</b> |      | <b>3,183</b>                          | <b>3,183</b>        |
| <b>Total for 2024</b> |      | <b>1,689</b>                          | <b>1,689</b>        |

#### 7 Expenditure on charitable activities

|                             | Note | Unrestricted<br>funds<br>General<br>£ | Restricted<br>funds<br>£ | Total<br>funds<br>£ |
|-----------------------------|------|---------------------------------------|--------------------------|---------------------|
| Grant funding of activities |      | -                                     | 47,044                   | 47,044              |
| Governance & support costs  | 8    | 23,018                                | 8,726                    | 31,744              |
| <b>Total for 2025</b>       |      | <b>23,018</b>                         | <b>55,770</b>            | <b>78,788</b>       |
| <b>Total for 2024</b>       |      | <b>25,552</b>                         | <b>93,103</b>            | <b>118,655</b>      |

## Learning for Life UK Limited

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

In addition to the expenditure analysed above, there are also governance costs of £31,744 (2024 - £31,730) which relate directly to charitable activities. See note 8 for further details.

#### 8 Analysis of governance and support costs

##### Governance costs

|                                  | Unrestricted<br>funds<br>General<br>£ | Restricted<br>funds<br>£ | Total<br>funds<br>£ |
|----------------------------------|---------------------------------------|--------------------------|---------------------|
| Staff costs                      |                                       |                          |                     |
| Wages and salaries               | 13,239                                | 8,600                    | 21,839              |
| Pension costs                    | 448                                   | -                        | 448                 |
| Independent examiner fees        | 2,520                                 | -                        | 2,520               |
| Management fees                  | 5,000                                 | -                        | 5,000               |
| Other governance & support costs | 1,811                                 | 126                      | 1,937               |
| <b>Total for 2025</b>            | <u>23,018</u>                         | <u>8,726</u>             | <u>31,744</u>       |
| <b>Total for 2024</b>            | <u>25,552</u>                         | <u>6,178</u>             | <u>31,730</u>       |

#### 9 Trustees remuneration and expenses

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

#### 10 Staff costs

The aggregate payroll costs were as follows:

|                                          | 2025<br>£     | 2024<br>£     |
|------------------------------------------|---------------|---------------|
| <b>Staff costs during the year were:</b> |               |               |
| Wages and salaries                       | 21,839        | 22,395        |
| Pension costs                            | 448           | 454           |
|                                          | <u>22,287</u> | <u>22,849</u> |

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

|           | 2025<br>No | 2024<br>No |
|-----------|------------|------------|
| Employees | <u>1</u>   | <u>1</u>   |

## Learning for Life UK Limited

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

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

#### 11 Independent examiner's remuneration

|                                         | 2025<br>£    | 2024<br>£    |
|-----------------------------------------|--------------|--------------|
| Examination of the financial statements | <u>2,520</u> | <u>2,340</u> |

#### 12 Taxation

The charity is a registered charity and is therefore exempt from taxation.

#### 13 Debtors

|             | 2025<br>£    | 2024<br>£    |
|-------------|--------------|--------------|
| Prepayments | <u>2,882</u> | <u>3,684</u> |

#### 14 Cash and cash equivalents

|              | 2025<br>£      | 2024<br>£     |
|--------------|----------------|---------------|
| Cash at bank | <u>126,500</u> | <u>90,075</u> |

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

|          | 2025<br>£    | 2024<br>£    |
|----------|--------------|--------------|
| Accruals | <u>3,344</u> | <u>6,631</u> |

#### 16 Pension and other schemes

##### Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £448 (2024 - £454).

## Learning for Life UK Limited

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

#### 17 Funds

|                               | Balance at 1<br>April 2024<br>£ | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Transfers<br>£ | Balance at<br>31 March<br>2025<br>£ |
|-------------------------------|---------------------------------|----------------------------|----------------------------|----------------|-------------------------------------|
| <b>Unrestricted funds</b>     |                                 |                            |                            |                |                                     |
| <i>General</i>                |                                 |                            |                            |                |                                     |
| General Fund                  | 42,164                          | 25,394                     | (21,201)                   | (5,000)        | 41,357                              |
| <b>Restricted funds</b>       |                                 |                            |                            |                |                                     |
| Floating Schools              | 24,235                          | 61,517                     | (15,686)                   | -              | 70,066                              |
| Dan's School                  | 2,836                           | 4,000                      | (22,864)                   | 5,000          | (11,028)                            |
| Emergency Relief              | 574                             | -                          | -                          | -              | 574                                 |
| Covid Recovery                | 575                             | -                          | -                          | 6,938          | 7,513                               |
| Guernsey Covid Recovery       | 6,938                           | -                          | -                          | (6,938)        | -                                   |
| Early Years Education         | 9,806                           | 24,970                     | (17,220)                   | -              | 17,556                              |
| <b>Total restricted funds</b> | <u>44,964</u>                   | <u>90,487</u>              | <u>(55,770)</u>            | <u>5,000</u>   | <u>84,681</u>                       |
| <b>Total funds</b>            | <u>87,128</u>                   | <u>115,881</u>             | <u>(76,971)</u>            | <u>-</u>       | <u>126,038</u>                      |
|                               | Balance at 1<br>April 2023<br>£ | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Transfers<br>£ | Balance at<br>31 March<br>2024<br>£ |
| <b>Unrestricted funds</b>     |                                 |                            |                            |                |                                     |
| <i>General</i>                |                                 |                            |                            |                |                                     |
| General Fund                  | 43,748                          | 25,657                     | (22,241)                   | (5,000)        | 42,164                              |
| <b>Restricted</b>             |                                 |                            |                            |                |                                     |
| Floating Schools              | 54,612                          | 32,716                     | (63,093)                   | -              | 24,235                              |
| Dan's School                  | 3,526                           | -                          | (5,690)                    | 5,000          | 2,836                               |
| Emergency Relief              | 574                             | -                          | -                          | -              | 574                                 |
| Covid Recovery                | 1,922                           | 5,516                      | (6,863)                    | -              | 575                                 |
| Guernsey Covid Recovery       | 5,712                           | 1,226                      | -                          | -              | 6,938                               |
| Early Years Education         | -                               | 27,264                     | (17,458)                   | -              | 9,806                               |
| <b>Total restricted funds</b> | <u>66,346</u>                   | <u>66,722</u>              | <u>(93,104)</u>            | <u>5,000</u>   | <u>44,964</u>                       |
| <b>Total funds</b>            | <u>110,094</u>                  | <u>92,379</u>              | <u>(115,345)</u>           | <u>-</u>       | <u>87,128</u>                       |

## Learning for Life UK Limited

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

#### 18 Analysis of net assets between funds

|                     | Unrestricted<br>funds<br>General<br>£ | Total funds at<br>31 March<br>2025<br>£ |
|---------------------|---------------------------------------|-----------------------------------------|
| Current assets      | 129,382                               | 129,382                                 |
| Current liabilities | <u>(3,344)</u>                        | <u>(3,344)</u>                          |
| Total net assets    | <u>126,038</u>                        | <u>126,038</u>                          |
|                     | Unrestricted<br>funds<br>General<br>£ | Total funds at<br>31 March<br>2024<br>£ |
| Current assets      | 93,759                                | 93,759                                  |
| Current liabilities | <u>(6,631)</u>                        | <u>(6,631)</u>                          |
| Total net assets    | <u>87,128</u>                         | <u>87,128</u>                           |

#### 19 Analysis of net funds

|                          | At 1 April<br>2024<br>£ | Financing cash<br>flows<br>£ | At 31 March<br>2025<br>£ |
|--------------------------|-------------------------|------------------------------|--------------------------|
| Cash at bank and in hand | <u>90,075</u>           | <u>36,425</u>                | <u>126,500</u>           |
| Net debt                 | <u>90,075</u>           | <u>36,425</u>                | <u>126,500</u>           |
|                          | At 1 April<br>2023<br>£ | Financing cash<br>flows<br>£ | At 31 March<br>2024<br>£ |
| Cash at bank and in hand | <u>121,362</u>          | <u>(31,287)</u>              | <u>90,075</u>            |
| Net debt                 | <u>121,362</u>          | <u>(31,287)</u>              | <u>90,075</u>            |

#### 20 Related party transactions

Mehta & Tengra, a firm in which P Tengra (Trustee) is a partner, provides accounting and payroll services at no cost.

In the absence of a chief executive, Susan Simmonds (Trustee) offers her services pro bono.

## Learning for Life UK Limited

### Statement of Financial Activities by fund for the Year Ended 31 March 2025

#### Unrestricted Funds

|                                    | Total<br>Unrestricted<br>Funds<br>2025<br>£ | Total<br>Unrestricted<br>Funds<br>2024<br>£ |
|------------------------------------|---------------------------------------------|---------------------------------------------|
| <b>Income and Endowments from:</b> |                                             |                                             |
| Donations and legacies             | 23,016                                      | 23,671                                      |
| Investment income                  | <u>2,378</u>                                | <u>1,986</u>                                |
| Total income                       | <u>25,394</u>                               | <u>25,657</u>                               |
| <b>Expenditure on:</b>             |                                             |                                             |
| Raising funds                      | (3,183)                                     | (1,689)                                     |
| Charitable activities              | <u>(23,018)</u>                             | <u>(25,552)</u>                             |
| Total expenditure                  | <u>(26,201)</u>                             | <u>(27,241)</u>                             |
| Net expenditure                    | <u>(807)</u>                                | <u>(1,584)</u>                              |
| Net movement in funds              | (807)                                       | (1,584)                                     |
| <b>Reconciliation of funds</b>     |                                             |                                             |
| Total funds brought forward        | <u>42,164</u>                               | <u>43,748</u>                               |
| Total funds carried forward        | <u><u>41,357</u></u>                        | <u><u>42,164</u></u>                        |

## Learning for Life UK Limited

### Statement of Financial Activities by fund for the Year Ended 31 March 2025

#### Restricted Funds

|                                    | Total<br>Restricted<br>Funds<br>2025<br>£ | Total<br>Restricted<br>Funds<br>2024<br>£ |
|------------------------------------|-------------------------------------------|-------------------------------------------|
| <b>Income and Endowments from:</b> |                                           |                                           |
| Charitable activities              | <u>95,487</u>                             | <u>71,721</u>                             |
| Total income                       | <u>95,487</u>                             | <u>71,721</u>                             |
| <b>Expenditure on:</b>             |                                           |                                           |
| Charitable activities              | <u>(55,770)</u>                           | <u>(93,103)</u>                           |
| Total expenditure                  | <u>(55,770)</u>                           | <u>(93,103)</u>                           |
| Net income/(expenditure)           | <u>39,717</u>                             | <u>(21,382)</u>                           |
| Net movement in funds              | 39,717                                    | (21,382)                                  |
| <b>Reconciliation of funds</b>     |                                           |                                           |
| Total funds brought forward        | <u>44,964</u>                             | <u>66,346</u>                             |
| Total funds carried forward        | <u><u>84,681</u></u>                      | <u><u>44,964</u></u>                      |

## Learning for Life UK Limited

### Detailed Statement of Financial Activities for the Year Ended 31 March 2025

|                                         | Total<br>2025<br>£    | Total<br>2024<br>£   |
|-----------------------------------------|-----------------------|----------------------|
| <b>Income and Endowments from:</b>      |                       |                      |
| Donations and legacies (analysed below) | 23,016                | 23,671               |
| Charitable activities (analysed below)  | 95,487                | 71,721               |
| Investment income (analysed below)      | <u>2,378</u>          | <u>1,986</u>         |
| Total income                            | <u>120,881</u>        | <u>97,378</u>        |
| <b>Expenditure on:</b>                  |                       |                      |
| Raising funds (analysed below)          | (3,183)               | (1,689)              |
| Charitable activities (analysed below)  | <u>(78,788)</u>       | <u>(118,655)</u>     |
| Total expenditure                       | <u>(81,971)</u>       | <u>(120,344)</u>     |
| Net income/(expenditure)                | <u>38,910</u>         | <u>(22,966)</u>      |
| Net movement in funds                   | 38,910                | (22,966)             |
| <b>Reconciliation of funds</b>          |                       |                      |
| Total funds brought forward             | <u>87,128</u>         | <u>110,094</u>       |
| Total funds carried forward             | <u><u>126,038</u></u> | <u><u>87,128</u></u> |

## Learning for Life UK Limited

### Detailed Statement of Financial Activities for the Year Ended 31 March 2025

|                                                                    | Total<br>2025<br>£ | Total<br>2024<br>£ |
|--------------------------------------------------------------------|--------------------|--------------------|
| <i>Donations and legacies</i>                                      |                    |                    |
| Appeals and donations - General                                    | 23,016             | 23,671             |
|                                                                    | <u>23,016</u>      | <u>23,671</u>      |
| <i>Charitable activities</i>                                       |                    |                    |
| Grants receivable - FS                                             | 61,517             | 32,716             |
| Grants receivable - DS                                             | 9,000              | 5,000              |
| Grants receivable - CR                                             | -                  | 5,516              |
| Grants receivable - GCR                                            | -                  | 1,225              |
| Grants receivable - EYE                                            | 24,970             | 27,264             |
|                                                                    | <u>95,487</u>      | <u>71,721</u>      |
| <i>Investment income</i>                                           |                    |                    |
| Interest on cash deposits - General                                | 2,378              | 1,986              |
|                                                                    | <u>2,378</u>       | <u>1,986</u>       |
| <i>Raising funds</i>                                               |                    |                    |
| Fundraising costs - General                                        | (3,183)            | (1,689)            |
|                                                                    | <u>(3,183)</u>     | <u>(1,689)</u>     |
| <i>Charitable activities</i>                                       |                    |                    |
| Grants payable - institutions - FS                                 | (12,060)           | (59,418)           |
| Grants payable - institutions - DS                                 | (20,389)           | (5,090)            |
| Grants payable - institutions - CR                                 | -                  | (5,635)            |
| Grants payable - institutions - EYE                                | (14,595)           | (16,782)           |
| Wages and salaries - FS                                            | (3,600)            | (3,600)            |
| Wages and salaries - DS                                            | (2,400)            | (501)              |
| Wages and salaries - CR                                            | -                  | (1,202)            |
| Wages and salaries - EYE                                           | (2,600)            | (650)              |
| Wages and salaries - General                                       | (13,239)           | (16,442)           |
| Staff pensions (Defined contribution) - pension scheme 1 - General | (448)              | (454)              |
| Insurance - General                                                | (1,135)            | (1,061)            |
| Computer software and maintenance costs - General                  | (35)               | (35)               |
| Printing, postage and stationery - General                         | -                  | (47)               |
| Trade subscriptions - General                                      | (564)              | (101)              |
| Independent examiner's fee - General                               | (2,700)            | (2,700)            |
| Under/(Over) prov of independent examiner's fee - General          | 180                | 360                |
| Management fees - General                                          | (5,000)            | (5,000)            |
| Bank charges - FS                                                  | (25)               | (75)               |
| Bank charges - DS                                                  | (76)               | (100)              |
| Bank charges - CR                                                  | -                  | (25)               |

This page does not form part of the statutory financial statements.

## Learning for Life UK Limited

### Detailed Statement of Financial Activities for the Year Ended 31 March 2025

|                        | <b>Total<br/>2025<br/>£</b> | <b>Total<br/>2024<br/>£</b> |
|------------------------|-----------------------------|-----------------------------|
| Bank charges - EYE     | (25)                        | (25)                        |
| Bank charges - General | <u>(77)</u>                 | <u>(72)</u>                 |
|                        | <u><u>(78,788)</u></u>      | <u><u>(118,655)</u></u>     |

**LEARNING FOR LIFE UK LIMITED**

England & Wales - Charity number 1105277

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# Accounts

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Company registration number: 04662849

Charity registration number: 1105277

# Learning for Life UK Limited

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2024

# **Learning for Life UK Limited**

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## **Learning for Life UK Limited**

### **Reference and Administrative Details**

**Secretary** Ms M Desai

**Charity Registration Number** 1105277

**Company Registration Number** 04662849

**Registered Office** The charity is incorporated in England & Wales.  
9 Berners Place  
London  
W1T 3AD

**Independent Examiner** Shammir Shah  
Chamberlains UK LLP  
173 Cleveland Street  
London  
W1T 6QR

# **Learning for Life UK Limited**

## **Trustees' Report**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

### **WELCOME TO LEARNING FOR LIFE**

At Learning for Life, we envision a world where education is accessible to all, regardless of background. We believe that education is the key to unlocking opportunities and empowering individuals to create positive change in their lives and communities. Through our community-education initiatives, we strive to provide South Asia's poor and oppressed with the education and opportunities they need to overcome poverty.

Learning for Life enables South Asia's most marginalised populations to gain access to education, health and employment - the necessary human rights that form the first, essential step in overcoming poverty.

We currently work in Bangladesh, Nepal and, and have long-established links with India, Pakistan and Afghanistan. We work with local partners to provide catch-up education for working children who have never been to school or have dropped out. We also provide training for teachers, vocational training and reproductive health services for women, and capacity-building and rights awareness for communities.

We provide our local partners, who understand local issues, with the skills and support to help communities set up and manage practical and sustainable projects that meet their real needs.

We aim to be transparent, accountable and innovative. Our track record of establishing stable, sustainable projects that continue to make a permanent difference, gives us great pride.

We conduct research, analysis, evaluation and dissemination with all our projects and enhance our partners' capacities to do the same both nationally and internationally.

We are committed to supporting teachers and their pupils: on streets, in refugee camps, slums or in remote villages.

As an organisation in an ever-changing political world, through our learning from the field, we are constantly evolving.

Together, we can give education and change lives

## **Learning for Life UK Limited**

### **Trustees' Report**

#### **CHAIR'S STATEMENT**

As we close out the financial year ending March 2024, I am pleased to share this report on our progress and our outlook for the future. This year has marked a period of adaptation and resilience as we move beyond the immediate impacts of the COVID-19 pandemic and address new and ongoing challenges in delivering vital educational services in Bangladesh and Nepal.

Following the disruptions of recent years, our programs in Bangladesh and Nepal have successfully focused on re-enrolling students, with particular emphasis on supporting girls returning to education. Our team has tirelessly worked to create safe, inclusive environments, enabling over 90% of previously enrolled students to resume their studies. This achievement underscores our commitment to ensuring educational continuity, even amidst economic or social challenges.

In 2024, the broader economic landscape has presented notable challenges, including inflation and a global cost-of-living crisis that has impacted donors and families alike. Despite this, the generosity of our supporters has enabled us to maintain critical programs. We have strategically refined our fundraising approaches to adapt to new donor priorities and emerging opportunities for corporate partnerships. This adaptability is essential to sustaining our mission, and we are deeply grateful to our community of donors and volunteers whose commitment remains unwavering.

Our commitment to addressing climate change continues, with climate justice remaining a cornerstone of our work, particularly in regions heavily affected by environmental degradation. This year, we expanded projects in Bangladesh to include programs aimed at educating children and families about sustainable practices and climate resilience. These initiatives are vital as communities in our program areas face increasingly severe climate challenges, underscoring our role not only in education but also in supporting sustainable, resilient futures.

I extend my heartfelt thanks to our entire team, whose dedication has enabled us to navigate the challenges of this year with innovation and determination.

As we move forward, the Board's vision includes a continued focus on adapting to economic and environmental challenges, while exploring new partnerships to broaden our reach and deepen our impact. We are committed to building on the successes of 2024 and embracing innovative solutions to meet both the opportunities and challenges ahead.

Susan Simmonds  
Chair, Learning for Life UK

# Learning for Life UK Limited

## Trustees' Report

### OUR BACKGROUND

Learning for Life has had an incredible journey since it began in 1994. The initial idea, developed by Charlotte Bannister-Parker and Sophia Swire, was to help develop girls' education in India and Pakistan. Over twenty-five years on, we have expanded our vision and commitment, working with street and working children, as well as impoverished communities across South Asia.

#### Our Vision

Learning for Life's vision is of a world where everyone has access to education, health, civil liberties, and safe, sustainable employment.

#### Our Mission

Learning for Life's mission is to overcome poverty by providing South Asia's poor and oppressed with education and opportunity, as well as to raise awareness of development issues and challenge stereotypes in the UK.

#### Philosophy

Give an education, change a life.

#### Guiding Principles:

##### 1. Empowerment through Education

We believe that education is the most powerful tool for transforming lives. By providing access to quality education and vocational training, we empower individuals with the knowledge and skills they need to break the cycle of poverty and build better futures for themselves and their communities.

##### 2. Sustainable Development

Our projects are designed with sustainability in mind. We work closely with local partners to ensure our initiatives are culturally relevant and can be maintained by the community long after our involvement ends. This approach ensures that the benefits of our work are lasting and far-reaching.

##### 3. Community-Centred Approach

We prioritise the needs and voices of the communities we serve, by involving local leaders and community members in the planning and implementation of our projects, we ensure that our interventions are effective, respectful, and address the real needs of the people.

##### 4. Partnership and Collaboration

We believe in the power of collaboration. By building strong partnerships with local organisations, governments, and other stakeholders, we leverage collective expertise and resources to maximise our impact. This collaborative approach enables us to achieve more together than we could alone.

#### Working with partners

LfL's role is not just as a donor or a grants maker; we are active participants in projects. As well as writing grants and helping partners to acquire funding, LfL is jointly responsible for developing, establishing, maintaining, monitoring and evaluating project activities. Partners are responsible for on-the-ground project implementation and conducting monitoring and evaluation activities. It is not LfL's policy to work with religious organisations unless they show evidence of being interfaith or secular in their work and the communities they serve.

# **Learning for Life UK Limited**

## **Trustees' Report**

### **2023/24 UPDATE**

In 2023/24, Learning for Life UK celebrated significant advancements, including the launch of an Early Years Education project designed to provide foundational learning to young children in underserved communities. This new initiative aims to bridge early developmental gaps, equipping children with essential skills to thrive in later education. Alongside this, we continued our work in re-engaging children across Bangladesh and Nepal, with a special focus on girls and marginalised groups facing post-pandemic challenges. Our response to the global cost-of-living crisis included targeted fundraising efforts, which enabled us to sustain our programmes without interruption. Furthermore, we expanded our climate resilience education to empower communities with knowledge and skills to address the growing environmental challenges in our programme areas. Thanks to the unwavering support of our team, donors, and partners, Learning for Life UK remains dedicated to building sustainable, empowered futures.

#### **What we've achieved this year**

- We have continued to support our partners in Nepal to educate children from rural, impoverished communities.
- We launched a new Early Years Education programme in Cox's Bazar, Bangladesh
- Our project has empowered 180 adolescent girls in Bangladesh through our SONGLAP programme of rights awareness and life skills.
- We provided education for 180 primary school children aboard our five Floating Schools in Kishoregonj, Bangladesh
- We continued to listen to our beneficiaries, met with parents and local community leaders throughout our network in South Asia.

### **OUR NEXT STEPS**

#### **Strategic Objectives for 2024/25**

- Continue to consolidate a clear set of priorities about the countries and regions where we work and projects we deliver.
- Continue to design projects around our rights-based education model and funders criteria.
- Build on our expertise to further develop our range of educational programmes across SAARC countries, where we identify that we can make an impact. This includes continuing to develop our theory of change model which targets the root causes of poverty and provides community-based education and developing new relationships with potential partners.

### **OUR PROJECTS**

#### **Early Years Education in partnership with People Oriented Program Implementation (POPI) supported by the Educational Opportunity Foundation.**

This project aims to improve primary school enrolment and education outcomes for 357 children in Sadar Upazila, Cox's Bazar, by preparing infants for school through the provision of playgroups, preschool classes and guidance and support for their parents.

Learning for Life's Early Years Education (EYE) project is dedicated to improving educational outcomes and enrolment rates for 357 children. The project focuses on preparing young children for primary school through the establishment of 14 playgroups and 7 preschool centres equipped with age-appropriate educational materials.

Additionally, parents receive regular training sessions on school enrolment, education values, and creating supportive home environments, ensuring active participation and engagement. Continuous assessments are planned to measure program effectiveness and identify areas for improvement, underscoring the project's commitment to sustained educational impact in the community.

# **Learning for Life UK Limited**

## **Trustees' Report**

**Recovering Enrolment, Retention and Attainment in the Classrooms of Nikli, Bangladesh, following the COVID-19 lockdown, in partnership with People Oriented Program Implementation (POPI) supported by British and Foreign Schools Society, Guernsey Overseas Aid Committee and individual donors and foundations.**

This project targets the river basin area of Nikli, Bangladesh, an area characterised by extreme poverty, severe seasonal flooding and minimal public services. The project supports children, particularly girls, to recover from the initial impact of COVID-19 through the re-enrolment of at least 4,602 children back into school. Retention and attainment will be maintained through the provision of catch-up classes, introducing online learning, and awareness campaigns.

The project has three focus areas:

**Enrolment:** The project will conduct a comprehensive mass awareness campaign on the value and importance of education. This includes leaflets, posters, house-to-house visits, events such as sport competitions, and an education fair. We are advocating strongly with local education officials, school leaders, elected officials and leaders to ensure that all schools are ready to reopen safely and provide education that reflects the evolving situation and its potential impact on children's progress. In order to keep schools open we are providing hygiene equipment and training on disease prevention.

**Impact on women and girls:** This project enrolls 240 girls (aged 15-18) into our "Songlap" programme. This is an accredited programme covering health, rights, life skills and livelihoods, which has been extremely successful in our existing projects, with girls disseminating their learning with their peers, expanding the reach of the initiative. We also promote the rights of women & girls amongst the wider community through sessions in schools & with local youths.

Through this project, to date, we have been able to support vulnerable families in Bangladesh in their recovery from the pandemic and ensure that over 85% of children are back in school and learning well, with that figure set to rise as the project progresses.

**Emergency Relief, in partnership with People Oriented Program Implementation (POPI) supported by SpeakFirst, PAWA, and individual donors.**

Learning for Life's Emergency Relief project exists to provide immediate relief to communities we support in the event of an emergency. From 2020-22 Learning for Life was able to support communities in Bangladesh impacted by the Covid-19 pandemic. The first confirmed case of Covid-19 was reported in Bangladesh on 8 March 2020 and Kishoreganj district, where LfL's Floating School are based was placed in lockdown on 10 April 2020. The lockdown had potentially dire consequences for the impoverished communities of this area, as not going out to work meant that they did not have enough money to feed their children. Families faced an impossible dilemma - either they continued to go to work to pay for food and risk catching Covid-19 or they stayed at home and not eat, possibly for days at a time.

As an immediate response Learning for Life provided families with a food parcel containing basic supplies for 30 days, which allowed families to eat basic meals and meant that people did not have to go to work and could keep their families safe from Covid-19. We also provided families with a hygiene package (containing soap, a bucket disinfectant and face masks) for the families and staff. As a result, families were better able to adhere to the lockdown restrictions and keep themselves safe. Our staff also continued to visit families whenever possible to provide need-based support and advice throughout the last year.

## **Learning for Life UK Limited**

### **Trustees' Report**

In 2022 the worst flooding in over 100 years devastated communities in Bangladesh. Over 5 million people were marooned without food, drinking water, power or mobile networks. Communities in the low-lying areas where Learning for Life's Floating Schools are based were deluged. Fortunately, our Floating Schools themselves were not damaged. However, homes and crops, as well as vital infrastructure such as power supply lines, water sources and roads were all damaged or completely submerged. Vulnerable children, women, men and elders were cut off from life-saving medicine, vital communication and transport. Thanks to the generosity of donors to our emergency flood appeal Learning for Life was able to respond immediately to provide life saving emergency supplies such as food parcels, medical packs and fresh water supplies.

**Dan Doherty Memorial School and Guernsey SEC (Makwanpur, Nepal), in partnership with Community Support Association of Nepal (COSAN), supported by the friends and family of Daniel Doherty and the Marr Munning Trust**

It was with immense sadness that we said goodbye to our wonderful friend and brilliant Trustee, Dan Doherty, on 16th March 2016. There is no doubt that Dan's legacy will be incredibly long-lasting, and we have recognised this by building a school in Nepal in his memory.

In the devastating earthquake on 25th April 2015, twelve of Learning for Life's schools in Makwanpur, a district in rural Nepal, were completely destroyed. It therefore seemed appropriate to raise funds, in partnership with Dan's husband, Neil Fullbrook, to reconstruct a school in Dan's memory.

The school was officially opened and inaugurated by Neil on 20th February 2017. The school continues to educate vulnerable children from marginalised communities who have either dropped out of school or never attended, so they can catch up on the education they have missed and become re-integrated into the mainstream education system.

In May 2017 the Guernsey Overseas Aid Committee agreed to provide funds for the construction of another Supplementary Education Centre that had been destroyed in the earthquake. Now that the SECs have been rebuilt, they will continue to serve as education and community resource centres for many years to come. Based on our previous experience we estimate that each year around 70% of the students will go on to enrol in mainstream school, allowing new children to attend the SEC and extending the reach of this project.

The Dan Doherty Memorial School and the Guernsey SEC continue to provide catch-up education for thirty children per centre. The centre also provides a space for local secondary students to study after school. Beyond this, the buildings act as a facility for the whole community, including a library with educational resources raising awareness on health, hygiene and rights, while there is also a hall that is used for events, meetings and training sessions, and as an emergency shelter if necessary.

**Small Floating Schools, in partnership with People's Oriented Programme Implementation (POPI), supported by Pan Asian Women's Association (PAWA), SpeakFirst, & EKTA Foundation and "Sophie's Floating School, Freyja's Floating School and Willow's Floating School" supported by an individual donor.**

The school enrolment rate of children across the river basin area of Kishoreganj in Bangladesh is 37% and the literacy rate of the adult population is a staggeringly low 16%. During the monsoon and post-monsoon seasons, more than 90% of children and youths living in this area do not have access to any form of education as the surrounding area floods and villages are forced onto tiny islands cut off by 30-40 feet of water. In addition to the poor education provisions, ill health, malnutrition and social exploitation form part of their daily lives. Children and youths are forced to work, often in very dangerous environments.

## **Learning for Life UK Limited**

### **Trustees' Report**

Our innovative floating schools travel from village to village during the monsoon season when villages are completely cut off from mainland services and conduct lessons for children who otherwise would not be able to attend school. The primary benefit of this project is that 120 desperately poor children (aged 7-14) and 120 adolescent girls (aged 15-18) now have access to quality education and will be able to sit government accredited exams that will enable them to go on to secondary school or seek safe employment. The four 'floating schools' also act as resource centres and focal points for the community, empowering the entire population through social awareness education and health and hygiene information. All beneficiaries of this project are members of extremely poor communities or representatives of those communities in the project's target area.

#### **COMPLETED PROGRAMMES**

##### **Increasing Household Incomes for 1,658 Households (Nuwakot, Nepal), in partnership with the Rural Self-Reliance Development Centre (RSDC) supported by UKAid.**

This project aimed to increase the income of 1,658 impoverished households in rural Nuwakot, Nepal, by increasing agricultural productivity, supporting micro-enterprise development and improving access to local markets. This was achieved through training & skills development, the formation of Income Generation Groups and cooperatives, facilitating access to credit and developing strong leadership. In support of these aims the project included a social awareness component to reduce discrimination. This project led to a significant increase in household income in the project area.

##### **Open School Project, (Kolkata, India) in partnership with Tomorrow's Foundation, supported by Genesis Trust**

Despite the Indian Government outlawing child labour, unfortunately it is still a common practice. The city of Kolkata, where this project worked, has a particularly high rate of child labour, with over 500,000 working children compared to 425,000 in full time education.

Our project enabled 240 working children to access education by utilising existing facilities to provide education for children outside of mainstream hours, thus enabling them to continue to provide for their families whilst simultaneously offering them the opportunity to get an education, obtain recognised qualifications and ultimately gain long-term, safe employment. Alongside providing education, we worked to change the level of awareness and attitudes of all stakeholders including employers and parents towards child labour law, child protection and the benefits of the release of children from hazardous workplaces.

##### **Earthquake Reconstruction (Makwanpur, Nepal) in partnership with COSAN, supported by various donors**

On 25th April 2015, a devastating 7.6 magnitude earthquake hit Nepal. Nearly 9,000 people lost their lives and around 22,000 people were injured in fourteen Districts. The social, economic and psychological effects on the population were severe.

In Makwanpur District, where Learning for Life works with local partner COSAN, 12 out of 19 of our Supplementary Education Centres (SECs), which were providing catch-up education for children who had either dropped out of school or never attended, were totally destroyed. Many lives were lost and homes and livelihoods destroyed. We provided victims of the earthquake with tents and plastic tarpaulin for temporary shelter, along with food packages and hygiene kits. We also helped to rebuild and re-establish the schools that were lost or damaged.

## **Learning for Life UK Limited**

### **Trustees' Report**

#### **Community Support Association of Nepal (COSAN) - Sustainable Empowerment of Excluded Women in Rural Nepal (DFID)**

This project began in July 2013 and aimed to address the political disenfranchisement of excluded communities, particularly women, in rural Nepal and the subsequent insufficient standards of education and healthcare that they receive. These aims were achieved through education on rights and entitlements and improving excluded communities' capacity to engage in the local decision-making process, through the formation and training of Community Action Groups. In order to engage the community with the project, and address the immediate lack of adequate health care and education provision, the project provided supplementary education to children who were not enrolled in mainstream school and antenatal and postnatal services for pregnant women, as well as vocational training for adolescents. As well as the formation of these community groups, the project delivered training and capacity building to the target beneficiaries and other stakeholders. This ensured that the target population were in a position to directly engage with local decision makers and advocate collectively to ensure that their rights and entitlements were protected. The results of this was an increase in the female representation in local government to 33%; an increase in the reporting and prosecution of domestic violence, a reduction in cases of domestic violence, and an increase in the access to and quality of education for socially excluded communities, in particular girls and women.

#### **People's Oriented Programme Implementation (POPI) - Sustainable Elimination and Prevention of the Worst Forms of Child Labour in Bhairab and Cox's Bazar (Comic Relief)**

At the start of this project over 3,200 children were working long hours in Bhairab's cottage shoe factories. Children, who also slept there, frequently suffered from injuries, and glue inhalation. In Cox's Bazar over 6,500 children were working in fish-drying plants, where they suffered severe injuries and illnesses as a result of handling sharp tools, raw fish, chemicals and pesticides. Children in both areas sadly suffered abuse at the hands of employers.

LfL and local partner, POPI, in conjunction with Comic Relief, established a project which created an enabling environment for children, parents/guardians, employers, duty bearers and other key stakeholders including government, to support the release and reintegration of targeted child labourers and gain commitment of all groups not to engage in hazardous child labour in future. Families were incentivised to send children to school. Children received individually-assessed support, from a menu including educational support, health support, recreational activities and vocational training. All 6-14 years old children in the project area were prevented from engaging in hazardous labour by educating them on the dangers involved.

#### **Floating School and Health service, Kishoregunj, Bangladesh.**

Learning for Life and partner POPI began work on an innovative floating school project in November 2009, in the "haor" flood-prone region of Bangladesh. This innovative floating school travels from village to village during the monsoon season when villages are completely cut off from mainland services and conducts lessons for children who otherwise would not be able to attend school. In the evenings, the boat has been used as resource centre for communities and delivers health and social awareness presentations and shows. The floating school has been designed to provide quality education for 250 children (aged 6-12) and 50 youths (aged 13-18) and provides 150,000 members of the target population with health and social awareness to improve their health seeking behaviour and encourage them to practice

# **Learning for Life UK Limited**

## **Trustees' Report**

### **GOVERNANCE**

#### **Founders**

Both founders, Charlotte Bannister-Parker and Sophia Swire, after 10 years of work, have ceased their active involvement in running the organisation but remain supporters and friends.

#### **Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

#### **Trustees' induction and training**

The Trustees who served the charitable company during the year are shown on page 3.

New trustees are selected through an open and competitive process, consisting of an initial application followed by an interview. Once invited to join the board Trustees are provided with an induction pack consisting of the governing documents, annual reports and financial statements together with the policies and procedures of the charitable company. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertakings of their role.

#### **Staffing**

Our Programme Manager is Rebecca Paling

Our Finance Officer is Jonathan Calvo

Our Chair of Trustees Susan Simmonds provides pro bono management support.

Our Treasurer Perosha Tengra provide pro-bono governance support

#### **Volunteers**

Learning for Life has a core group of active volunteers who support all activities. Their on-going contribution is fundamental to Learning for Life's continued success.

The Charity is run by its Trustees who meet bi-monthly to determine the strategy of the Charity, to discuss operational and financial matters and to formulate policy. The Programme Manager attends all Trustee meetings. The Trustees delegate responsibility for delivering day to day management primarily to the Programme Manager, who is responsible for individual supervision of our partners, staff and volunteers. Trustees are also responsible for ensuring that the team continue to develop their skills and working practices in line with good practice.

#### **Related party transactions**

None of the directors had any material interest at any time during the period in any contracts of significance in relation to the business of the company except those stated in note 21 to the financial statements.

#### **Public Benefit**

The object of the Charity is the prevention or relief of poverty in South Asia through the provision and facilitation of education, training, healthcare projects and community support, designed to enable individuals (children and women) and communities to generate a sustainable income, exercise their rights and be self-sufficient.

Our primary aims and objectives and subsequent activities allow us to directly meet the following criteria for public benefit as defined by the Charity Commission guidance:

- The prevention or relief of poverty;
- The advancement of education;
- The advancement of health and the saving of lives

## **Learning for Life UK Limited**

### **Trustees' Report**

Our related activities also address the further public benefit criteria as defined by the Charity Commission:

- The advancement of human rights, conflict resolution or reconciliation or the promotion of religious or racial harmony or equality and diversity;
- The advancement of environmental protection or improvement;
- The relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantage;

We aim to help the poorest and most marginalised members of society and no person is excluded on grounds of race, religion, gender, sexuality, disability or social position. Any private benefit to individuals from our work is incidental to our main objective.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

#### **Risk Analysis**

The Trustees recognise that there are risks to which the Charity is exposed. The Trustees keep all major risks to the organisation under regular review and this is seen as integral to the achievement of our strategic goals. The trustees are satisfied that we have a formal review in place and consider new and emerging risks and through their day to day activities the staff are encouraged and guided to ensure the risk management processes are effectively implemented. Systems have been established to mitigate known risks, including financial controls, employment procedures, agreements with partners and volunteer training. The Trustees keep proper accounting records and take reasonable steps for the prevention and detection of fraud and other irregularities. Health and safety, equal opportunities and quality standards are prioritised. Records and archives are securely stored and electronic data carefully protected.

We also have in place a comprehensive risk register which is regularly reviewed by the trustees. This serves as a management tool for managing risks rather than eliminating them.

#### **FINANCIAL REVIEW**

2023/24 saw our unrestricted reserves increase again from last year, £5,000 of which was utilised on one of the projects, which demonstrates that, despite the challenging funding environment, the organisation is in an improving position.

We have sufficient funding to sustain our ongoing projects and Trustees are continuing to review our situation on an ongoing basis.

#### **Reserves Policy**

Reserves are held in order that the charity operates effectively.

The reserves policy is reviewed on a regular basis and adjusted as risk perceptions and other factors change.

When reviewing and monitoring the reserves policy the trustees ensure that they identify when the reserves are drawn on so that they understand the reasons and can consider the corrective actions, if any, that needs to be taken.

We are content that our current reserves policy will cover 3 months operational expenditure.

# **Learning for Life UK Limited**

## **Trustees' Report**

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

### **REFERENCE AND ADMINISTRATIVE DETAILS**

Registered Company number  
04662849 (England and Wales)

Registered Charity number  
1105277

Registered office  
9 Berners Place  
London  
W1T 3AD

#### **Trustees**

Ms M Desai: H R Consultant  
Ms S Engineer: Personnel Consultant  
P Tengra: Chartered Accountant  
S Qureshi: Trustee  
C Hough: Barrister  
S A E Simmonds: Charity Consultant

Company Secretary  
Ms M Desai

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 23 December 2024 and signed on its behalf by:

  
S A E Simmonds - Trustee

## **Learning for Life UK Limited**

### **Independent Examiner's Report to the trustees of Learning for Life UK Limited ('the Company')**

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

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

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

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

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

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

1. accounting records were not kept in respect of Learning for Life UK Limited as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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



.....  
Shammir Shah  
Chamberlains UK LLP

173 Cleveland Street  
London  
W1T 6QR

Date: 23 December 2024

# Learning for Life UK Limited

## Statement of Financial Activities for the Year Ended 31 March 2024

|                                    | Note | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | Total<br>2024<br>£ |
|------------------------------------|------|----------------------------|--------------------------|--------------------|
| <b>Income and Endowments from:</b> |      |                            |                          |                    |
| Donations and legacies             | 3    | 23,671                     | -                        | 23,671             |
| Charitable activities              | 4    | -                          | 71,721                   | 71,721             |
| Investment income                  | 5    | 1,986                      | -                        | 1,986              |
| Total income                       |      | 25,657                     | 71,721                   | 97,378             |
| <b>Expenditure on:</b>             |      |                            |                          |                    |
| Raising funds                      | 6    | (1,689)                    | -                        | (1,689)            |
| Charitable activities              | 7    | (25,552)                   | (93,103)                 | (118,655)          |
| Total expenditure                  |      | (27,241)                   | (93,103)                 | (120,344)          |
| Net expenditure                    |      | (1,584)                    | (21,382)                 | (22,966)           |
| Net movement in funds              |      | (1,584)                    | (21,382)                 | (22,966)           |
| <b>Reconciliation of funds</b>     |      |                            |                          |                    |
| Total funds brought forward        |      | 43,748                     | 66,346                   | 110,094            |
| Total funds carried forward        | 17   | 42,164                     | 44,964                   | 87,128             |
|                                    | Note | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | Total<br>2023<br>£ |
| <b>Income and Endowments from:</b> |      |                            |                          |                    |
| Donations and legacies             | 3    | 45,743                     | -                        | 45,743             |
| Charitable activities              | 4    | -                          | 67,165                   | 67,165             |
| Investment income                  | 5    | 586                        | -                        | 586                |
| Total income                       |      | 46,329                     | 67,165                   | 113,494            |
| <b>Expenditure on:</b>             |      |                            |                          |                    |
| Raising funds                      | 6    | (2,494)                    | -                        | (2,494)            |
| Charitable activities              | 7    | (19,025)                   | (54,906)                 | (73,931)           |
| Total expenditure                  |      | (21,519)                   | (54,906)                 | (76,425)           |
| Net income                         |      | 24,810                     | 12,259                   | 37,069             |
| Net movement in funds              |      | 24,810                     | 12,259                   | 37,069             |
| <b>Reconciliation of funds</b>     |      |                            |                          |                    |
| Total funds brought forward        |      | 18,938                     | 54,087                   | 73,025             |
| Total funds carried forward        | 17   | 43,748                     | 66,346                   | 110,094            |

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

The notes on pages 16 to 23 form an integral part of these financial statements.

**Learning for Life UK Limited**  
**(Registration number: 04662849)**  
**Balance Sheet as at 31 March 2024**

|                                                       | Note | 2024<br>£      | 2023<br>£       |
|-------------------------------------------------------|------|----------------|-----------------|
| <b>Current assets</b>                                 |      |                |                 |
| Debtors                                               | 13   | 3,684          | -               |
| Cash at bank and in hand                              | 14   | <u>90,075</u>  | <u>121,362</u>  |
|                                                       |      | 93,759         | 121,362         |
| <b>Creditors: Amounts falling due within one year</b> | 15   | <u>(6,631)</u> | <u>(11,268)</u> |
| <b>Net assets</b>                                     |      | <u>87,128</u>  | <u>110,094</u>  |
| <b>Funds of the charity:</b>                          |      |                |                 |
| <b>Restricted income funds</b>                        |      |                |                 |
| Restricted funds                                      | 17   | 44,964         | 66,346          |
| <b>Unrestricted income funds</b>                      |      |                |                 |
| Unrestricted funds                                    |      | <u>42,164</u>  | <u>43,748</u>   |
| <b>Total funds</b>                                    | 17   | <u>87,128</u>  | <u>110,094</u>  |

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

Directors' responsibilities:

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

The financial statements on pages 14 to 23 were approved by the trustees, and authorised for issue on 23 December 2024 and signed on their behalf by:

  
P Tengra  
Trustee

The notes on pages 16 to 23 form an integral part of these financial statements.

# **Learning for Life UK Limited**

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

### **1 Charity status**

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

The address of its registered office is:

9 Berners Place

London

W1T 3AD

### **2 Accounting policies**

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

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

#### **Statement of compliance**

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

#### **Basis of preparation**

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

#### **Going concern**

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

#### **Income and endowments**

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

#### **Donations and legacies**

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

## **Learning for Life UK Limited**

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

#### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

#### ***Raising funds***

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

#### ***Charitable activities***

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

#### ***Grant provisions***

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

#### **Governance costs**

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

#### **Taxation**

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

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

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

# Learning for Life UK Limited

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

### Foreign exchange

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

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

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

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

### Fund structure

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

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

### Pensions and other post retirement obligations

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

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

## 3 Income from donations and legacies

|                            | Unrestricted<br>funds<br>General<br>£ | Total<br>funds<br>£ |
|----------------------------|---------------------------------------|---------------------|
| Donations and legacies;    |                                       |                     |
| Donations from individuals | 23,671                                | 23,671              |
| <b>Total for 2024</b>      | <b>23,671</b>                         | <b>23,671</b>       |
| <b>Total for 2023</b>      | <b>45,743</b>                         | <b>45,743</b>       |

## Learning for Life UK Limited

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

#### 4 Income from charitable activities

|                       | Restricted<br>funds<br>£ | Total<br>funds<br>£ |
|-----------------------|--------------------------|---------------------|
| General Fund          | 71,721                   | 71,721              |
| <b>Total for 2024</b> | <b>71,721</b>            | <b>71,721</b>       |
| <b>Total for 2023</b> | <b>67,165</b>            | <b>67,165</b>       |

#### 5 Investment income

|                                                                                 | Unrestricted<br>funds<br>General<br>£ | Total<br>funds<br>£ |
|---------------------------------------------------------------------------------|---------------------------------------|---------------------|
| Interest receivable and similar income;<br>Interest receivable on bank deposits | 1,986                                 | 1,986               |
| <b>Total for 2024</b>                                                           | <b>1,986</b>                          | <b>1,986</b>        |
| <b>Total for 2023</b>                                                           | <b>586</b>                            | <b>586</b>          |

#### 6 Expenditure on raising funds

##### a) Costs of generating donations and legacies

|                       | Note | Unrestricted<br>funds<br>General<br>£ | Total<br>funds<br>£ |
|-----------------------|------|---------------------------------------|---------------------|
| Fundraising costs     |      | 1,689                                 | 1,689               |
| <b>Total for 2024</b> |      | <b>1,689</b>                          | <b>1,689</b>        |
| <b>Total for 2023</b> |      | <b>2,494</b>                          | <b>2,494</b>        |

#### 7 Expenditure on charitable activities

|                             | Note | Unrestricted<br>funds<br>General<br>£ | Restricted<br>funds<br>£ | Total<br>funds<br>£ |
|-----------------------------|------|---------------------------------------|--------------------------|---------------------|
| Grant funding of activities |      | -                                     | 86,925                   | 86,925              |
| Governance & support costs  | 8    | 25,552                                | 6,178                    | 31,730              |
| <b>Total for 2024</b>       |      | <b>25,552</b>                         | <b>93,103</b>            | <b>118,655</b>      |
| <b>Total for 2023</b>       |      | <b>19,025</b>                         | <b>54,906</b>            | <b>73,931</b>       |

# Learning for Life UK Limited

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

In addition to the expenditure analysed above, there are also governance costs of £31,730 (2023 - £26,245) which relate directly to charitable activities. See note 8 for further details.

### 8 Analysis of governance and support costs

#### Governance costs

|                                  | Unrestricted<br>funds<br>General<br>£ | Restricted<br>funds<br>£ | Total<br>funds<br>£ |
|----------------------------------|---------------------------------------|--------------------------|---------------------|
| Staff costs                      |                                       |                          |                     |
| Wages and salaries               | 16,442                                | 5,953                    | 22,395              |
| Pension costs                    | 454                                   | -                        | 454                 |
| Independent examiner fees        | 2,340                                 | -                        | 2,340               |
| Management fees                  | 5,000                                 | -                        | 5,000               |
| Other governance & support costs | 1,316                                 | 225                      | 1,541               |
| <b>Total for 2024</b>            | <b>25,552</b>                         | <b>6,178</b>             | <b>31,730</b>       |
| <b>Total for 2023</b>            | <b>19,025</b>                         | <b>7,220</b>             | <b>26,245</b>       |

### 9 Trustees remuneration and expenses

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

### 10 Staff costs

The aggregate payroll costs were as follows:

|                                   | 2024<br>£     | 2023<br>£     |
|-----------------------------------|---------------|---------------|
| Staff costs during the year were: |               |               |
| Wages and salaries                | 22,395        | 22,132        |
| Pension costs                     | 454           | 424           |
|                                   | <b>22,849</b> | <b>22,556</b> |

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

|           | 2024<br>No | 2023<br>No |
|-----------|------------|------------|
| Employees | <b>1</b>   | <b>1</b>   |

## Learning for Life UK Limited

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

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

#### 11 Independent examiner's remuneration

|                                         | 2024<br>£    | 2023<br>£    |
|-----------------------------------------|--------------|--------------|
| Examination of the financial statements | <u>2,340</u> | <u>2,100</u> |

#### 12 Taxation

The charity is a registered charity and is therefore exempt from taxation.

#### 13 Debtors

|             | 2024<br>£    |
|-------------|--------------|
| Prepayments | <u>3,684</u> |

#### 14 Cash and cash equivalents

|              | 2024<br>£     | 2023<br>£      |
|--------------|---------------|----------------|
| Cash at bank | <u>90,075</u> | <u>121,362</u> |

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

|                                    | 2024<br>£    | 2023<br>£     |
|------------------------------------|--------------|---------------|
| Other taxation and social security | -            | 347           |
| Other creditors                    | -            | 1,812         |
| Accruals                           | <u>6,631</u> | <u>9,109</u>  |
|                                    | <u>6,631</u> | <u>11,268</u> |

#### 16 Pension and other schemes

##### Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £454 (2023 - £424).

# Learning for Life UK Limited

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

### 17 Funds

|                               | Balance at 1<br>April 2023<br>£ | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Transfers<br>£ | Balance at<br>31 March<br>2024<br>£ |
|-------------------------------|---------------------------------|----------------------------|----------------------------|----------------|-------------------------------------|
| <b>Unrestricted funds</b>     |                                 |                            |                            |                |                                     |
| <i>General</i>                |                                 |                            |                            |                |                                     |
| General Fund                  | 43,748                          | 25,657                     | (22,241)                   | (5,000)        | 42,164                              |
| <b>Restricted funds</b>       |                                 |                            |                            |                |                                     |
| Floating Schools              | 54,612                          | 32,716                     | (63,093)                   | -              | 24,235                              |
| Dan's School                  | 3,526                           | -                          | (5,690)                    | 5,000          | 2,836                               |
| Emergency Relief              | 574                             | -                          | -                          | -              | 574                                 |
| Covid Recovery                | 1,922                           | 5,516                      | (6,863)                    | -              | 575                                 |
| Guernsey Covid Recovery       | 5,712                           | 1,226                      | -                          | -              | 6,938                               |
| Early Years Education         | -                               | 27,264                     | (17,458)                   | -              | 9,806                               |
| <b>Total restricted funds</b> | <u>66,346</u>                   | <u>66,722</u>              | <u>(93,104)</u>            | <u>5,000</u>   | <u>44,964</u>                       |
| <b>Total funds</b>            | <u>110,094</u>                  | <u>92,379</u>              | <u>(115,345)</u>           | <u>-</u>       | <u>87,128</u>                       |
|                               | Balance at 1<br>April 2022<br>£ | Incoming<br>resources<br>£ | Resources<br>expended<br>£ |                | Balance at 31<br>March 2023<br>£    |
| <b>Unrestricted funds</b>     |                                 |                            |                            |                |                                     |
| <i>General</i>                |                                 |                            |                            |                |                                     |
| General Fund                  | 18,938                          | 46,329                     | (21,519)                   |                | 43,748                              |
| <b>Restricted</b>             |                                 |                            |                            |                |                                     |
| Floating Schools              | 37,938                          | 40,266                     | (23,592)                   |                | 54,612                              |
| Dan's School                  | 7,377                           | -                          | (3,851)                    |                | 3,526                               |
| Emergency Relief              | 704                             | 8,160                      | (8,290)                    |                | 574                                 |
| Covid Recovery                | 8,068                           | 6,611                      | (12,757)                   |                | 1,922                               |
| Guernsey Covid Recovery       | -                               | 12,128                     | (6,416)                    |                | 5,712                               |
| <b>Total restricted funds</b> | <u>54,087</u>                   | <u>67,165</u>              | <u>(54,906)</u>            |                | <u>66,346</u>                       |
| <b>Total funds</b>            | <u>73,025</u>                   | <u>113,494</u>             | <u>(76,425)</u>            |                | <u>110,094</u>                      |

## Learning for Life UK Limited

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

#### 18 Analysis of net assets between funds

|                     | Unrestricted<br>funds<br>General<br>£ | Total funds at<br>31 March<br>2024<br>£ |
|---------------------|---------------------------------------|-----------------------------------------|
| Current assets      | 93,759                                | 93,759                                  |
| Current liabilities | <u>(6,631)</u>                        | <u>(6,631)</u>                          |
| Total net assets    | <u>87,128</u>                         | <u>87,128</u>                           |
|                     | Unrestricted<br>funds<br>General<br>£ | Total funds at<br>31 March<br>2023<br>£ |
| Current assets      | 121,362                               | 121,362                                 |
| Current liabilities | <u>(11,268)</u>                       | <u>(11,268)</u>                         |
| Total net assets    | <u>110,094</u>                        | <u>110,094</u>                          |

#### 19 Analysis of net funds

|                          | At 1 April<br>2023<br>£ | Financing cash<br>flows<br>£ | At 31 March<br>2024<br>£ |
|--------------------------|-------------------------|------------------------------|--------------------------|
| Cash at bank and in hand | <u>121,362</u>          | <u>(31,287)</u>              | <u>90,075</u>            |
| Net debt                 | <u>121,362</u>          | <u>(31,287)</u>              | <u>90,075</u>            |
|                          | At 1 April<br>2022<br>£ | Financing cash<br>flows<br>£ | At 31 March<br>2023<br>£ |
| Cash at bank and in hand | <u>78,012</u>           | <u>43,350</u>                | <u>121,362</u>           |
| Net debt                 | <u>78,012</u>           | <u>43,350</u>                | <u>121,362</u>           |

#### 20 Related party transactions

Mehta & Tengra, a firm in which P Tengra (Trustee) is a partner, provides accounting and payroll services at no cost.

In the absence of a chief executive, Minaxi Desai (Trustee) offers her services pro bono.

# Learning for Life UK Limited

## Statement of Financial Activities by fund for the Year Ended 31 March 2024

### Unrestricted Funds

|                                    | Total<br>Unrestricted<br>Funds<br>2024<br>£ | Total<br>Unrestricted<br>Funds<br>2023<br>£ |
|------------------------------------|---------------------------------------------|---------------------------------------------|
| <b>Income and Endowments from:</b> |                                             |                                             |
| Donations and legacies             | 23,671                                      | 45,743                                      |
| Investment income                  | <u>1,986</u>                                | <u>586</u>                                  |
| Total income                       | <u>25,657</u>                               | <u>46,329</u>                               |
| <b>Expenditure on:</b>             |                                             |                                             |
| Raising funds                      | (1,689)                                     | (2,494)                                     |
| Charitable activities              | <u>(25,552)</u>                             | <u>(19,025)</u>                             |
| Total expenditure                  | <u>(27,241)</u>                             | <u>(21,519)</u>                             |
| Net (expenditure)/income           | <u>(1,584)</u>                              | <u>24,810</u>                               |
| Net movement in funds              | (1,584)                                     | 24,810                                      |
| <b>Reconciliation of funds</b>     |                                             |                                             |
| Total funds brought forward        | <u>43,748</u>                               | <u>18,938</u>                               |
| Total funds carried forward        | <u>42,164</u>                               | <u>43,748</u>                               |

# Learning for Life UK Limited

## Statement of Financial Activities by fund for the Year Ended 31 March 2024

### Restricted Funds

|                                    | Total<br>Restricted<br>Funds<br>2024<br>£ | Total<br>Restricted<br>Funds<br>2023<br>£ |
|------------------------------------|-------------------------------------------|-------------------------------------------|
| <b>Income and Endowments from:</b> |                                           |                                           |
| Charitable activities              | <u>71,721</u>                             | <u>67,165</u>                             |
| Total income                       | <u>71,721</u>                             | <u>67,165</u>                             |
| <b>Expenditure on:</b>             |                                           |                                           |
| Charitable activities              | <u>(93,103)</u>                           | <u>(54,906)</u>                           |
| Total expenditure                  | <u>(93,103)</u>                           | <u>(54,906)</u>                           |
| Net (expenditure)/income           | <u>(21,382)</u>                           | <u>12,259</u>                             |
| Net movement in funds              | (21,382)                                  | 12,259                                    |
| <b>Reconciliation of funds</b>     |                                           |                                           |
| Total funds brought forward        | <u>66,346</u>                             | <u>54,087</u>                             |
| Total funds carried forward        | <u><u>44,964</u></u>                      | <u><u>66,346</u></u>                      |

## Learning for Life UK Limited

### Detailed Statement of Financial Activities for the Year Ended 31 March 2024

|                                         | Total<br>2024<br>£   | Total<br>2023<br>£    |
|-----------------------------------------|----------------------|-----------------------|
| <b>Income and Endowments from:</b>      |                      |                       |
| Donations and legacies (analysed below) | 23,671               | 45,743                |
| Charitable activities (analysed below)  | 71,721               | 67,165                |
| Investment income (analysed below)      | 1,986                | 586                   |
| Total income                            | <u>97,378</u>        | <u>113,494</u>        |
| <b>Expenditure on:</b>                  |                      |                       |
| Raising funds (analysed below)          | (1,689)              | (2,494)               |
| Charitable activities (analysed below)  | (118,655)            | (73,931)              |
| Total expenditure                       | <u>(120,344)</u>     | <u>(76,425)</u>       |
| Net (expenditure)/income                | <u>(22,966)</u>      | <u>37,069</u>         |
| Net movement in funds                   | (22,966)             | 37,069                |
| <b>Reconciliation of funds</b>          |                      |                       |
| Total funds brought forward             | <u>110,094</u>       | <u>73,025</u>         |
| Total funds carried forward             | <u><u>87,128</u></u> | <u><u>110,094</u></u> |

## Learning for Life UK Limited

### Detailed Statement of Financial Activities for the Year Ended 31 March 2024

|                                                                    | Total<br>2024<br>£ | Total<br>2023<br>£ |
|--------------------------------------------------------------------|--------------------|--------------------|
| <i><b>Donations and legacies</b></i>                               |                    |                    |
| Appeals and donations - General                                    | 23,671             | 45,743             |
|                                                                    | <u>23,671</u>      | <u>45,743</u>      |
| <i><b>Charitable activities</b></i>                                |                    |                    |
| Grants receivable - FS                                             | 32,716             | 40,266             |
| Grants receivable - DS                                             | 5,000              | -                  |
| Grants receivable - ER                                             | -                  | 8,160              |
| Grants receivable - CR                                             | 5,516              | 6,611              |
| Grants receivable - GCR                                            | 1,225              | 12,128             |
| Grants receivable - EYE                                            | 27,264             | -                  |
|                                                                    | <u>71,721</u>      | <u>67,165</u>      |
| <i><b>Investment income</b></i>                                    |                    |                    |
| Interest on cash deposits - General                                | 1,986              | 586                |
|                                                                    | <u>1,986</u>       | <u>586</u>         |
| <i><b>Raising funds</b></i>                                        |                    |                    |
| Fundraising costs - General                                        | (1,689)            | (2,494)            |
|                                                                    | <u>(1,689)</u>     | <u>(2,494)</u>     |
| <i><b>Charitable activities</b></i>                                |                    |                    |
| Grants payable - institutions - FS                                 | (59,418)           | (20,617)           |
| Grants payable - institutions - DS                                 | (5,090)            | (3,326)            |
| Grants payable - institutions - ER                                 | -                  | (7,000)            |
| Grants payable - institutions - CR                                 | (5,635)            | (10,352)           |
| Grants payable - institutions - GCR                                | -                  | (6,391)            |
| Grants payable - institutions - EYE                                | (16,782)           | -                  |
| Wages and salaries - FS                                            | (3,600)            | (2,950)            |
| Wages and salaries - DS                                            | (501)              | (500)              |
| Wages and salaries - ER                                            | -                  | (1,265)            |
| Wages and salaries - CR                                            | (1,202)            | (2,405)            |
| Wages and salaries - EYE                                           | (650)              | -                  |
| Wages and salaries - General                                       | (16,442)           | (15,012)           |
| Staff pensions (Defined contribution) - pension scheme 1 - General | (454)              | (424)              |
| Insurance - General                                                | (1,061)            | (1,080)            |
| Computer software and maintenance costs - General                  | (35)               | (157)              |
| Printing, postage and stationery - General                         | (47)               | -                  |
| Trade subscriptions - General                                      | (101)              | (156)              |
| Independent examiner's fee - General                               | (2,700)            | (2,700)            |
| Under/(Over) prov of independent examiner's fee - General          | 360                | 600                |

This page does not form part of the statutory financial statements.

## Learning for Life UK Limited

### Detailed Statement of Financial Activities for the Year Ended 31 March 2024

|                           | Total<br>2024<br>£ | Total<br>2023<br>£ |
|---------------------------|--------------------|--------------------|
| Management fees - General | (5,000)            | -                  |
| Bank charges - FS         | (75)               | (25)               |
| Bank charges - DS         | (100)              | (25)               |
| Bank charges - ER         | -                  | (25)               |
| Bank charges - CR         | (25)               | -                  |
| Bank charges - GCR        | -                  | (25)               |
| Bank charges - EYE        | (25)               | -                  |
| Bank charges - General    | (72)               | (96)               |
|                           | <u>(118,655)</u>   | <u>(73,931)</u>    |

**LEARNING FOR LIFE UK LIMITED**

England & Wales - Charity number 1105277

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# Accounts

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Company registration number: 04662849

Charity registration number: 1105277

# Learning for Life UK Limited

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2023

# **Learning for Life UK Limited**

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## **Learning for Life UK Limited**

### **Reference and Administrative Details**

|                                    |                                                                                                           |
|------------------------------------|-----------------------------------------------------------------------------------------------------------|
| <b>Secretary</b>                   | Ms M Desai                                                                                                |
| <b>Charity Registration Number</b> | 1105277                                                                                                   |
| <b>Company Registration Number</b> | 04662849                                                                                                  |
| <b>Registered Office</b>           | The charity is incorporated in England & Wales.<br>9 Berners Place<br>London<br>W1T 3AD                   |
| <b>Independent Examiner</b>        | Shammir Shah<br>Chamberlains UK LLP<br>Chartered Accountants<br>173 Cleveland Street<br>London<br>W1T 6QR |
| <b>Accountants</b>                 | Mehta & Tengra<br>9 Berners Place<br>London<br>W1T 3AD                                                    |

# **Learning for Life UK Limited**

## **Trustees' Report**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

### **WELCOME TO LEARNING FOR LIFE**

Learning for Life enables South Asia's most marginalised populations to gain access to education, health and employment - the necessary human rights that form the first, essential step in overcoming poverty.

We currently work in Bangladesh, Nepal and, and have long-established links with India, Pakistan and Afghanistan. We work with local partners to provide catch-up education for working children who have never been to school or have dropped out. We also provide training for teachers, vocational training and reproductive health services for women, and capacity-building and rights awareness for communities.

We provide our local partners, who understand local issues, with the skills and support to help communities set up and manage practical and sustainable projects that meet their real needs.

We aim to be transparent, accountable and innovative. Our track record of establishing stable, sustainable projects that continue to make a permanent difference, gives us great pride.

We conduct research, analysis, evaluation and dissemination with all our projects and enhance our partners' capacities to do the same both nationally and internationally.

We are committed to supporting teachers and their pupils: on streets, in refugee camps, slums or in remote villages.

As an organisation in an ever-changing political world, through our learning from the field, we are constantly evolving.

### **CHAIR'S STATEMENT**

I'm delighted to present our annual report for the most recent financial year. It has been a year of development and growth, as well as challenge and impact. Looking ahead, we are optimistic about our future and the positive direction in which we are heading.

Although COVID continues to affect our work, both in terms of program and income generation activities, its impact has been much less acute, and we continue to navigate these challenges with relative success. However, its impacts still continue, and we expect them to in the immediate future.

The programs which LfL has funded in Bangladesh and Nepal to enable children – particularly girls - to re-enrol in school after the many local and national lockdowns have been very successful. They have played a crucial role in securing the rights – not just to education - but also preventing early and forced marriage. These programs have also changed their learning landscape for good; the introduction of digital learning has had a profound impact on their education and it now embedded as an important part of their learning.

The innovation which it stimulates is indisputably part of the future of learning and the children and girls that we work with have every right to have access to it. This involves work with the wider communities to ensure that the impacts of digitalisation on learning and education are understood and to keep the children safe online and we embrace that aspect as a way to support the whole community.

## Learning for Life UK Limited

### Trustees' Report

We aim to continue with this stream of work and ensure that all of the children in all our schools have access to digital education. LfL supports the aspirations of all of the young people whose education that we support. We are also delighted that some of the children and girls are starting to move into further and higher education – and that they have choices and can fulfil their aspirations.

In line with our strategic goals of innovation, we have started the strategic planning and fundraising for a new project in Cox's Bazar in Bangladesh – an area which is under intense stress from a long running humanitarian crisis. Our Early Years Project aims to work with families to provide good experiences of play and education to pre-school children and enable them to have a great start for primary school. We believe that we are the first to do this in this area of Bangladesh and we are grateful to all the funders who have already given us their support as we develop this project.

Other strategic issues that LfL are approaching include how we respond to the challenges of climate change and climate justice in the regions where we work. The effects are unmistakable and for those underserved rural communities we work with – the impacts are considerable. We are grateful to donors who supported our response to the recent floods in Bangladesh. We are actively exploring how we can take this work forwards.

Funding continues to be a challenge – particularly with the Cost of Living Crisis affecting costs in the UK and internationally. We continue to be grateful to donors and those who give their time to fundraise. It is wonderful to be able to be able to meet in person and take part in events again. We are particularly grateful to our Marathon Runners who commit to training incredibly hard to raise funds for projects.

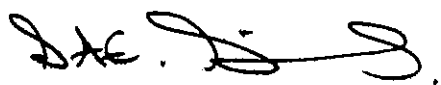
LfL remains a member of the BOND network, which continues to encourage us to challenge our thinking particularly issues within our sector around racism, global power dynamics and policy within our sector.

Our partners in Bangladesh and Nepal continue to be bastions of support and expertise within their communities and we are grateful to them for the energy they put into implementing projects and reporting.

I am grateful to our Trustee Board who have continued to support the charity with their expertise, dedication and time - all of which ensures that the charity grows and meets the changing needs of our beneficiaries. A special note of profound thanks is due to our Program Manager, Rebecca Paling, who directs our staff in the UK and works with our funders and partners in Nepal and Bangladesh to ensure that our projects are delivered in line with our strategy and expertise.

Susan Simmonds

Chair, Learning for Life UK

 20<sup>th</sup> December 2023.

# **Learning for Life UK Limited**

## **Trustees' Report**

### **OUR BACKGROUND**

Learning for Life has had an incredible journey since it began in 1994. The initial idea, developed by Charlotte Bannister-Parker and Sophia Swire, was to help develop girls' education in India and Pakistan. Over twenty-five years on, we have expanded our vision and commitment, working with street and working children, as well as impoverished communities across South Asia.

#### **Our Vision**

Learning for Life's vision is of a world where everyone has access to education, health, civil liberties, and safe, sustainable employment.

#### **Our Mission**

Learning for Life's mission is to overcome poverty by providing South Asia's poor and oppressed with education and opportunity, as well as to raise awareness of development issues and challenge stereotypes in the UK.

#### **Philosophy**

Give an education, change a life.

#### **Principles of Work:**

Learning for Life works with community-based partners to design and implement innovative and sustainable solutions.

Learning for Life supports its partners by providing them with funding, capacity-building skills and advocacy.

Learning for Life educates children and trains teachers in a manner that is realistic and relevant to their lives.

Learning for Life works within the framework of the Convention of the Rights of the Child and is part of the global campaign for Education for All.

#### **Working with partners**

LfL's role is not just as a donor or a grants maker; we are active participants in projects. As well as writing grants and helping partners to acquire funding, LfL is jointly responsible for developing, establishing, maintaining, monitoring and evaluating project activities. Partners are responsible for on-the-ground project implementation and conducting monitoring and evaluation activities. It is not LfL's policy to work with religious organisations unless they show evidence of being interfaith or secular in their work and the communities they serve.

### **WHAT WE'VE ACHIEVED THIS YEAR**

- o Responded to the impact of the pandemic on children's education in Bangladesh by providing catch up education for children who have fallen behind, facilitating online learning and supporting families.
- o Continued to support our partners in Nepal to educate children from rural, impoverished communities.
- o Launched a new Floating School in Bangladesh, bringing our total to five.
- o Empowered 180 adolescent girls in Bangladesh through our SONGLAP programme of rights awareness and life skills.
- o Continued to provide education for 180 primary aged children outside aboard our Floating Schools.
- o Developed a project to respond to the need for pre-school support in Cox's Bazar, Bangladesh
- o Continued to listen to our beneficiaries, met with parents and local community leaders

# **Learning for Life UK Limited**

## **Trustees' Report**

### **OUR NEXT STEPS**

#### **Strategic Objectives for 2023/24**

- o Continue to consolidate a clear set of priorities about the countries and regions where we work and projects we deliver.
- o Continue to design projects around our rights-based education model and funders criteria.
- o Build on our expertise to further develop our range of educational programmes across SAARC countries, where we identify that we can make an impact. This includes continuing to develop our theory of change model which targets the root causes of poverty and provides community-based education and developing new relationships with potential partners.

### **OUR PROJECTS**

**Recovering Enrolment, Retention and Attainment in the Classrooms of Nikli, Bangladesh, following the COVID-19 lockdown, in partnership with People Oriented Program Implementation (POPI) supported by British and Foreign Schools Society, Guernsey Overseas Aid Committee and individual donors and foundations.**

This project targets the river basin area of Nikli, Bangladesh, an area characterised by extreme poverty, severe seasonal flooding and minimal public services. The project supports children, particularly girls, to recover from the initial impact of COVID-19 through the re-enrolment of at least 4,602 children back into school. Retention and attainment will be maintained through the provision of catch-up classes, introducing online learning, and awareness campaigns.

The project has three focus areas:

**Enrolment:** The project will conduct a comprehensive mass awareness campaign on the value and importance of education. This includes leaflets, posters, house-to-house visits, events such as sport competitions, and an education fair. We are advocating strongly with local education officials, school leaders, elected officials and leaders to ensure that all schools are ready to reopen safely and provide education that reflects the evolving situation and its potential impact on children's progress. In order to keep schools open we are providing hygiene equipment and training on disease prevention.

**Education outcomes:** The project conducted an assessment of children to determine the gaps in their learning. Sixty children who required additional support receive 'catch-up education'. These sessions will take place after school hours so that the boats can still be used for regular schooling and to allow for the fact that some children may be required to work or look after younger siblings during the day. The project also provides tablets in order to facilitate online learning. These are shared between "bubbles" of 5 children. Children at the most risk of dropping out or falling behind are invited to join a bubble where they are taught how to use the internet safely and supported to access online education provision; this will be a mixture of lessons recorded by their teachers and official Government online learning sources. Sessions are delivered by our existing teachers during school hours. Teachers also receive in-depth training in online learning/teaching methods, catch-up education, health and safety and mental health awareness.

**Impact on women and girls:** This project enrolls 240 girls (aged 15-18) into our "Songlap" programme. This is an accredited programme covering health, rights, life skills and livelihoods, which has been extremely successful in our existing projects, with girls disseminating their learning with their peers, expanding the reach of the initiative. We also promote the rights of women & girls amongst the wider community through sessions in schools & with local youths.

Through this project, to date, we have been able to support vulnerable families in Bangladesh in their recovery from the pandemic and ensure that over 85% of children are back in school and learning well, with that figure set to rise as the project progresses.

## **Learning for Life UK Limited**

### **Trustees' Report**

**Emergency Relief, in partnership with People Oriented Program Implementation (POPI) supported by SpeakFirst, PAWA, and individual donors.**

Learning for Life's Emergency Relief project exists to provide immediate relief to communities we support in the event of an emergency. From 2020-22 Learning for Life was able to support communities in Bangladesh impacted by the Covid-19 pandemic. The first confirmed case of Covid-19 was reported in Bangladesh on 8 March 2020 and Kishoreganj district, where LfL's Floating School are based was placed in lockdown on 10 April 2020. The lockdown had potentially dire consequences for the impoverished communities of this area, as not going out to work meant that they did not have enough money to feed their children. Families faced an impossible dilemma - either they continued to go to work to pay for food and risk catching Covid-19 or they stayed at home and not eat, possibly for days at a time.

As an immediate response Learning for Life provided families with a food parcel containing basic supplies for 30 days, which allowed families to eat basic meals and meant that people did not have to go to work and could keep their families safe from Covid-19. We also provided families with a hygiene package (containing soap, a bucket disinfectant and face masks) for the families and staff. As a result, families were better able to adhere to the lockdown restrictions and keep themselves safe. Our staff also continued to visit families whenever possible to provide need-based support and advice throughout the last year.

In 2022 the worst flooding in over 100 years devastated communities in Bangladesh. Over 5 million people were marooned without food, drinking water, power or mobile networks. Communities in the low-lying areas where Learning for Life's Floating Schools are based were deluged. Fortunately, our Floating Schools themselves were not damaged. However, homes and crops, as well as vital infrastructure such as power supply lines, water sources and roads were all damaged or completely submerged. Vulnerable children, women, men and elders were cut off from life-saving medicine, vital communication and transport. Thanks to the generosity of donors to our emergency flood appeal Learning for Life was able to respond immediately to provide life saving emergency supplies such a food parcels, medical packs and fresh water supplies.

**Dan Doherty Memorial School and Guernsey SEC (Makwanpur, Nepal), in partnership with Community Support Association of Nepal (COSAN), supported by the friends and family of Daniel Doherty and the Marr Munning Trust**

It was with immense sadness that we said goodbye to our wonderful friend and brilliant Trustee, Dan Doherty, on 16th March 2016. There is no doubt that Dan's legacy will be incredibly long-lasting, and we have recognised this by building a school in Nepal in his memory.

In the devastating earthquake on 25th April 2015, twelve of Learning for Life's schools in Makwanpur, a district in rural Nepal, were completely destroyed. It therefore seemed appropriate to raise funds, in partnership with Dan's husband, Neil Fullbrook, to reconstruct a school in Dan's memory.

The school was officially opened and inaugurated by Neil on 20th February 2017. The school continues to educate vulnerable children from marginalised communities who have either dropped out of school or never attended, so they can catch up on the education they have missed and become re-integrated into the mainstream education system.

In May 2017 the Guernsey Overseas Aid Committee agreed to provide funds for the construction of another Supplementary Education Centre that had been destroyed in the earthquake. Now that the SECs have been rebuilt, they will continue to serve as education and community resource centres for many years to come. Based on our previous experience we estimate that each year around 70% of the students will go on to enrol in mainstream school, allowing new children to attend the SEC and extending the reach of this project.

## **Learning for Life UK Limited**

### **Trustees' Report**

The Dan Doherty Memorial School school and the Guernsey SEC continue to provide catch-up education for thirty children per centre. The centre also provides a space for local secondary students to study after school. Beyond this, the buildings act as a facility for the whole community, including a library with educational resources raising awareness on health, hygiene and rights, while there is also a hall that is used for events, meetings and training sessions, and as an emergency shelter if necessary.

**Small Floating Schools, in partnership with People's Oriented Programme Implementation (POPI), supported by Pan Asian Women's Association (PAWA), SpeakFirst, & EKTA Foundation and "Sophie's Floating School, Freyja's Floating School and Willow's Floating School" supported by an individual donor.**

The school enrolment rate of children across the river basin area of Kishoreganj in Bangladesh is 37% and the literacy rate of the adult population is a staggeringly low 16%. During the monsoon and post-monsoon seasons, more than 90% of children and youths living in this area do not have access to any form of education as the surrounding area floods and villages are forced onto tiny islands cut off by 30-40 feet of water. In addition to the poor education provisions, ill health, malnutrition and social exploitation form part of their daily lives. Children and youths are forced to work, often in very dangerous environments.

Our innovative floating schools travel from village to village during the monsoon season when villages are completely cut off from mainland services and conduct lessons for children who otherwise would not be able to attend school. The primary benefit of this project is that 120 desperately poor children (aged 7-14) and 120 adolescent girls (aged 15-18) now have access to quality education and will be able to sit government accredited exams that will enable them to go on to secondary school or seek safe employment. The four 'floating schools' also act as resource centres and focal points for the community, empowering the entire population through social awareness education and health and hygiene information. All beneficiaries of this project are members of extremely poor communities or representatives of those communities in the project's target area.

### **COMPLETED PROGRAMMES**

**Increasing Household Incomes for 1,658 Households (Nuwakot, Nepal), in partnership with the Rural Self-Reliance Development Centre (RSDC) supported by UKAid.**

This project aimed to increase the income of 1,658 impoverished households in rural Nuwakot, Nepal, by increasing agricultural productivity, supporting micro-enterprise development and improving access to local markets. This was achieved through training & skills development, the formation of Income Generation Groups and cooperatives, facilitating access to credit and developing strong leadership. In support of these aims the project included a social awareness component to reduce discrimination. This project lead to a significant increase in household income in the project area.

**Open School Project, (Kolkata, India) in partnership with Tomorrow's Foundation, supported by Genesis Trust**

Despite the Indian Government outlawing child labour, unfortunately it is still a common practice. The city of Kolkata, where this project worked, has a particularly high rate of child labour, with over 500,000 working children compared to 425,000 in full time education.

Our project enabled 240 working children to access education by utilising existing facilities to provide education for children outside of mainstream hours, thus enabling them to continue to provide for their families whilst simultaneously offering them the opportunity to get an education, obtain recognised qualifications and ultimately gain long-term, safe employment. Alongside providing education, we worked to change the level of awareness and attitudes of all stakeholders including employers and parents towards child labour law, child protection and the benefits of the release of children from hazardous workplaces.

**Earthquake Reconstruction (Makwanpur, Nepal) in partnership with COSAN, supported by various donors**

## **Learning for Life UK Limited**

### **Trustees' Report**

On 25th April 2015, a devastating 7.6 magnitude earthquake hit Nepal. Nearly 9,000 people lost their lives and around 22,000 people were injured in fourteen Districts. The social, economic and psychological effects on the population were severe.

In Makwanpur District, where Learning for Life works with local partner COSAN, 12 out of 19 of our Supplementary Education Centres (SECs), which were providing catch-up education for children who had either dropped out of school or never attended, were totally destroyed. Many lives were lost and homes and livelihoods destroyed. We provided victims of the earthquake with tents and plastic tarpaulin for temporary shelter, along with food packages and hygiene kits. We also helped to rebuild and re-establish the schools that were lost or damaged.

#### **Community Support Association of Nepal (COSAN) - Sustainable Empowerment of Excluded Women in Rural Nepal (DFID)**

This project began in July 2013 and aimed to address the political disenfranchisement of excluded communities, particularly women, in rural Nepal and the subsequent insufficient standards of education and healthcare that they receive. These aims were achieved through education on rights and entitlements and improving excluded communities' capacity to engage in the local decision-making process, through the formation and training of Community Action Groups. In order to engage the community with the project, and address the immediate lack of adequate health care and education provision, the project provided supplementary education to children who were not enrolled in mainstream school and antenatal and postnatal services for pregnant women, as well as vocational training for adolescents. As well as the formation of these community groups, the project delivered training and capacity building to the target beneficiaries and other stakeholders. This ensured that the target population were in a position to directly engage with local decision makers and advocate collectively to ensure that their rights and entitlements were protected. The results of this was an increase in the female representation in local government to 33%; an increase in the reporting and prosecution of domestic violence, a reduction in cases of domestic violence, and an increase in the access to and quality of education for socially excluded communities, in particular girls and women.

#### **People's Oriented Programme Implementation (POPI) - Sustainable Elimination and Prevention of the Worst Forms of Child Labour in Bhairab and Cox's Bazar (Comic Relief)**

At the start of this project over 3,200 children were working long hours in Bhairab's cottage shoe factories. Children, who also slept there, frequently suffered from injuries, and glue inhalation. In Cox's Bazar over 6,500 children were working in fish-drying plants, where they suffered severe injuries and illnesses as a result of handling sharp tools, raw fish, chemicals and pesticides. Children in both areas sadly suffered abuse at the hands of employers.

LfL and local partner, POPI, in conjunction with Comic Relief, established a project which created an enabling environment for children, parents/guardians, employers, duty bearers and other key stakeholders including government, to support the release and reintegration of targeted child labourers and gain commitment of all groups not to engage in hazardous child labour in future. Families were incentivised to send children to school. Children received individually-assessed support, from a menu including educational support, health support, recreational activities and vocational training. All 6-14 years old children in the project area were prevented from engaging in hazardous labour by educating them on the dangers involved.

#### **Floating School and Health service, Kishoregunj, Bangladesh.**

## **Learning for Life UK Limited**

### **Trustees' Report**

Learning for Life and partner POPI began work on an innovative floating school project in November 2009, in the "haor" flood-prone region of Bangladesh. This innovative floating school travels from village to village during the monsoon season when villages are completely cut off from mainland services and conducts lessons for children who otherwise would not be able to attend school. In the evenings, the boat has been used as resource centre for communities and delivers health and social awareness presentations and shows. The floating school has been designed to provide quality education for 250 children (aged 6-12) and 50 youths (aged 13-18) and provides 150,000 members of the target population with health and social awareness to improve their health seeking behaviour and encourage them to practice

#### **GOVERNANCE**

##### **Founders**

Both founders, Charlotte Bannister-Parker and Sophia Swire, after 10 years of work, have ceased their active involvement in running the organisation but remain supporters and friends.

##### **Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

##### **Trustees' induction and training**

The Trustees who served the charitable company during the year are shown on page 11.

New trustees are selected through an open and competitive process, consisting of an initial application followed by an interview. Once invited to join the board Trustees are provided with an induction pack consisting of the governing documents, annual reports and financial statements together with the policies and procedures of the charitable company. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertakings of their role.

##### **Staffing**

Our Programme Manager is Rebecca Paling

Our Finance Officer is Jonathan Calvo

Our Chair of Trustees Susan Simmonds provides pro bono management support.

Our Treasurer Perosha Tengra provide pro-bono governance support

##### **Volunteers**

Learning for Life has a core group of active volunteers who support all activities. Their on-going contribution is fundamental to Learning for Life's continued success.

The Charity is run by its Trustees who meet quarterly to determine the strategy of the Charity, to discuss operational and financial matters and to formulate policy. The Programme Manager attends all Trustee meetings. The Trustees delegate responsibility for delivering day to day management primarily to the Programme Manager, who is responsible for individual supervision of our partners, staff and volunteers. Trustees are also responsible for ensuring that the team continue to develop their skills and working practices in line with good practice.

##### **Related party transactions**

None of the directors had any material interest at any time during the period in any contracts of significance in relation to the business of the company except those stated in note 20 to the financial statements.

## **Learning for Life UK Limited**

### **Trustees' Report**

#### **Public Benefit**

The object of the Charity is the prevention or relief of poverty in South Asia through the provision and facilitation of education, training, healthcare projects and community support, designed to enable individuals (children and women) and communities to generate a sustainable income, exercise their rights and be self-sufficient.

Our primary aims and objectives and subsequent activities allow us to directly meet the following criteria for public benefit as defined by the Charity Commission guidance:

- o The prevention or relief of poverty;
- o The advancement of education;
- o The advancement of health and the saving of lives

Our related activities also address the further public benefit criteria as defined by the Charity Commission:

- o The advancement of human rights, conflict resolution or reconciliation or the promotion of religious or racial harmony or equality and diversity;
- o The advancement of environmental protection or improvement;
- o The relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantage;

We aim to help the poorest and most marginalised members of society and no person is excluded on grounds of race, religion, gender, sexuality, disability or social position. Any private benefit to individuals from our work is incidental to our main objective.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

#### **Risk Analysis**

The Trustees recognise that there are risks to which the Charity is exposed. The Trustees keep all major risks to the organisation under regular review and this is seen as integral to the achievement of our strategic goals. The trustees are satisfied that we have a formal review in place and consider new and emerging risks and through their day to day activities the staff are encouraged and guided to ensure the risk management processes are effectively implemented. Systems have been established to mitigate known risks, including financial controls, employment procedures, agreements with partners and volunteer training. The Trustees keep proper accounting records and take reasonable steps for the prevention and detection of fraud and other irregularities. Health and safety, equal opportunities and quality standards are prioritised. Records and archives are securely stored and electronic data carefully protected.

We also have in place a comprehensive risk register which is regularly reviewed by the trustees. This serves as a management tool for managing risks rather than eliminating them.

#### **FINANCIAL REVIEW**

2022/23 saw our unrestricted reserves increase again from last year, which demonstrates that, despite the challenging funding environment, the organisation is in an improving position.

We have sufficient funding to sustain our ongoing projects and Trustees are continuing to review our situation on an ongoing basis.

#### **Reserves Policy**

Reserves are held in order that the charity operates effectively.

The reserves policy is reviewed on a regular basis and adjusted as risk perceptions and other factors change.

## **Learning for Life UK Limited**

### **Trustees' Report**

When reviewing and monitoring the reserves policy the trustees ensure that they identify when the reserves are drawn on so that they understand the reasons and can consider the corrective actions, if any, that needs to be taken.

We are content that our current reserves policy will cover 3 months operational expenditure.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

##### **Registered Company number**

04662849 (England and Wales)

##### **Registered Charity number**

1105277

##### **Registered office**

9 Berners Place

London

W1T 3AD

##### **Trustees**

Ms M Desai H R Consultant

Ms S Engineer Personnel Consultant

P Tengra Accountant

S Qureshi Trustee

C Hough Barrister

S A E Simmonds Charity Consultant

##### **Company Secretary**

Ms M Desai

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 20<sup>th</sup> December 2023 and signed on its behalf by:



S A E Simmonds - Trustee

## **Learning for Life UK Limited**

### **Independent Examiner's Report to the trustees of Learning for Life UK Limited ('the Company')**

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

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

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

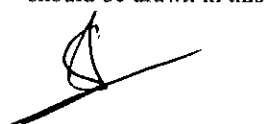
Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act').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

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

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

1. accounting records were not kept in respect of Learning for Life UK Limited as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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



.....  
Shammir Shah

Chamberlains UK LLP  
Chartered Accountants  
173 Cleveland Street  
London  
W1T 6QR

20 December 2023

# Learning for Life UK Limited

## Statement of Financial Activities for the Year Ended 31 March 2023

|                                    | Note | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | Total<br>2023<br>£ |
|------------------------------------|------|----------------------------|--------------------------|--------------------|
| <b>Income and Endowments from:</b> |      |                            |                          |                    |
| Donations and legacies             | 3    | 45,743                     | -                        | 45,743             |
| Charitable activities              | 4    | -                          | 67,165                   | 67,165             |
| Investment income                  | 5    | 586                        | -                        | 586                |
| Total income                       |      | 46,329                     | 67,165                   | 113,494            |
| <b>Expenditure on:</b>             |      |                            |                          |                    |
| Raising funds                      | 6    | (2,494)                    | -                        | (2,494)            |
| Charitable activities              | 7    | (19,025)                   | (54,906)                 | (73,931)           |
| Total expenditure                  |      | (21,519)                   | (54,906)                 | (76,425)           |
| Net income                         |      | 24,810                     | 12,259                   | 37,069             |
| Net movement in funds              |      | 24,810                     | 12,259                   | 37,069             |
| <b>Reconciliation of funds</b>     |      |                            |                          |                    |
| Total funds brought forward        |      | 18,938                     | 54,087                   | 73,025             |
| Total funds carried forward        | 17   | 43,748                     | 66,346                   | 110,094            |
|                                    | Note | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | Total<br>2022<br>£ |
| <b>Income and Endowments from:</b> |      |                            |                          |                    |
| Donations and legacies             | 3    | 11,823                     | -                        | 11,823             |
| Charitable activities              | 4    | -                          | 78,866                   | 78,866             |
| Investment income                  | 5    | 12                         | -                        | 12                 |
| Total income                       |      | 11,835                     | 78,866                   | 90,701             |
| <b>Expenditure on:</b>             |      |                            |                          |                    |
| Raising funds                      | 6    | (2,196)                    | -                        | (2,196)            |
| Charitable activities              | 7    | (3,570)                    | (54,521)                 | (58,091)           |
| Total expenditure                  |      | (5,766)                    | (54,521)                 | (60,287)           |
| Net income                         |      | 6,069                      | 24,345                   | 30,414             |
| Net movement in funds              |      | 6,069                      | 24,345                   | 30,414             |
| <b>Reconciliation of funds</b>     |      |                            |                          |                    |
| Total funds brought forward        |      | 12,869                     | 29,742                   | 42,611             |
| Total funds carried forward        | 17   | 18,938                     | 54,087                   | 73,025             |

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

The notes on pages 15 to 22 form an integral part of these financial statements.

## Learning for Life UK Limited

(Registration number: 04662849)  
Balance Sheet as at 31 March 2023

|                                                       | Note | 2023<br>£       | 2022<br>£      |
|-------------------------------------------------------|------|-----------------|----------------|
| <b>Current assets</b>                                 |      |                 |                |
| Debtors                                               | 13   | -               | 2,064          |
| Cash at bank and in hand                              | 14   | 121,362         | 78,012         |
|                                                       |      | <u>121,362</u>  | <u>80,076</u>  |
| <b>Creditors: Amounts falling due within one year</b> | 15   | <u>(11,268)</u> | <u>(7,051)</u> |
| <b>Net assets</b>                                     |      | <u>110,094</u>  | <u>73,025</u>  |
| <b>Funds of the charity:</b>                          |      |                 |                |
| <b>Restricted income funds</b>                        |      |                 |                |
| Restricted funds                                      | 17   | 66,346          | 54,087         |
| <b>Unrestricted income funds</b>                      |      |                 |                |
| Unrestricted funds                                    |      | <u>43,748</u>   | <u>18,938</u>  |
| <b>Total funds</b>                                    | 17   | <u>110,094</u>  | <u>73,025</u>  |

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

### Directors' responsibilities:

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

The financial statements on pages 13 to 22 were approved by the trustees, and authorised for issue on 20 December 2023 and signed on their behalf by:

  
P Tengra  
Trustee

The notes on pages 15 to 22 form an integral part of these financial statements.

## **Learning for Life UK Limited**

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

#### **1 Charity status**

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

The address of its registered office is:

9 Berners Place

London

W1T 3AD

These financial statements were authorised for issue by the trustees on 20 December 2023.

#### **2 Accounting policies**

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

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

##### **Statement of compliance**

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

##### **Basis of preparation**

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

##### **Going concern**

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

##### **Income and endowments**

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

##### **Donations and legacies**

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

## **Learning for Life UK Limited**

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

#### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

#### ***Raising funds***

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

#### ***Charitable activities***

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

#### ***Grant provisions***

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

#### **Governance costs**

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

#### **Taxation**

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

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

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

## Learning for Life UK Limited

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

#### Foreign exchange

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

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

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

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

#### Fund structure

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

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

#### Pensions and other post retirement obligations

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

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

### 3 Income from donations and legacies

|                            | Unrestricted<br>funds<br>General<br>£ | Total<br>funds<br>£ |
|----------------------------|---------------------------------------|---------------------|
| Donations and legacies;    |                                       |                     |
| Donations from individuals | 45,743                                | 45,743              |
| <b>Total for 2023</b>      | <b>45,743</b>                         | <b>45,743</b>       |
| <b>Total for 2022</b>      | <b>11,823</b>                         | <b>11,823</b>       |

# Learning for Life UK Limited

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

### 4 Income from charitable activities

|                       | Restricted funds<br>£ | Total funds<br>£ |
|-----------------------|-----------------------|------------------|
| General Fund          | 67,165                | 67,165           |
| <b>Total for 2023</b> | <b>67,165</b>         | <b>67,165</b>    |
| <b>Total for 2022</b> | <b>78,866</b>         | <b>78,866</b>    |

### 5 Investment income

|                                                                                 | Unrestricted funds<br>General<br>£ | Total funds<br>£ |
|---------------------------------------------------------------------------------|------------------------------------|------------------|
| Interest receivable and similar income;<br>Interest receivable on bank deposits | 586                                | 586              |
| <b>Total for 2023</b>                                                           | <b>586</b>                         | <b>586</b>       |
| <b>Total for 2022</b>                                                           | <b>12</b>                          | <b>12</b>        |

### 6 Expenditure on raising funds

#### a) Costs of generating donations and legacies

|                       | Note | Unrestricted funds<br>General<br>£ | Total funds<br>£ |
|-----------------------|------|------------------------------------|------------------|
| Donations             |      | 2,494                              | 2,494            |
| <b>Total for 2023</b> |      | <b>2,494</b>                       | <b>2,494</b>     |
| <b>Total for 2022</b> |      | <b>2,196</b>                       | <b>2,196</b>     |

### 7 Expenditure on charitable activities

|                             | Note | Unrestricted funds<br>General<br>£ | Restricted funds<br>£ | Total funds<br>£ |
|-----------------------------|------|------------------------------------|-----------------------|------------------|
| Grant funding of activities |      | -                                  | 47,686                | 47,686           |
| Governance costs            | 8    | 19,025                             | 7,220                 | 26,245           |
| <b>Total for 2023</b>       |      | <b>19,025</b>                      | <b>54,906</b>         | <b>73,931</b>    |
| <b>Total for 2022</b>       |      | <b>3,570</b>                       | <b>54,521</b>         | <b>58,091</b>    |

# Learning for Life UK Limited

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

In addition to the expenditure analysed above, there are also governance costs of £26,245 (2022 - £9,512) which relate directly to charitable activities. See note 8 for further details.

### 8 Analysis of governance and support costs

#### Governance costs

|                              | Unrestricted<br>funds<br>General<br>£ | Restricted<br>funds<br>£ | Total<br>funds<br>£ |
|------------------------------|---------------------------------------|--------------------------|---------------------|
| Staff costs                  |                                       |                          |                     |
| Wages and salaries           | 15,012                                | 7,120                    | 22,132              |
| Pension costs                | 424                                   | -                        | 424                 |
| Independent examiner fees    |                                       |                          |                     |
| Other fees paid to examiners | 2,100                                 | -                        | 2,100               |
| Other governance costs       | 1,489                                 | 100                      | 1,589               |
| <b>Total for 2023</b>        | <b>19,025</b>                         | <b>7,220</b>             | <b>26,245</b>       |
| <b>Total for 2022</b>        | <b>3,570</b>                          | <b>5,942</b>             | <b>9,512</b>        |

### 9 Trustees remuneration and expenses

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

### 10 Staff costs

The aggregate payroll costs were as follows:

|                                          | 2023<br>£     | 2022<br>£     |
|------------------------------------------|---------------|---------------|
| <b>Staff costs during the year were:</b> |               |               |
| Wages and salaries                       | 22,132        | 14,935        |
| Pension costs                            | 424           | 366           |
|                                          | <b>22,556</b> | <b>15,301</b> |

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

|           | 2023<br>No | 2022<br>No |
|-----------|------------|------------|
| Employees | <b>1</b>   | <b>1</b>   |

## Learning for Life UK Limited

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

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

#### 11 Independent examiner's remuneration

|                                                           | 2023<br>£    | 2022<br>£    |
|-----------------------------------------------------------|--------------|--------------|
| <b>Other fees to examiners</b>                            |              |              |
| The examining of accounts of any associate of the charity | <u>2,100</u> | <u>2,100</u> |

#### 12 Taxation

The charity is a registered charity and is therefore exempt from taxation.

#### 13 Debtors

|             | 2023<br>£ | 2022<br>£    |
|-------------|-----------|--------------|
| Prepayments | <u>-</u>  | <u>2,064</u> |

#### 14 Cash and cash equivalents

|              | 2023<br>£      | 2022<br>£     |
|--------------|----------------|---------------|
| Cash at bank | <u>121,362</u> | <u>78,012</u> |

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

|                                    | 2023<br>£     | 2022<br>£    |
|------------------------------------|---------------|--------------|
| Other taxation and social security | 347           | -            |
| Other creditors                    | 1,812         | 1            |
| Accruals                           | <u>9,109</u>  | <u>7,050</u> |
|                                    | <u>11,268</u> | <u>7,051</u> |

#### 16 Pension and other schemes

##### Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £424 (2022 - £366).

#### 17 Funds

|                           | Balance at 1<br>April 2022<br>£ | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Balance at 31<br>March 2023<br>£ |
|---------------------------|---------------------------------|----------------------------|----------------------------|----------------------------------|
| <b>Unrestricted funds</b> |                                 |                            |                            |                                  |

# Learning for Life UK Limited

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

|                               | Balance at 1<br>April 2022<br>£ | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Balance at 31<br>March 2023<br>£ |
|-------------------------------|---------------------------------|----------------------------|----------------------------|----------------------------------|
| <b>General</b>                |                                 |                            |                            |                                  |
| General Fund                  | 18,938                          | 46,329                     | (21,519)                   | 43,748                           |
| <b>Restricted funds</b>       |                                 |                            |                            |                                  |
| Floating Schools              | 37,938                          | 40,266                     | (23,592)                   | 54,612                           |
| Dan's School                  | 7,377                           | -                          | (3,851)                    | 3,526                            |
| Emergency Relief              | 704                             | 8,160                      | (8,290)                    | 574                              |
| Covid Recovery                | 8,068                           | 6,611                      | (12,757)                   | 1,922                            |
| Guernsey Covid Recovery       | -                               | 12,128                     | (6,416)                    | 5,712                            |
| <b>Total restricted funds</b> | <u>54,087</u>                   | <u>67,165</u>              | <u>(54,906)</u>            | <u>66,346</u>                    |
| <b>Total funds</b>            | <u>73,025</u>                   | <u>113,494</u>             | <u>(76,425)</u>            | <u>110,094</u>                   |

|                                         | Balance at 1<br>April 2021<br>£ | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Transfers<br>£ | Balance at<br>31 March<br>2022<br>£ |
|-----------------------------------------|---------------------------------|----------------------------|----------------------------|----------------|-------------------------------------|
| <b>Unrestricted funds</b>               |                                 |                            |                            |                |                                     |
| <b>General</b>                          |                                 |                            |                            |                |                                     |
| General Fund                            | 12,869                          | 11,835                     | (5,766)                    | -              | 18,938                              |
| <b>Restricted</b>                       |                                 |                            |                            |                |                                     |
| Floating Schools                        | (34)                            | 55,622                     | (34,253)                   | 16,603         | 37,938                              |
| Dan's School                            | 13,125                          | -                          | (4,972)                    | (776)          | 7,377                               |
| Guernsey Sec                            | (776)                           | -                          | -                          | 776            | -                                   |
| Sophie/Freyja/Willow<br>Floating School | 16,603                          | -                          | -                          | (16,603)       | -                                   |
| Emergency Relief                        | 824                             | 3,439                      | (3,559)                    | -              | 704                                 |
| Covid Recovery                          | -                               | 19,805                     | (11,737)                   | -              | 8,068                               |
| <b>Total restricted funds</b>           | <u>29,742</u>                   | <u>78,866</u>              | <u>(54,521)</u>            | <u>-</u>       | <u>54,087</u>                       |
| <b>Total funds</b>                      | <u>42,611</u>                   | <u>90,701</u>              | <u>(60,287)</u>            | <u>-</u>       | <u>73,025</u>                       |

### 18 Analysis of net assets between funds

|                         | Unrestricted<br>funds<br>General<br>£ | Total funds at<br>31 March<br>2023<br>£ |
|-------------------------|---------------------------------------|-----------------------------------------|
| Current assets          | 121,362                               | 121,362                                 |
| Current liabilities     | (11,268)                              | (11,268)                                |
| <b>Total net assets</b> | <u>110,094</u>                        | <u>110,094</u>                          |

## Learning for Life UK Limited

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

|                     | Unrestricted<br>funds<br>General<br>£ | Total funds at<br>31 March<br>2022<br>£ |
|---------------------|---------------------------------------|-----------------------------------------|
| Current assets      | 80,076                                | 80,076                                  |
| Current liabilities | <u>(7,051)</u>                        | <u>(7,051)</u>                          |
| Total net assets    | <u>73,025</u>                         | <u>73,025</u>                           |

#### 19 Analysis of net funds

|                          | At 1 April<br>2022<br>£ | At 31 March<br>2023<br>£ |
|--------------------------|-------------------------|--------------------------|
| Cash at bank and in hand | <u>78,012</u>           | <u>78,012</u>            |
| Net debt                 | <u>78,012</u>           | <u>78,012</u>            |
|                          | At 1 April<br>2021<br>£ | At 31 March<br>2022<br>£ |
| Net debt                 | <u>-</u>                | <u>-</u>                 |

#### 20 Related party transactions

Mehta & Tengra, a firm in which P Tengra (Trustee) is a partner provides accounting and payroll services at no cost.

In the absence of a chief executive, Minaxi Desai (Trustee) offers her services pro bono.

# Learning for Life UK Limited

## Statement of Financial Activities by fund for the Year Ended 31 March 2023

### Unrestricted Funds

|                                    | Total<br>Unrestricted<br>Funds<br>2023<br>£ | Total<br>Unrestricted<br>Funds<br>2022<br>£ |
|------------------------------------|---------------------------------------------|---------------------------------------------|
| <b>Income and Endowments from:</b> |                                             |                                             |
| Donations and legacies             | 45,743                                      | 11,823                                      |
| Investment income                  | 586                                         | 12                                          |
| Total income                       | 46,329                                      | 11,835                                      |
| <b>Expenditure on:</b>             |                                             |                                             |
| Raising funds                      | (2,494)                                     | (2,196)                                     |
| Charitable activities              | (19,025)                                    | (3,570)                                     |
| Total expenditure                  | (21,519)                                    | (5,766)                                     |
| Net income                         | 24,810                                      | 6,069                                       |
| Net movement in funds              | 24,810                                      | 6,069                                       |
| <b>Reconciliation of funds</b>     |                                             |                                             |
| Total funds brought forward        | 18,938                                      | 12,869                                      |
| Total funds carried forward        | 43,748                                      | 18,938                                      |

# Learning for Life UK Limited

## Statement of Financial Activities by fund for the Year Ended 31 March 2023

### Restricted Funds

|                                    | Total<br>Restricted<br>Funds<br>2023<br>£ | Total<br>Restricted<br>Funds<br>2022<br>£ |
|------------------------------------|-------------------------------------------|-------------------------------------------|
| <b>Income and Endowments from:</b> |                                           |                                           |
| Charitable activities              | <u>67,165</u>                             | <u>78,866</u>                             |
| Total income                       | <u>67,165</u>                             | <u>78,866</u>                             |
| <b>Expenditure on:</b>             |                                           |                                           |
| Charitable activities              | <u>(54,906)</u>                           | <u>(54,521)</u>                           |
| Total expenditure                  | <u>(54,906)</u>                           | <u>(54,521)</u>                           |
| Net income                         | <u>12,259</u>                             | <u>24,345</u>                             |
| Net movement in funds              | 12,259                                    | 24,345                                    |
| <b>Reconciliation of funds</b>     |                                           |                                           |
| Total funds brought forward        | <u>54,087</u>                             | <u>29,742</u>                             |
| Total funds carried forward        | <u><u>66,346</u></u>                      | <u><u>54,087</u></u>                      |

## Learning for Life UK Limited

### Detailed Statement of Financial Activities for the Year Ended 31 March 2023

|                                         | Total<br>2023<br>£    | Total<br>2022<br>£   |
|-----------------------------------------|-----------------------|----------------------|
| <b>Income and Endowments from:</b>      |                       |                      |
| Donations and legacies (analysed below) | 45,743                | 11,823               |
| Charitable activities (analysed below)  | 67,165                | 78,866               |
| Investment income (analysed below)      | 586                   | 12                   |
| Total income                            | <u>113,494</u>        | <u>90,701</u>        |
| <b>Expenditure on:</b>                  |                       |                      |
| Raising funds (analysed below)          | (2,494)               | (2,196)              |
| Charitable activities (analysed below)  | <u>(73,931)</u>       | <u>(58,091)</u>      |
| Total expenditure                       | <u>(76,425)</u>       | <u>(60,287)</u>      |
| Net income                              | <u>37,069</u>         | <u>30,414</u>        |
| Net movement in funds                   | 37,069                | 30,414               |
| <b>Reconciliation of funds</b>          |                       |                      |
| Total funds brought forward             | <u>73,025</u>         | <u>42,611</u>        |
| Total funds carried forward             | <u><u>110,094</u></u> | <u><u>73,025</u></u> |

## Learning for Life UK Limited

### Detailed Statement of Financial Activities for the Year Ended 31 March 2023

|                                                                    | Total<br>2023<br>£ | Total<br>2022<br>£ |
|--------------------------------------------------------------------|--------------------|--------------------|
| <b><i>Donations and legacies</i></b>                               |                    |                    |
| Appeals and donations - General                                    | 45,743             | 11,823             |
|                                                                    | <u>45,743</u>      | <u>11,823</u>      |
| <b><i>Charitable activities</i></b>                                |                    |                    |
| Grants receivable - FS                                             | 40,266             | 55,622             |
| Grants receivable - ER                                             | 8,160              | 3,439              |
| Grants receivable - CR                                             | 6,611              | 19,805             |
| Grants receivable - GCR                                            | 12,128             | -                  |
|                                                                    | <u>67,165</u>      | <u>78,866</u>      |
| <b><i>Investment income</i></b>                                    |                    |                    |
| Interest on cash deposits - General                                | 586                | 12                 |
|                                                                    | <u>586</u>         | <u>12</u>          |
| <b><i>Raising funds</i></b>                                        |                    |                    |
| Fundraising costs - General                                        | (2,494)            | (2,196)            |
|                                                                    | <u>(2,494)</u>     | <u>(2,196)</u>     |
| <b><i>Charitable activities</i></b>                                |                    |                    |
| Grants payable - institutions - FS                                 | (20,617)           | (31,303)           |
| Grants payable - institutions - DS                                 | (3,326)            | (3,847)            |
| Grants payable - institutions - ER                                 | (7,000)            | (3,095)            |
| Grants payable - institutions - CR                                 | (10,352)           | (10,334)           |
| Grants payable - institutions - GCR                                | (6,391)            | -                  |
| Wages and salaries - FS                                            | (2,950)            | (2,950)            |
| Wages and salaries - DS                                            | (500)              | (500)              |
| Wages and salaries - ER                                            | (1,265)            | (464)              |
| Wages and salaries - CR                                            | (2,405)            | (1,403)            |
| Wages and salaries - General                                       | (15,012)           | (9,618)            |
| Staff pensions (Defined contribution) - pension scheme 1 - General | (424)              | (366)              |
| Insurance - General                                                | (1,080)            | (976)              |
| Computer software and maintenance costs - General                  | (157)              | (156)              |
| Trade subscriptions - General                                      | (156)              | (152)              |
| Independent examiner's fee - General                               | (2,700)            | (2,700)            |
| Under/(Over) prov of independent examiner's fee - General          | 600                | 600                |
| Consultancy fees - DS                                              | -                  | (575)              |
| Management fees - General                                          | -                  | 10,000             |
| Bank charges - FS                                                  | (25)               | -                  |
| Bank charges - DS                                                  | (25)               | (50)               |
| Bank charges - ER                                                  | (25)               | -                  |

This page does not form part of the statutory financial statements.

## Learning for Life UK Limited

### Detailed Statement of Financial Activities for the Year Ended 31 March 2023

|                        | <b>Total<br/>2023<br/>£</b> | <b>Total<br/>2022<br/>£</b> |
|------------------------|-----------------------------|-----------------------------|
| Bank charges - GCR     | (25)                        | -                           |
| Bank charges - General | <u>(96)</u>                 | <u>(202)</u>                |
|                        | <u>(73,931)</u>             | <u>(58,091)</u>             |

This page does not form part of the statutory financial statements.



**LEARNING FOR LIFE UK LIMITED**

England & Wales - Charity number 1105277

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# Accounts

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**REGISTERED COMPANY NUMBER: 04662849 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1105277**

**REPORT OF THE TRUSTEES AND  
UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022  
FOR  
LEARNING FOR LIFE UK LIMITED**

**LEARNING FOR LIFE UK LIMITED**

**CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022**

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The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

04662849 (England and Wales)

**Registered Charity number**

1105277

**Registered office**

9 Berners Place  
London  
W1T 3AD

**Trustees**

Ms M Desai  
Ms S Engineer  
P Tengra  
S Qureshi  
C Hough  
S A E Simmonds

**Company Secretary**

S A E Simmonds

**Independent examiner**

Shammir Shah  
Chamberlains UK LLP  
Chartered Accountants

## **WELCOME TO LEARNING FOR LIFE**

Learning for Life enables South Asia's most marginalised populations to gain access to education, health and employment - the necessary human rights that form the first, essential step in overcoming poverty.

We currently work in Bangladesh, Nepal and, and have long-established links with India, Pakistan and Afghanistan. We work with local partners to provide catch-up education for working children who have never been to school or have dropped out. We also provide training for teachers, vocational training and reproductive health services for women, and capacity-building and rights awareness for communities.

We provide our local partners, who understand local issues, with the skills and support to help communities set up and manage practical and sustainable projects that meet their real needs.

We aim to be transparent, accountable and innovative. Our track record of establishing stable, sustainable projects that continue to make a permanent difference, gives us great pride.

We conduct research, analysis, evaluation and dissemination with all our projects and enhance our partners' capacities to do the same both nationally and internationally.

We are committed to supporting teachers and their pupils: on streets, in refugee camps, slums or in remote villages.

As an organisation in an ever-changing political world, through our learning from the field, we are constantly evolving.

## **CHAIR'S STATEMENT**

I'm delighted to present our annual report for the most recent financial year. It has been a year of development and growth, as well as challenge and impact. Although COVID has been continued to impact our work this year, both in terms of program and income generation activities, it has been less acute. And in this respect, the future feels much safer and more positive. All the schools LfL supports in Bangladesh and Nepal were closed as part of regional and national lockdowns - although this has been shorter than in the past year. Not only did this impact on education, it also impacted hugely on families and their income, causing significant hardship. Through the rapid response and generosity of supporters and donors we helped communities meet the challenges of the pandemic, providing ongoing support and guidance and facilitating remote learning where possible.

The pandemic has meant continuing to review how we do things and has inevitably challenged our priorities. We have continued to work with local communities to ensure that children - particularly girls - re-enrol in schools and continue to get an education, which is part of preventing early and forced marriage and protecting their rights. Thanks to a grant from British and Foreign Schools Society, we have also begun to provide children who attend the floating schools in Bangladesh with digital tablets and teaching so that they can continue to learn during lockdowns. This involves work with the wider communities to ensure that the impacts of digitalisation on learning and education are understood and to keep the children safe online.

We will continue to develop this theme in the years ahead. Digital education is indisputably part of the future of learning and the children and girls that we work with have every right to have access to it. We continue to look for new partners and ways to innovate, particularly as we work in locations in Bangladesh and Nepal where climate change has a decisive impact on livelihoods and the future of the young people we work with.

Funding continues to be a challenge and we continue to be part of the BOND network, with access to good information and able to feed our experiences into their campaigns, as well as having access to best practice around Diversity, Equity and Inclusion within the international development sector ensures that we are working optimally.

We continue to be grateful to donors and those who give their time to fundraise and it is wonderful to be able to meet in person and take part in events again. I continue to be grateful to our Trustee Board who have continued to support the charity with their expertise, dedication and time - all of which has continued to ensure that the charity grows and meets the changing needs of our beneficiaries. A special note of thanks is due to our Program Manager, Rebecca Paling, who directs our staff in the UK and works with our funders and partners in Nepal and Bangladesh to ensure that our projects are delivered in line with our strategy and expertise.

Susan Simmonds  
Chair, Learning for Life UK

## OUR BACKGROUND

Learning for Life has had an incredible journey since it began in 1994. The initial idea, developed by Charlotte Bannister-Parker and Sophia Swire, was to help develop girls' education in India and Pakistan. Over twenty-five years on, we have expanded our vision and commitment, working with street and working children, as well as impoverished communities across South Asia.

## OBJECTS AND ACTIVITIES

### Our Vision

Learning for Life's vision is of a world where everyone has access to education, health, civil liberties, and safe, sustainable employment.

### Our Mission

Learning for Life's mission is to overcome poverty by providing South Asia's poor and oppressed with education and opportunity, as well as to raise awareness of development issues and challenge stereotypes in the UK.

### Philosophy

Give an education, change a life.

### Founders

Both founders, Charlotte Bannister-Parker and Sophia Swire, after 10 years of work, have ceased their active involvement in running the organisation but remain supporters and friends.

### Principles of Work:

Learning for Life works with community-based partners to design and implement innovative and sustainable solutions.

Learning for Life supports its partners by providing them with funding, capacity-building skills and advocacy.

Learning for Life educates children and trains teachers in a manner that is realistic and relevant to their lives.

Learning for Life works within the framework of the Convention of the Rights of the Child and is part of the global campaign for Education for All.

## STRUCTURE, GOVERNANCE AND MANAGEMENT

### Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

### Trustees' induction and training

The Trustees who served the charitable company during the year are shown on page 1

New trustees are selected through an open and competitive process, consisting of an initial application followed by an interview. Once invited to join the board Trustees are provided with an induction pack consisting of the governing documents, annual reports and financial statements together with the policies and procedures of the charitable company. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertakings of their role.

### Staffing

Our Programme Manager is Rebecca Paling

Our Finance Officer is Jonathan Calvo

Our Chair of Trustees Susan Simmonds provides pro bono management support.

Our Treasurer Perosha Tengra provide pro-bono governance support

### Volunteers

Learning for Life has a core group of active volunteers who support all activities. Their on-going contribution is fundamental to Learning for Life's continued success.

The Charity is run by its Trustees who meet bi-monthly to determine the strategy of the Charity, to discuss operational and financial matters and to formulate policy. The Programme Manager attends all Trustee meetings. The Trustees delegate responsibility for delivering day to day management primarily to the Programme Manager, who is responsible for individual supervision of our partners, staff and volunteers. Trustees are also responsible for ensuring that the team continue to develop their skills and working practices in line with good practice.

## STRUCTURE, GOVERNANCE AND MANAGEMENT (CONT)

### Related party transactions

None of the directors had any material interest at any time during the period in any contracts of significance in relation to the business of the company except those stated in note 18 to the financial statements.

### Working with partners

LfL's role is not just as a donor or a grants maker; we are active participants in projects. As well as writing grants and helping partners to acquire funding, LfL is jointly responsible for developing, establishing, maintaining, monitoring and evaluating project activities. Partners are responsible for on-the-ground project implementation and conducting monitoring and evaluation activities. It is not LfL's policy to work with religious organisations unless they show evidence of being interfaith or secular in their work and the communities they serve.

## ACHIEVEMENTS AND PERFORMANCE

During the year to 31 March 2022, the following has been achieved: -

- Responded to the impact of the pandemic on children's education in Bangladesh by providing catch up education for children who have fallen behind, facilitating online learning and ensuring that children go back to school when they reopened
- Continued to support our partners in Nepal to educate children from rural, impoverished communities.
- Empowered 120 adolescent girls in Bangladesh through our SONGLAP programme of rights awareness and life skills.
- Continued to provide education for 120 primary aged children outside, in small groups, throughout lockdown and afterwards aboard our Floating Schools.
- Developed a project to respond to the need for pre-school support in Cox's Bazar, Bangladesh
- Continued to listen to our beneficiaries, met with parents and local community leaders

## RISK ANALYSIS

The Trustees recognise that there are risks to which the Charity is exposed. The Trustees keep all major risks to the organisation under regular review and this is seen as integral to the achievement of our strategic goals. The trustees are satisfied that we have a formal review in place and consider new and emerging risks and through their day to day activities the staff are encouraged and guided to ensure the risk management processes are effectively implemented. Systems have been established to mitigate known risks, including financial controls, employment procedures, agreements with partners and volunteer training. The Trustees keep proper accounting records and take reasonable steps for the prevention and detection of fraud and other irregularities. Health and safety, equal opportunities and quality standards are prioritised. Records and archives are securely stored and electronic data carefully protected.

## FINANCIAL REVIEW

2021/22 saw our unrestricted reserves increase again from last year, which demonstrates that, despite the challenging funding environment, the organisation is in an improving position.

We have sufficient funding to sustain our ongoing projects and Trustees are continuing to review our situation on an ongoing basis.

We also have in place a comprehensive risk register which is regularly reviewed by the trustees. This serves as a management tool for managing risks rather than eliminating them.

## RESERVES POLICY

Reserves are held in order that the charity operates effectively.

The reserves policy is reviewed on a regular basis and adjusted as risk perceptions and other factors change.

When reviewing and monitoring the reserves policy the trustees ensure that they identify when the reserves are drawn on so that they understand the reasons and can consider the corrective actions, if any, that needs to be taken.

We are content that our current reserves policy will cover 3 months operational expenditure.

## PLANS FOR THE FUTURE

### Strategic Objectives for 2023/23

- ☐ Continue to consolidate a clear set of priorities about the countries and regions where we work and projects we deliver.
- ☐ Continue to design projects around our rights-based education model and funders criteria.
- ☐ Build on our expertise to further develop our range of educational programmes across SAARC countries, where we identify that we can make an impact. This includes continuing to develop our theory of change model which targets the root causes of poverty and provides community-based education and developing new relationships with potential partners.

### Public Benefit

The object of the Charity is the prevention or relief of poverty in South Asia through the provision and facilitation of education, training, healthcare projects and community support, designed to enable individuals (children and women) and communities to generate a sustainable income, exercise their rights and be self-sufficient.

Our primary aims and objectives and subsequent activities allow us to directly meet the following criteria for public benefit as defined by the Charity Commission guidance:

- ☐ The prevention or relief of poverty;
- ☐ The advancement of education;
- ☐ The advancement of health and the saving of lives

Our related activities also address the further public benefit criteria as defined by the Charity Commission:

- ☐ The advancement of human rights, conflict resolution or reconciliation or the promotion of religious or racial harmony or equality and diversity;
- ☐ The advancement of environmental protection or improvement;
- ☐ The relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantage;

We aim to help the poorest and most marginalised members of society and no person is excluded on grounds of race, religion, gender, sexuality, disability or social position. Any private benefit to individuals from our work is incidental to our main objective.

In accordance with the Charities Act 2011, the trustees confirm that they have given due consideration to Charity Commission Public Benefit Guidance as required by the Section 4 of the Charities Act 2011.

## OUR PROJECTS

**Recovering Enrolment, Retention and Attainment in the Classrooms of Nikli, Bangladesh, following the COVID-19 lockdown, in partnership with People Oriented Program Implementation (POPI) supported by British and Foreign Schools Society and individual donors and foundations.**

This project targets the river basin area of Nikli, Bangladesh, an area characterised by extreme poverty, severe seasonal flooding and minimal public services. The project supports children, particularly girls, to recover from the initial impact of COVID-19 through the re-enrolment of at least 4,602 children back into school. Retention and attainment will be maintained through the provision of catch-up classes, introducing online learning, and awareness campaigns.

The project has three focus areas:

**Enrolment:** The project will conduct a comprehensive mass awareness campaign on the value and importance of education. This includes leaflets, posters, house-to-house visits, events such as sport competitions, and an education fair. We are advocating strongly with local education officials, school leaders, elected officials and leaders to ensure that all schools are ready to reopen safely and provide education that reflects the evolving situation and its potential impact on children.Âôs progress. In order to keep schools open we are providing hygiene equipment and training on disease prevention.

**Education outcomes:** The project conducted an assessment of children to determine the gaps in their learning. Sixty children who required additional support receive 'catch-up education'. These sessions will take place after school hours so that the boats can still be used for regular schooling and to allow for the fact that some children may be required to work or look after younger siblings during the day. The project also provides tablets in order to facilitate online learning. These are shared between "bubbles" of 5 children. Children at the most risk of dropping out or falling behind are invited to join a bubble where they are taught how to use the internet safely and supported to access online education provision; this will be a mixture of lessons recorded by their teachers and official Government online learning sources. Sessions are delivered by our existing teachers during school hours. Teachers also receive in-depth training in online learning/teaching methods, catch-up education, health and safety and mental health awareness.

**Impact on women and girls:** This project enrolls 240 girls (aged 15-18) into our "Songlap" programme. This is an accredited programme covering health, rights, life skills and livelihoods, which has been extremely successful in our existing projects, with girls disseminating their learning with their peers, expanding the reach of the initiative. We also promote the rights of women & girls amongst the wider community through sessions in schools & with local youths.

Through this project, to date, we have been able to support vulnerable families in Bangladesh in their recovery from the pandemic and ensure that over 85% of children are back in school and learning well, with that figure set to rise as the project progresses.

**COVID-19 Relief, in partnership with People Oriented Program Implementation (POPI) supported by SpeakFirst, PAWA, and individual donors.**

The first confirmed case of Covid-19 was reported in Bangladesh on 8 March 2020 and Kishoreganj district, where LfL's Floating School are based was placed in lockdown on 10 April 2020. The lockdown had potentially dire consequences for the impoverished communities of this area, as not going out to work meant that they did not have enough money to feed their children. Families faced an impossible dilemma - either they continued to go to work to pay for food and risk catching Covid-19 or they stayed at home and not eat, possibly for days at a time.

As an immediate response Learning for Life provided families with a food parcel containing

basic supplies for 30 days, which allowed families to eat basic meals and meant that people did not have to go to work and could keep their families safe from Covid-19. We also provided families with a hygiene package (containing soap, a bucket disinfectant and face masks) for the families and staff. As a result, families were better able to adhere to the lockdown restrictions and keep themselves safe. Our staff also continued to visit families whenever possible to provide need based support and advice throughout the last year.

## OUR PROJECTS (CONT)

### **Dan Doherty Memorial School (Makwanpur, Nepal), in partnership with Community Support Association of Nepal (COSAN), supported by the friends and family of Daniel Doherty and the Marr Munning Trust**

It was with immense sadness that we said goodbye to our wonderful friend and brilliant Trustee, Dan Doherty, on 16th March 2016. There is no doubt that Dan's legacy will be incredibly long-lasting, and we have recognised this by building a school in Nepal in his memory.

In the devastating earthquake on 25th April 2015, twelve of Learning for Life's schools in Makwanpur, a district in rural Nepal, were completely destroyed. It therefore seemed appropriate to raise funds, in partnership with Dan's husband, Neil Fullbrook, to reconstruct a school in Dan's memory.

The school has now been completed and was officially opened and inaugurated by Neil on 20th February 2017. The school educates vulnerable children from marginalised communities who have either dropped out of school or never attended, so they can catch up on the education they have missed and become re-integrated into the mainstream education system.

The school provides catch-up education for thirty children, and is also a space for local secondary students to study after school. Beyond this, the building is a facility for the whole community, including a library with educational resources raising awareness on health, hygiene and rights, while there is also a hall that is used for events, meetings and training sessions, and as an emergency shelter if necessary.

### **Guernsey Supplementary Education Centre (SEC) in partnership with the Community Support Association of Nepal, supported by the Guernsey Overseas Aid Committee and EKTA Foundation**

As a result of the catastrophic earthquake that struck Nepal in 2015, Learning for Life lost 12 of the 19 Supplementary Education Centres we had established in the area. In May 2017 the Guernsey Overseas Aid Committee agreed to provide funds for the construction of one new Supplementary Education Centre to replace one of the centres that had been destroyed.

The new earthquake-resistant school building includes two classrooms, a library, a community hall and toilet facilities (male, female and disabled). The library is also a community resource centre, with educational materials that raise awareness on rights, health and hygiene. The hall is used for community events, training sessions and as an emergency shelter when necessary. The project has employed local construction workers that have adopted earthquake-resistant technologies, and the entire community has received education on disaster preparation at an organised event. Now that the SEC has been rebuilt it will continue to serve as an education and community resource centre for many years to come. Based on our previous experience we estimate that each year around 70% of the students will go on to enrol in mainstream school, allowing new children to attend the SEC and extending the reach of this project.

Small Floating Schools, in partnership with People's Oriented Programme Implementation (POPI), supported by Pan Asian Women's Association (PAWA), SpeakFirst, & EKTA Foundation and "Sophie's Floating School, Freyja's Floating School and Willow's Floating School" supported by an individual donor.

The school enrolment rate of children across the river basin area of Kishoreganj in Bangladesh is 37% and the literacy rate of the adult population is a staggeringly low 16%. During the monsoon and post-monsoon seasons, more than 90% of children and youths living in this area do not have access to any form of education as the surrounding area floods and villages are forced onto tiny islands cut off by 30-40 feet of water. In addition to the poor education provisions, ill health, malnutrition and social exploitation form part of their daily lives. Children and youths are forced to work, often in very dangerous environments.

Our innovative floating schools travel from village to village during the monsoon season when villages are completely cut off from mainland services and conduct lessons for children who otherwise would not be able to attend school. The primary benefit of this project is that 120 desperately poor children (aged 7-14) and 120 adolescent girls (aged 15-18) now have access to quality education and will be able to sit government accredited exams that will enable them to go on to secondary school or seek safe employment. The four 'floating schools' also act as resource centres and focal points for the community, empowering the entire population through social awareness education and health and hygiene information. All beneficiaries of this project are members of extremely poor communities or representatives of those communities in the project's target area.

## COMPLETED PROGRAMMES

Increasing Household Incomes for 1,658 Households (Nuwakot, Nepal), in partnership with the Rural Self-Reliance Development Centre (RSDC) supported by UKAid.

This project aimed to increase the income of 1,658 impoverished households in rural Nuwakot, Nepal, by increasing agricultural productivity, supporting micro-enterprise development and improving access to local markets. This was achieved through training & skills development, the formation of Income Generation Groups and cooperatives, facilitating access to credit and developing strong leadership. In support of these aims the project included a social awareness component to reduce discrimination. This project led to a significant increase in household income in the project area.

### **Open School Project, (Kolkata, India) in partnership with Tomorrow's Foundation, supported by Genesis Trust**

Despite the Indian Government outlawing child labour, unfortunately it is still a common practice. The city of Kolkata, where this project worked, has a particularly high rate of child labour, with over 500,000 working children compared to 425,000 in full time education.

Our project enabled 240 working children to access education by utilising existing facilities to provide education for children outside of mainstream hours, thus enabling them to continue to provide for their families whilst simultaneously offering them the opportunity to get an education, obtain recognised qualifications and ultimately gain long-term, safe employment. Alongside providing education, we worked to change the level of awareness and attitudes of all stakeholders including employers and parents towards child labour law, child protection and the benefits of the release of children from hazardous workplaces.

### **Earthquake Reconstruction (Makwanpur, Nepal) in partnership with COSAN, supported by various donors**

On 25th April 2015, a devastating 7.6 magnitude earthquake hit Nepal. Nearly 9,000 people lost their lives and around 22,000 people were injured in fourteen Districts. The social, economic and psychological effects on the population were severe.

In Makwanpur District, where Learning for Life works with local partner COSAN, 12 out of 19 of our Supplementary Education Centres (SECs), which were providing catch-up education for children who had either dropped out of school or never attended, were totally destroyed. Many lives were lost and homes and livelihoods destroyed. We provided victims of the earthquake with tents and plastic tarpaulin for temporary shelter, along with food packages and hygiene kits. We also helped to rebuild and re-establish the schools that were lost or damaged.

### **Community Support Association of Nepal (COSAN) - Sustainable Empowerment of Excluded Women in Rural Nepal (DFID)**

This project began in July 2013 and aimed to address the political disenfranchisement of excluded communities, particularly women, in rural Nepal and the subsequent insufficient standards of education and healthcare that they receive. These aims were achieved through education on rights and entitlements and improving excluded communities' capacity to engage in the local decision-making process, through the formation and training of Community Action Groups. In order to engage the community with the project, and address the immediate lack of adequate health care and education provision, the project provided supplementary education to children who were not enrolled in mainstream school and antenatal and postnatal services for pregnant women, as well as vocational training for adolescents. As well as the formation of these community groups, the project delivered training and capacity building to the target beneficiaries and other stakeholders. This ensured that the target population were in a position to directly engage with local decision makers and advocate collectively to ensure that their rights and entitlements were protected. The results of this was an increase in the female representation in local government to 33%; an increase

in the reporting and prosecution of domestic violence, a reduction in cases of domestic violence, and an increase in the access to and quality of education for socially excluded communities, in particular girls and women.

## COMPLETED PROGRAMMES (CONT)

### **People's Oriented Programme Implementation (POPI) - Sustainable Elimination and Prevention of the Worst Forms of Child Labour in Bhairab and Cox,Âs Bazar (Comic Relief)**

At the start of this project over 3,200 children were working long hours in Bhairab's cottage shoe factories. Children, who also slept there, frequently suffered from injuries, and glue inhalation. In Cox's Bazar over 6,500 children were working in fish-drying plants, where they suffered severe injuries and illnesses as a result of handling sharp tools, raw fish, chemicals and pesticides. Children in both areas sadly suffered abuse at the hands of employers.

LfL and local partner, POPI, in conjunction with Comic Relief, established a project which created an enabling environment for children, parents/guardians, employers, duty bearers and other key stakeholders including government, to support the release and reintegration of targeted child labourers and gain commitment of all groups not to engage in hazardous child labour in future. Families were incentivised to send children to school. Children received individually-assessed support, from a menu including educational support, health support, recreational activities and vocational training. All 6-14 years old children in the project area were prevented from engaging in hazardous labour by educating them on the dangers involved.

### **Floating School and Health service, Kishoregunj, Bangladesh.**

Learning for Life and partner POPI began work on an innovative floating school project in November 2009, in the "haor" flood-prone region of Bangladesh. This innovative floating school travels from village to village during the monsoon season when villages are completely cut off from mainland services and conducts lessons for children who otherwise would not be able to attend school. In the evenings, the boat has been used as resource centre for communities and delivers health and social awareness presentations and shows. The floating school has been designed to provide quality education for 250 children (aged 6-12) and 50 youths (aged 13-18) and provides 150,000 members of the target population with health and social awareness to improve their health seeking behaviour and encourage them to practice

## STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Learning for Life UK Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

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

.....  
S A E Simmonds- Trustee

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

**Independent examiner's report to the trustees of Learning for Life UK Limited ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

**Responsibilities and basis of report**

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

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

**Responsibilities of trustees**

As explained more fully in the Statement of Trustees Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

**Independent examiner's statement**

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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

Shammir Shah (Independent examiner)  
Chamberlains UK LLP  
Chartered Accountants  
173 Cleveland Street  
London  
W1T 6QR

Date: .....

LEARNING FOR LIFE UK LIMITED

STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2022

|                                    |       | Unrestricted         | Restricted           | 2022                 | 2021                 |
|------------------------------------|-------|----------------------|----------------------|----------------------|----------------------|
|                                    | Notes | fund                 | funds                | Total                | Total                |
|                                    |       | £                    | £                    | funds                | funds                |
|                                    |       |                      |                      | £                    | £                    |
| INCOME AND ENDOWMENTS FROM         |       |                      |                      |                      |                      |
| Donations and legacies             | 3     | <b>11,673</b>        | -                    | <b>11,673</b>        | 10,345               |
| Charitable activities              |       |                      |                      |                      |                      |
| Restricted - Grants                |       | -                    | <b>78,866</b>        | <b>78,866</b>        | 47,895               |
| Other trading activities           | 4     | <b>150</b>           | -                    | <b>150</b>           | 3,164                |
| Investment income                  | 5     | <u><b>12</b></u>     | <u>-</u>             | <u><b>12</b></u>     | <u>33</u>            |
| <b>Total</b>                       |       | <b><u>11,835</u></b> | <b><u>78,866</u></b> | <b><u>90,701</u></b> | <b><u>61,437</u></b> |
| EXPENDITURE ON                     |       |                      |                      |                      |                      |
| Raising funds                      | 7     | <b>2,196</b>         | -                    | <b>2,196</b>         | 264                  |
| <b>Charitable activities</b>       | 8     |                      |                      |                      |                      |
| Unrestricted                       |       | <b>3,570</b>         | -                    | <b>3,570</b>         | 11,755               |
| Restricted - Grants                |       | <u>-</u>             | <u><b>54,521</b></u> | <u><b>54,521</b></u> | <u>73,643</u>        |
| <b>Total</b>                       |       | <b><u>5,766</u></b>  | <b><u>54,521</u></b> | <b><u>60,287</u></b> | <b><u>85,662</u></b> |
| <b>NET INCOME/(EXPENDITURE)</b>    |       | <b>6,069</b>         | <b>24,345</b>        | <b>30,414</b>        | (24,225)             |
| <b>RECONCILIATION OF FUNDS</b>     |       |                      |                      |                      |                      |
| <b>Total funds brought forward</b> |       | <b>12,869</b>        | <b>29,742</b>        | <b>42,611</b>        | 66,836               |
|                                    |       | <u>          </u>    | <u>          </u>    | <u>          </u>    | <u>          </u>    |
| <b>TOTAL FUNDS CARRIED FORWARD</b> |       | <b>18,938</b>        | <b>54,087</b>        | <b>73,025</b>        | 42,611               |
|                                    |       | <u>          </u>    | <u>          </u>    | <u>          </u>    | <u>          </u>    |

The notes form part of these financial statements

BALANCE SHEET  
31 MARCH 2022

|                                                  |       |                            |                      | 2022                 | 2021                 |
|--------------------------------------------------|-------|----------------------------|----------------------|----------------------|----------------------|
|                                                  |       | Unrestricted<br>Restricted | Total                | Total                |                      |
|                                                  | Notes | fund<br>£                  | funds<br>£           | funds<br>£           | funds<br>£           |
| <b>CURRENT ASSETS</b>                            |       |                            |                      |                      |                      |
| Debtors                                          | 14    | <b>2,064</b>               | -                    | <b>2,064</b>         | 4,044                |
| Cash at bank                                     |       | <b><u>23,924</u></b>       | <b><u>54,087</u></b> | <b><u>78,011</u></b> | <b><u>44,116</u></b> |
|                                                  |       | <b>25,988</b>              | <b>54,087</b>        | <b>80,075</b>        | 48,116               |
| <b>CREDITORS</b>                                 |       |                            |                      |                      |                      |
| Amounts falling due within one year              | 15    | <b>(7,050)</b>             | -                    | <b>(7,050)</b>       | (5,549)              |
|                                                  |       | <u>          </u>          | <u>          </u>    | <u>          </u>    | <u>          </u>    |
| <b>NET CURRENT ASSETS</b>                        |       | <b><u>18,938</u></b>       | <b><u>54,087</u></b> | <b><u>73,025</u></b> | <b><u>42,611</u></b> |
| <b>TOTAL ASSETS LESS<br/>CURRENT LIABILITIES</b> |       | <b><u>18,938</u></b>       | <b><u>54,087</u></b> | <b><u>73,025</u></b> | <b><u>42,611</u></b> |
|                                                  |       | <u>          </u>          | <u>          </u>    | <u>          </u>    | <u>          </u>    |
| <b>NET ASSETS</b>                                |       | <b><u>18,938</u></b>       | <b><u>54,087</u></b> | <b><u>73,025</u></b> | <b><u>42,611</u></b> |
| <b>FUNDS</b>                                     | 16    |                            |                      |                      |                      |
| Unrestricted funds                               |       |                            |                      | <b>18,938</b>        | 12,869               |
| Restricted funds                                 |       |                            |                      | <b><u>54,087</u></b> | <b><u>29,742</u></b> |
| <b>TOTAL FUNDS</b>                               |       |                            |                      | <b><u>73,025</u></b> | <b><u>42,611</u></b> |

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

**LEARNING FOR LIFE UK LIMITED**

**BALANCE SHEET - continued**  
**31 MARCH 2022**

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

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

.....  
S A E Simmonds - Trustee

.....  
P Tengra - Trustee

The notes form part of these financial statements

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## **1. STATUS**

Learning for Life UK Limited is a charitable company limited by guarantee and not having a share capital. In the event of the company being wound up, the liability of each member is limited to £1. At 31st March 2022 there were 8 members (2021: 8 members).

## **2. ACCOUNTING POLICIES**

### **ACCOUNTING BASIS**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The financial statements are prepared in sterling, which is the functional currency of the entity.

### **FINANCIAL REPORTING STANDARD 102 - REDUCED DISCLOSURE EXEMPTIONS**

The charitable company has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

### **GOING CONCERN**

The trustees believe that due to the availability of reserves, there are no material uncertainties about the charity's ability to continue. In particular, the Trustees have considered the potential implications of the Coronavirus (COVID-19) pandemic and are confident that the charity will be able to remain operational throughout the pandemic.

### **INCOME**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is more likely than not that the income will be received and the amount can be measured reliably.

### **EXPENDITURE**

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

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

### **TAXATION**

The company is a registered charity and as such is entitled to the exemption from tax to the extent that the income falls within section 505 ICTA 1988 and section 256 CGTA and is applied for charitable purposes only.

**FUND ACCOUNTING**

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

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

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

**2. ACCOUNTING POLICIES - continued****ALLOCATION OF COSTS**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

The charitable company's operating costs include staff costs, rent and other related costs. Such costs are allocated between expenditure in furtherance of the charitable company's objects and core costs relating to day to day running of the company. Other costs have been examined in detail and allocated to each activity accordingly.

**PENSION CONTRIBUTION**

The company operates a defined contribution scheme for its staff under "auto enrolment"

**INTEREST RECEIVABLE AND INVESTMENT INCOME**

Interest is credited to the Statement of Financial Activities when it is receivable.

**3. DONATIONS AND LEGACIES**

|           | <b>2022</b>          | <b>2021</b>   |
|-----------|----------------------|---------------|
|           | <b>£</b>             | <b>£</b>      |
| Donations | <b>8,218</b>         | 3,886         |
| Gift aid  | <b><u>3,455</u></b>  | <u>6,459</u>  |
|           | <b><u>11,673</u></b> | <u>10,345</u> |

**4. OTHER TRADING ACTIVITIES**

|                    | <b>2022</b>       | <b>2021</b>  |
|--------------------|-------------------|--------------|
|                    | <b>£</b>          | <b>£</b>     |
| Fundraising events | <b><u>150</u></b> | <u>3,164</u> |

**5. INVESTMENT INCOME**

|                          | <b>2022</b>      | <b>2021</b> |
|--------------------------|------------------|-------------|
|                          | <b>£</b>         | <b>£</b>    |
| Deposit account interest | <b><u>12</u></b> | <u>33</u>   |

**6. INCOME FROM CHARITABLE ACTIVITIES**

|        | <b>2022</b>          | <b>2021</b>       |
|--------|----------------------|-------------------|
|        | <b>Restricted</b>    | <b>Total</b>      |
|        | <b>- Grants</b>      | <b>activities</b> |
|        | <b>£</b>             | <b>£</b>          |
| Grants | <b><u>78,866</u></b> | <u>47,895</u>     |

Grants received, included in the above, are as follows:

|                               | <b>2022</b>          | <b>2021</b>   |
|-------------------------------|----------------------|---------------|
|                               | <b>£</b>             | <b>£</b>      |
| Speak First Foundation        | -                    | 2,434         |
| Pan Asian Women's Association | <b>8,563</b>         | 5,471         |
| Other Grant                   | <b><u>70,303</u></b> | <u>39,990</u> |
|                               | <b>78,866</b>        | 47,895        |

=====

**7. RAISING FUNDS****RAISING DONATIONS AND LEGACIES**

|                           | 2022         | 2021       |
|---------------------------|--------------|------------|
|                           | £            | £          |
| Fundraising and publicity | <u>2,196</u> | <u>264</u> |

**8. CHARITABLE ACTIVITIES COSTS**

|                     | Direct<br>Costs<br>£ | Grant<br>funding of<br>activities<br>(see note<br>9)<br>£ | Totals<br>£   |
|---------------------|----------------------|-----------------------------------------------------------|---------------|
| Unrestricted        | 3,570                | -                                                         | 3,570         |
| Restricted - Grants | <u>5,942</u>         | <u>48,579</u>                                             | <u>54,521</u> |
|                     | <u>9,512</u>         | <u>48,579</u>                                             | <u>58,091</u> |

**9. GRANTS PAYABLE**

|                     | 2022          | 2021          |
|---------------------|---------------|---------------|
|                     | £             | £             |
| Restricted - Grants | <u>48,579</u> | <u>68,194</u> |

The total grants paid to institutions during the year was as follows:

|                                        | 2022          | 2021          |
|----------------------------------------|---------------|---------------|
|                                        | £             | £             |
| Community Support Association of Nepal | 3,847         | -             |
| Floating School                        | <u>44,732</u> | <u>68,194</u> |
|                                        | <u>48,579</u> | <u>68,194</u> |

**10. TRUSTEES' REMUNERATION AND BENEFITS**

Donations made to the charitable company during the year by trustees were Nil (2021: Nil)

**TRUSTEES' EXPENSES**

Trustees' expenses paid for the year ended 31 March 2022 were Nil (2021: Nil)

**11. STAFF COSTS**

|                       | 2022          | 2021          |
|-----------------------|---------------|---------------|
|                       | £             | £             |
| Wages & Salaries      | 18,816        | 18,813        |
| Social Security costs | -             | -             |
|                       | <u>18,816</u> | <u>18,813</u> |
|                       | =====         | =====         |

No employee was paid more than £60,000 during the year.

|                                                  |    |    |
|--------------------------------------------------|----|----|
| Average number of full time equivalent employees | 1  | 1  |
|                                                  | == | == |

|                                                          |    |    |
|----------------------------------------------------------|----|----|
| Average monthly number of staff employed during the year | 1  | 1  |
|                                                          | == | == |

**Trustees Remuneration**

The Trustees were not remunerated for their services

**11. STAFF COSTS - continued****Key Management**

Three trustees and one member of staff are considered to have key management roles. The member of staff was remunerated in the sum of Nil in the year to 31 March 2022 (2021: Nil)

**12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

|                                    | Unrestricted<br>fund<br>£ | Restricted<br>funds<br>£ | Total<br>funds<br>£ |
|------------------------------------|---------------------------|--------------------------|---------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>  |                           |                          |                     |
| Donations and legacies             | 10,345                    | -                        | 10,345              |
| <b>Charitable activities</b>       |                           |                          |                     |
| Restricted - Grants                | -                         | 47,895                   | 47,895              |
| Other trading activities           | 3,164                     | -                        | 3,164               |
| Investment income                  | <u>33</u>                 | <u>-</u>                 | <u>33</u>           |
| <b>Total</b>                       | <u>13,542</u>             | <u>47,895</u>            | <u>61,437</u>       |
| <b>EXPENDITURE ON</b>              |                           |                          |                     |
| Raising funds                      | 264                       | -                        | 264                 |
| <b>Charitable activities</b>       |                           |                          |                     |
| Unrestricted                       | 11,755                    | -                        | 11,755              |
| Restricted - Grants                | <u>-</u>                  | <u>73,643</u>            | <u>73,643</u>       |
| <b>Total</b>                       | <u>12,019</u>             | <u>73,643</u>            | <u>85,662</u>       |
| <b>NET INCOME/(EXPENDITURE)</b>    | 1,523                     | (25,748)                 | (24,225)            |
| <b>RECONCILIATION OF FUNDS</b>     |                           |                          |                     |
| <b>Total funds brought forward</b> | 11,346                    | 55,490                   | 66,836              |
| <b>TOTAL FUNDS CARRIED FORWARD</b> | <u>12,869</u>             | <u>29,742</u>            | <u>42,611</u>       |

**13. TANGIBLE FIXED ASSETS**

|                                   | Fixtures<br>and<br>fittings<br>£ | Computer<br>equipment<br>£ | Totals<br>£  |
|-----------------------------------|----------------------------------|----------------------------|--------------|
| <b>COST</b>                       |                                  |                            |              |
| At 1 April 2021 and 31 March 2022 | <u>1,613</u>                     | <u>7,208</u>               | <u>8,821</u> |
| <b>DEPRECIATION</b>               |                                  |                            |              |
| At 1 April 2021 and 31 March 2022 | <u>1,613</u>                     | <u>7,208</u>               | <u>8,821</u> |
| <b>NET BOOK VALUE</b>             |                                  |                            |              |
| At 31 March 2022                  | <u>-</u>                         | <u>-</u>                   | <u>-</u>     |
| At 31 March 2021                  | <u>-</u>                         | <u>-</u>                   | <u>-</u>     |

**14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|             | 2022         | 2021         |
|-------------|--------------|--------------|
|             | £            | £            |
| Prepayments | <u>2,064</u> | <u>4,044</u> |

**15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|                              | 2022         | 2021         |
|------------------------------|--------------|--------------|
|                              | £            | £            |
| Accruals and deferred income | <u>7,050</u> | <u>5,549</u> |
|                              | <u>7,050</u> | <u>5,549</u> |

**16. MOVEMENT IN FUNDS**

|                                      | At 1.4.21<br>£ | Net<br>movement<br>in funds<br>£ | Transfers<br>between<br>funds<br>£ | At<br>31.3.22<br>£ |
|--------------------------------------|----------------|----------------------------------|------------------------------------|--------------------|
| <b>Unrestricted funds</b>            |                |                                  |                                    |                    |
| General fund                         | 12,869         | 6,069                            | -                                  | 18,938             |
| <b>Restricted funds</b>              |                |                                  |                                    |                    |
| Floating Schools                     | (34)           | 21,369                           | 16,603                             | 37,938             |
| Dan Doherty Memorial School          | 13,125         | (4,972)                          | (776)                              | 7,377              |
| Guernsey Sec                         | (776)          | -                                | 776                                | -                  |
| Sophie/Freyja/Willow Floating School | 16,603         | -                                | (16,603)                           | -                  |
| Covid Relief                         | 824            | (120)                            | -                                  | 704                |
| Covid Recovery                       | -              | 8,068                            | -                                  | 8,068              |
|                                      | <u>29,742</u>  | <u>24,345</u>                    | <u>-</u>                           | <u>54,087</u>      |
| <b>TOTAL FUNDS</b>                   | <u>42,611</u>  | <u>30,414</u>                    | <u>-</u>                           | <u>73,025</u>      |

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

|                             | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|-----------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b>   |                            |                            |                           |
| General fund                | 11,835                     | (5,766)                    | 6,069                     |
| <b>Restricted funds</b>     |                            |                            |                           |
| Floating Schools            | 55,622                     | (34,253)                   | 21,369                    |
| Dan Doherty Memorial School | -                          | (4,972)                    | (4,972)                   |
| Covid Relief                | 3,439                      | (3,559)                    | (120)                     |
| Covid Recovery              | 19,805                     | (11,737)                   | 8,068                     |
|                             | <u>78,866</u>              | <u>(54,521)</u>            | <u>24,345</u>             |

**TOTAL FUNDS**

**90,701    (60,287)    30,414**

**16. MOVEMENT IN FUNDS - continued****Comparatives for movement in funds**

|                                      | At 1.4.20     | Net<br>movement<br>in funds | At<br>31.3.21 |
|--------------------------------------|---------------|-----------------------------|---------------|
|                                      | £             | £                           | £             |
| <b>Unrestricted funds</b>            |               |                             |               |
| General fund                         | 11,346        | 1,523                       | 12,869        |
| <b>Restricted funds</b>              |               |                             |               |
| Floating Schools                     | 8,185         | (8,219)                     | (34)          |
| Dan Doherty Memorial School          | 14,324        | (1,199)                     | 13,125        |
| Guernsey Sec                         | (1,026)       | 250                         | (776)         |
| Sophie/Freyja/Willow Floating School | 34,007        | (17,404)                    | 16,603        |
| Covid Relief                         | -             | 824                         | 824           |
|                                      | <u>55,490</u> | <u>(25,748)</u>             | <u>29,742</u> |
| <b>TOTAL FUNDS</b>                   | <u>66,836</u> | <u>(24,225)</u>             | <u>42,611</u> |

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

|                                      | Incoming<br>resources | Resources<br>expended | Movement<br>in funds |
|--------------------------------------|-----------------------|-----------------------|----------------------|
|                                      | £                     | £                     | £                    |
| <b>Unrestricted funds</b>            |                       |                       |                      |
| General fund                         | 13,542                | (12,019)              | 1,523                |
| <b>Restricted funds</b>              |                       |                       |                      |
| Floating Schools                     | 4,281                 | (12,500)              | (8,219)              |
| Dan Doherty Memorial School          | -                     | (1,199)               | (1,199)              |
| Guernsey Sec                         | 250                   | -                     | 250                  |
| Sophie/Freyja/Willow Floating School | 28,080                | (45,484)              | (17,404)             |
| Covid Relief                         | <u>15,284</u>         | <u>(14,460)</u>       | <u>824</u>           |
|                                      | <u>47,895</u>         | <u>(73,643)</u>       | <u>(25,748)</u>      |
| <b>TOTAL FUNDS</b>                   | <u>61,437</u>         | <u>(85,662)</u>       | <u>(24,225)</u>      |



**16. MOVEMENT IN FUNDS - continued**

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

|                                      | At 1.4.20<br>£ | Net<br>movement<br>in funds<br>£ | Transfers<br>between<br>funds<br>£ | At<br>31.3.22<br>£ |
|--------------------------------------|----------------|----------------------------------|------------------------------------|--------------------|
| <b>Unrestricted funds</b>            |                |                                  |                                    |                    |
| General fund                         | 11,346         | 7,592                            | -                                  | 18,938             |
| <b>Restricted funds</b>              |                |                                  |                                    |                    |
| Floating Schools                     | 8,185          | 13,150                           | 16,603                             | 37,938             |
| Dan Doherty Memorial School          | 14,324         | (6,171)                          | (776)                              | 7,377              |
| Guernsey Sec                         | (1,026)        | 250                              | 776                                | -                  |
| Sophie/Freyja/Willow Floating School | 34,007         | (17,404)                         | (16,603)                           | -                  |
| Covid Relief                         | -              | 704                              | -                                  | 704                |
| Covid Recovery                       | -              | <u>8,068</u>                     | -                                  | <u>8,068</u>       |
|                                      | <u>55,490</u>  | <u>(1,403)</u>                   | -                                  | <u>54,087</u>      |
| <b>TOTAL FUNDS</b>                   | <u>66,836</u>  | <u>6,189</u>                     | -                                  | <u>73,025</u>      |

**16. MOVEMENT IN FUNDS - continued**

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

|                                      | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|--------------------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b>            |                            |                            |                           |
| General fund                         | 25,377                     | (17,785)                   | 7,592                     |
| <b>Restricted funds</b>              |                            |                            |                           |
| Floating Schools                     | 59,903                     | (46,753)                   | 13,150                    |
| Dan Doherty Memorial School          | -                          | (6,171)                    | (6,171)                   |
| Guernsey Sec                         | 250                        | -                          | 250                       |
| Sophie/Freyja/Willow Floating School | 28,080                     | (45,484)                   | (17,404)                  |
| Covid Relief                         | 18,723                     | (18,019)                   | 704                       |
| Covid Recovery                       | <u>19,805</u>              | <u>(11,737)</u>            | <u>8,068</u>              |
|                                      | <u>126,761</u>             | <u>(128,164)</u>           | <u>(1,403)</u>            |
| <b>TOTAL FUNDS</b>                   | <u>152,138</u>             | <u>(145,949)</u>           | <u>6,189</u>              |

**Open School Kolkata**

Provision of catch-up education for child labourers in Kolkata, India

**Floating School**

Provision of education aboard a specially designed boat for children in the flood prone 'haor' regions of Bangladesh, who are cut off from the mainland during the monsoon season.

**Dan Doherty Memorial School**

A school founded in memory of our late Trustee, Dan Doherty, which provides education for children in rural Nepal

**Guernsey SEC**

A school and community centre for a rural community in Nepal

**Sophie's Floating School**

Provision of education aboard a specially designed boat for children in the flood prone 'haor' regions of Bangladesh, who are cut off from the mainland during the monsoon season

**RSDC DfID Nepal**

Improving the livelihoods on 1,648 households in rural Nepal

**17. EMPLOYEE BENEFIT OBLIGATIONS**

The company operates a defined contribution scheme for its staff under "auto enrolment".

The contribution for the year charged to the profit and loss account amounted to £366 (2021: £424).

## **18. RELATED PARTY TRANSACTIONS**

Mehta & Tengra, a firm in which P Tengra (Trustee) is a partner provides accounting and payroll services at no cost.

In the absence of a chief executive, Minaxi Desai (Trustee) offers her services pro bono.

**LEARNING FOR LIFE UK LIMITED**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2022**

|                                       | 2022<br>£                   | 2021<br>£              |
|---------------------------------------|-----------------------------|------------------------|
| <b>INCOME AND ENDOWMENTS</b>          |                             |                        |
| <b>Donations and legacies</b>         |                             |                        |
| Donations                             | <b>8,218</b>                | 3,886                  |
| Gift aid                              | <b><u>3,455</u></b>         | <u>6,459</u>           |
|                                       | <b>11,673</b>               | 10,345                 |
| <b>Other trading activities</b>       |                             |                        |
| Fundraising events                    | <b>150</b>                  | 3,164                  |
| Investment income                     |                             |                        |
| Deposit account interest              | <b>12</b>                   | 33                     |
| Charitable activities                 |                             |                        |
| Grants                                | <b><u>78,866</u></b>        | <u>47,895</u>          |
| <b>Total incoming resources</b>       | <b>90,701</b>               | 61,437                 |
| <b>EXPENDITURE</b>                    |                             |                        |
| <b>Raising donations and legacies</b> |                             |                        |
| Fundraising and publicity             | <b>2,196</b>                | 264                    |
| Charitable activities                 |                             |                        |
| Wages                                 | <b>14,935</b>               | 12,437                 |
| Pensions                              | <b>366</b>                  | -                      |
| Insurance                             | <b>976</b>                  | 929                    |
| Sundries                              | -                           | 168                    |
| Travelling                            | -                           | 600                    |
| Office Expenses                       | <b>157</b>                  | -                      |
| Consultant                            | <b>575</b>                  | 99                     |
| Under/(Over) prov of audit fee        | <b>(600)</b>                | -                      |
| Governance Cost                       | <b>2,700</b>                | 2,735                  |
| Subscription                          | <b>151</b>                  | -                      |
| Zaman issue                           | <b>(10,000)</b>             | -                      |
| Bank Charges                          | <b>252</b>                  | 236                    |
| Grants to institutions                | <b><u>48,579</u></b>        | <u>68,194</u>          |
|                                       | <b><u>58,091</u></b>        | <u>85,398</u>          |
| Total resources expended              | <b><u>60,287</u></b>        | <u>85,662</u>          |
| <b>Net income/(expenditure)</b>       | <b><u><u>30,414</u></u></b> | <u><u>(24,225)</u></u> |

This page does not form part of the statutory financial statements

**LEARNING FOR LIFE UK LIMITED**

England & Wales - Charity number 1105277

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# Accounts

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**REGISTERED COMPANY NUMBER: 04662849 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1105277**

**REPORT OF THE TRUSTEES AND  
UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2021  
FOR  
LEARNING FOR LIFE UK LIMITED**

**LEARNING FOR LIFE UK LIMITED**

**CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2021**

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## **LEARNING FOR LIFE UK LIMITED**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021**

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The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

#### **WELCOME TO LEARNING FOR LIFE**

Learning for Life enables South Asia's most marginalised populations to gain access to education, health and employment - the necessary human rights that form the first, essential step in overcoming poverty.

We currently work in Bangladesh, Nepal and, and have long-established links with India, Pakistan and Afghanistan. We work with local partners to provide catch-up education for working children who have never been to school or have dropped out. We also provide training for teachers, vocational training and reproductive health services for women, and capacity-building and rights awareness for communities.

We provide our local partners, who understand local issues, with the skills and support to help communities set up and manage practical and sustainable projects that meet their real needs.

We aim to be transparent, accountable and innovative. Our track record of establishing stable, sustainable projects that continue to make a permanent difference, gives us great pride.

We conduct research, analysis, evaluation and dissemination with all our projects and enhance our partners' capacities to do the same both nationally and internationally.

We are committed to supporting teachers and their pupils: on streets, in refugee camps, slums or in remote villages. As an organisation in an ever-changing political world, through our learning from the field, we are constantly evolving.

#### **CHAIR'S STATEMENT**

This is my first report as Chair and it has been a year of immense challenge and impact.

COVID has continued to dominate our landscape this year - both in terms of our program and our income generation activities. All the schools LfL supports in Bangladesh and Nepal were closed as part of regional and national lockdowns. Not only did this impact on education, it also impacted hugely on families and their income, causing significant hardship. Through the rapid response and generosity of supporters and donors we helped communities meet the challenges of the pandemic by distributing food and hygiene packages, providing ongoing support and guidance and facilitating remote learning where possible.

The pandemic has meant looking at how we do things and has inevitably challenged our priorities. We have started to work with local communities to ensure that children - particularly girls - re-enrol in schools and continue to get an education, which is part of preventing early and forced marriage and protecting their rights. Thanks to a grant from British and Foreign Schools Society, we have also begun to provide children who attend the floating schools in Bangladesh with digital tablets and teaching so that they can continue to learn during lockdowns. This involves work with the wider communities to ensure that the impacts of digitalisation on learning and education are understood and to keep the children safe online.

We will continue to develop this theme in the years ahead. Digital education is indisputably part of the future of learning and the children and girls that we work with have every right to have access to it. We continue to look for new partners and ways to innovate.

The pandemic has not been the only challenge - the combination of the realignment of DfID into the FCDO, the cut to the 0.7% aid budget commitment and the impact on LfL funding proposals, caused a delay in funding the COVID recovery programs for girls in Bangladesh. Being part of the BOND network, with access to good information and able to feed our experiences into their campaigns, as well as having access to best practice around Diversity, Equity and Inclusion within the international development sector ensures that we are working optimally.

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**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2021**

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We continue to be grateful to donors and those who give their time to fundraise. The cancellation of the London Marathon and other events has had an impact on our finances and we are especially thankful to those who took part in virtual events. Thanks to Cyrus Todiwala OBE, and some brilliant volunteers, we held our first virtual Cookalong. We are also grateful to our corporate partners who continue to support us. Eld first online event - cyrus and to our marathon runners. Downsides - the loss of the 0.7% was a blow as was the merger of dfid. Got more involved with BOND

I have the enormous privilege of taking over as Chair from Minaxi Desai, who has not only been an incredible leader of LfL, but has also been a tremendous support to me in my first year and continues to do so. The charity owes her a huge debt of thanks for her leadership through some challenging times. I'm also grateful to our Trustee Board who have continued to support the charity with their expertise, dedication and time - all of which has continued to ensure that the charity grows and meets the changing needs of our beneficiaries. A special note of thanks is due to our Program Manager, Rebecca Paling, who directs our staff in the UK and works with our funders and partners in Nepal and Bangladesh to ensure that our projects are delivered in line with our strategy and expertise.

Susan Simmonds

Chair, Learning for Life UK

## **OUR BACKGROUND**

Learning for Life has had an incredible journey since it began in 1994. The initial idea, developed by Charlotte Bannister-Parker and Sophia Swire, was to help develop girls' education in India and Pakistan. Over twenty-five years on, we have expanded our vision and commitment, working with street and working children, as well as impoverished communities across South Asia.

### **Our Vision**

Learning for Life's vision is of a world where everyone has access to education, health, civil liberties, and safe, sustainable employment.

### **Our Mission**

Learning for Life's mission is to overcome poverty by providing South Asia's poor and oppressed with education and opportunity, as well as to raise awareness of development issues and challenge stereotypes in the UK.

### **Philosophy**

Give an education, change a life.

### **Principles of Work:**

Learning for Life works with community-based partners to design and implement innovative and sustainable solutions.

Learning for Life supports its partners by providing them with funding, capacity-building skills and advocacy.

Learning for Life educates children and trains teachers in a manner that is realistic and relevant to their lives.

Learning for Life works within the framework of the Convention of the Rights of the Child and is part of the global campaign for Education for All.

### **Working with partners**

LfL's role is not [just] as a donor or a grants maker; we are active participants in projects. As well as writing grants and helping partners to acquire funding, LfL is jointly responsible for developing, establishing, maintaining, monitoring and evaluating project activities. Partners are responsible for on-the-ground project implementation and conducting monitoring and evaluation activities. It is not LfL's policy to work with religious organisations unless they show evidence of being interfaith or secular in their work and the communities they serve.

## **WHAT WE'VE ACHIEVED THIS YEAR**

- Responded quickly and effectively to the impact of COVID-19 on the needs of the communities we support by providing food and hygiene parcels to 800 families affected by the lockdown in Bangladesh.
- Continued to support our partners in Nepal to educate children from rural, impoverished communities.
- Empowered 120 adolescent girls in Bangladesh through our SONGLAP programme of rights awareness and life skills.

## LEARNING FOR LIFE UK LIMITED

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021

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- Continued to provide education for 120 primary aged children outside, in small groups, throughout lockdown.
- Developed a project to respond to the impact of the pandemic on children's education in Bangladesh which will provide catch up education for children who have fallen behind, facilitate online learning and ensure that children go back to school when they reopen.
- Continued to listened to our beneficiaries, met with parents and local community leaders

### OUR NEXT STEPS

#### Strategic Objectives for 2021/22

- Continue to consolidate a clear set of priorities about the countries and regions where we work and projects we deliver.
- Continue to design projects around our rights-based education model and funders criteria.
- Build on our expertise to further develop our range of educational programmes across SAARC countries, where we identify that we can make an impact. This includes continuing to develop our theory of change model which targets the root causes of poverty and provides community-based education and developing new relationships with potential partners.

### OUR PROJECTS

#### **COVID-19 Relief, in partnership with People Oriented Program Implementation (POPI) supported by SpeakFirst, PAWA, and individual donors.**

The first confirmed case of Covid-19 was reported in Bangladesh on 8 March 2020 and Kishoreganj district, where LfL's Floating School are based was placed in lockdown on 10 April 2020. The lockdown had potentially dire consequences for the impoverished communities of this area, as not going out to work meant that they did not have enough money to feed their children. Families faced an impossible dilemma - either they continued to go to work to pay for food and risk catching Covid-19 or they stayed at home and not eat, possibly for days at a time.

As an immediate response Learning for Life provided families with a food parcel containing basic supplies for 30 days, which allowed families to eat basic meals and meant that people did not have to go to work and could keep their families safe from Covid-19. We also provided families with a hygiene package (containing soap, a bucket disinfectant and face masks) for the families and staff. As a result, families were better able to adhere to the lockdown restrictions and keep themselves safe. Our staff also continued to visit families whenever possible to provide need based support and advice throughout the last year.

#### **Dan Doherty Memorial School (Makwanpur, Nepal), in partnership with Community Support Association of Nepal (COSAN), supported by the friends and family of Daniel Doherty and the Marr Munning Trust**

It was with immense sadness that we said goodbye to our wonderful friend and brilliant Trustee, Dan Doherty, on 16th March 2016. There is no doubt that Dan's legacy will be incredibly long-lasting, and we have recognised this by building a school in Nepal in his memory.

In the devastating earthquake on 25th April 2015, twelve of Learning for Life's schools in Makwanpur, a district in rural Nepal, were completely destroyed. It therefore seemed appropriate to raise funds, in partnership with Dan's husband, Neil Fullbrook, to reconstruct a school in Dan's memory.

The school has now been completed and was officially opened and inaugurated by Neil on 20th February 2017. The school educates vulnerable children from marginalised communities who have either dropped out of school or never attended, so they can catch up on the education they have missed and become re-integrated into the mainstream education system.

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2021**

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The school provides catch-up education for thirty children, and is also a space for local secondary students to study after school. Beyond this, the building is a facility for the whole community, including a library with educational resources raising awareness on health, hygiene and rights, while there is also a hall that is used for events, meetings and training sessions, and as an emergency shelter if necessary.

**Guernsey Supplementary Education Centre (SEC) in partnership with the Community Support Association of Nepal, supported by the Guernsey Overseas Aid Committee and EKTA Foundation**

As a result of the catastrophic earthquake that struck Nepal in 2015, Learning for Life lost 12 of the 19 Supplementary Education Centres we had established in the area. In May 2017 the Guernsey Overseas Aid Committee agreed to provide funds for the construction of one new Supplementary Education Centre to replace one of the centres that had been destroyed.

The new earthquake-resistant school building includes two classrooms, a library, a community hall and toilet facilities (male, female and disabled). The library is also a community resource centre, with educational materials that raise awareness on rights, health and hygiene. The hall is used for community events, training sessions and as an emergency shelter when necessary. The project has employed local construction workers that have adopted earthquake-resistant technologies, and the entire community has received education on disaster preparation at an organised event. Now that the SEC has been rebuilt it will continue to serve as an education and community resource centre for many years to come. Based on our previous experience we estimate that each year around 70% of the students will go on to enrol in mainstream school, allowing new children to attend the SEC and extending the reach of this project.

**Small Floating Schools, in partnership with People's Oriented Programme Implementation (POPI), supported by Guernsey Overseas Aid Committee, Pan Asian Women's Association (PAWA), SpeakFirst, & EKTA Foundation and "Sophie's Floating School, Freyja's Floating School and Willow's Floating School" supported by an individual donor.**

The school enrolment rate of children across the river basin area of Kishoreganj in Bangladesh is 37% and the literacy rate of the adult population is a staggeringly low 16%. During the monsoon and post-monsoon seasons, more than 90% of children and youths living in this area do not have access to any form of education as the surrounding area floods and villages are forced onto tiny islands cut off by 30-40 feet of water. In addition to the poor education provisions, ill health, malnutrition and social exploitation form part of their daily lives. Children and youths are forced to work, often in very dangerous environments.

Our innovative floating schools travel from village to village during the monsoon season when villages are completely cut off from mainland services and conduct lessons for children who otherwise would not be able to attend school. The primary benefit of this project is that 120 desperately poor children (aged 7-14) and 120 adolescent girls (aged 15-18) now have access to quality education and will be able to sit government accredited exams that will enable them to go on to secondary school or seek safe employment. The four 'floating schools' also act as resource centres and focal points for the community, empowering the entire population through social awareness education and health and hygiene information. All beneficiaries of this project are members of extremely poor communities or representatives of those communities in the project's target area.

**COMPLETED PROGRAMMES**

**Increasing Household Incomes for 1,658 Households (Nuwakot, Nepal), in partnership with the Rural Self-Reliance Development Centre (RSDC) supported by UKAid.**

This project aimed to increase the income of 1,658 impoverished households in rural Nuwakot, Nepal, by increasing agricultural productivity, supporting micro-enterprise development and improving access to local markets. This was achieved through training & skills development, the formation of Income Generation Groups and cooperatives, facilitating access to credit and developing strong leadership. In support of these aims the project included a social awareness component to reduce discrimination. This project led to a significant increase in household income in the project area.

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2021**

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**Open School Project, (Kolkata, India) in partnership with Tomorrow's Foundation, supported by Genesis Trust**

Despite the Indian Government outlawing child labour, unfortunately it is still a common practice. The city of Kolkata, where this project worked, has a particularly high rate of child labour, with over 500,000 working children compared to 425,000 in full time education.

Our project enabled 240 working children to access education by utilising existing facilities to provide education for children outside of mainstream hours, thus enabling them to continue to provide for their families whilst simultaneously offering them the opportunity to get an education, obtain recognised qualifications and ultimately gain long-term, safe employment. Alongside providing education, we worked to change the level of awareness and attitudes of all stakeholders including employers and parents towards child labour law, child protection and the benefits of the release of children from hazardous workplaces.

**Earthquake Reconstruction (Makwanpur, Nepal) in partnership with COSAN, supported by various donors**

On 25th April 2015, a devastating 7.6 magnitude earthquake hit Nepal. Nearly 9,000 people lost their lives and around 22,000 people were injured in fourteen Districts. The social, economic and psychological effects on the population were severe.

In Makwanpur District, where Learning for Life works with local partner COSAN, 12 out of 19 of our Supplementary Education Centres (SECs), which were providing catch-up education for children who had either dropped out of school or never attended, were totally destroyed. Many lives were lost and homes and livelihoods destroyed. We provided victims of the earthquake with tents and plastic tarpaulin for temporary shelter, along with food packages and hygiene kits. We also helped to rebuild and re-establish the schools that were lost or damaged.

**Community Support Association of Nepal (COSAN) - Sustainable Empowerment of Excluded Women in Rural Nepal (DFID)**

This project began in July 2013 and aimed to address the political disenfranchisement of excluded communities, particularly women, in rural Nepal and the subsequent insufficient standards of education and healthcare that they receive. These aims were achieved through education on rights and entitlements and improving excluded communities' capacity to engage in the local decision-making process, through the formation and training of Community Action Groups. In order to engage the community with the project, and address the immediate lack of adequate health care and education provision, the project provided supplementary education to children who were not enrolled in mainstream school and antenatal and postnatal services for pregnant women, as well as vocational training for adolescents. As well as the formation of these community groups, the project delivered training and capacity building to the target beneficiaries and other stakeholders. This ensured that the target population were in a position to directly engage with local decision makers and advocate collectively to ensure that their rights and entitlements were protected. The results of this was an increase in the female representation in local government to 33%; an increase in the reporting and prosecution of domestic violence, a reduction in cases of domestic violence, and an increase in the access to and quality of education for socially excluded communities, in particular girls and women.

**People's Oriented Programme Implementation (POPI) - Sustainable Elimination and Prevention of the Worst Forms of Child Labour in Bhairab and Cox's Bazar (Comic Relief)**

At the start of this project over 3,200 children were working long hours in Bhairab's cottage shoe factories. Children, who also slept there, frequently suffered from injuries, and glue inhalation. In Cox's Bazar over 6,500 children were working in fish-drying plants, where they suffered severe injuries and illnesses as a result of handling sharp tools, raw fish, chemicals and pesticides. Children in both areas sadly suffered abuse at the hands of employers.

LfL and local partner, POPI, in conjunction with Comic Relief, established a project which created an enabling environment for children, parents/guardians, employers, duty bearers and other key stakeholders including government, to support the release and reintegration of targeted child labourers and gain commitment of all groups not to engage in hazardous child labour in future. Families were incentivised to send children to school. Children received individually-assessed support, from a menu including educational support, health support, recreational activities and vocational training. All 6-14 years old children in the project area were prevented from engaging in hazardous labour by educating them on the dangers involved.

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2021**

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**Floating School and Health service, Kishoregunj, Bangladesh.**

Learning for Life and partner POPI began work on an innovative floating school project in November 2009, in the "haor" flood-prone region of Bangladesh. This innovative floating school travels from village to village during the monsoon season when villages are completely cut off from mainland services and conducts lessons for children who otherwise would not be able to attend school. In the evenings, the boat has been used as resource centre for communities and delivers health and social awareness presentations and shows. The floating school has been designed to provide quality education for 250 children (aged 6-12) and 50 youths (aged 13-18) and provides 150,000 members of the target population with health and social awareness to improve their health seeking behaviour and encourage them to practice

**GOVERNANCE**

**Founders**

Both founders, Charlotte Bannister-Parker and Sophia Swire, after 10 years of work, have ceased their active involvement in running the organisation but remain supporters and friends.

**Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

**Trustees' induction and training**

The Trustees who served the charitable company during the year are shown on page 3.

New trustees are selected through an open and competitive process, consisting of an initial application followed by an interview. Once invited to join the board Trustees are provided with an induction pack consisting of the governing documents, annual reports and financial statements together with the policies and procedures of the charitable company. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertakings of their role.

**Staffing**

Our Programme Manager is Rebecca Paling

Our Finance Officer is Jonathan Calvo

Our Chair of Trustees Susan Simmonds provides pro bono management support.

Our Treasurer Perosha Tengra provide pro-bono governance support

**Volunteers**

Learning for Life has a core group of active volunteers who support all activities. Their on-going contribution is fundamental to Learning for Life's continued success.

The Charity is run by its Trustees who meet bi-monthly to determine the strategy of the Charity, to discuss operational and financial matters and to formulate policy. The Programme Manager attends all Trustee meetings. The Trustees delegate responsibility for delivering day to day management primarily to the Programme Manager, who is responsible for individual supervision of our partners, staff and volunteers. Trustees are also responsible for ensuring that the team continue to develop their skills and working practices in line with good practice.

**Related party transactions**

None of the directors had any material interest at any time during the period in any contracts of significance in relation to the business of the company except those stated in note 19 to the financial statements.

**Public Benefit**

The object of the Charity is the prevention or relief of poverty in South Asia through the provision and facilitation of education, training, healthcare projects and community support, designed to enable individuals (children and women) and communities to generate a sustainable income, exercise their rights and be self-sufficient.

## LEARNING FOR LIFE UK LIMITED

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021

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Our primary aims and objectives and subsequent activities allow us to directly meet the following criteria for public benefit as defined by the Charity Commission guidance:

- The prevention or relief of poverty;
- The advancement of education;
- The advancement of health and the saving of lives

Our related activities also address the further public benefit criteria as defined by the Charity Commission:

- The advancement of human rights, conflict resolution or reconciliation or the promotion of religious or racial harmony or equality and diversity;
- The advancement of environmental protection or improvement;
- The relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantage;

We aim to help the poorest and most marginalised members of society and no person is excluded on grounds of race, religion, gender, sexuality, disability or social position. Any private benefit to individuals from our work is incidental to our main objective.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

#### **Risk Analysis**

The Trustees recognise that there are risks to which the Charity is exposed. The Trustees keep all major risks to the organisation under regular review and this is seen as integral to the achievement of our strategic goals. The trustees are satisfied that we have a formal review in place and consider new and emerging risks and through their day to day activities the staff are encouraged and guided to ensure the risk management processes are effectively implemented. Systems have been established to mitigate known risks, including financial controls, employment procedures, agreements with partners and volunteer training. The Trustees keep proper accounting records and take reasonable steps for the prevention and detection of fraud and other irregularities. Health and safety, equal opportunities and quality standards are prioritised. Records and archives are securely stored and electronic data carefully protected.

#### **FINANCIAL REVIEW**

2020/21 saw our unrestricted reserves increase again from last year, which demonstrates that, despite the challenging funding environment, the organisation is in an improving position.

We have sufficient funding to sustain our ongoing projects and Trustees are continuing to review our situation on an ongoing basis.

We also have in place a comprehensive risk register which is regularly reviewed by the trustees. This serves as a management tool for managing risks rather than eliminating them.

The financial year saw the start of the COVID-19 lockdown, which affected several fundraising events including the London Marathon and our Gala Dinner. However, the furlough scheme and the generosity of our donors and supporters has meant that we expect that the organisation will remain in a steady position going forward into 2021/22.

#### **Reserves Policy**

Reserves are held in order that the charity operates effectively.

The reserves policy is reviewed on a regular basis and adjusted as risk perceptions and other factors change.

When reviewing and monitoring the reserves policy the trustees ensure that they identify when the reserves are drawn on so that they understand the reasons and can consider the corrective actions, if any, that needs to be taken.

We are content that our current reserves policy will cover 3 months operational expenditure.

## LEARNING FOR LIFE UK LIMITED

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021

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#### STRUCTURE, GOVERNANCE AND MANAGEMENT

##### Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

#### REFERENCE AND ADMINISTRATIVE DETAILS

##### Registered Company number

04662849 (England and Wales)

##### Registered Charity number

1105277

##### Registered office

24 Bedford Row  
London  
WC1R 4TQ

##### Trustees

Ms M Desai H R Consultant  
Ms S Engineer Personnel Consultant  
P Tengra Accountant  
S Qureshi Trustee  
C Hough Barrister  
S A E Simmonds Charity Consultant

##### Company Secretary

Ms M Desai

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 17<sup>th</sup> March 2022 and signed on its behalf by:



.....  
Ms S Engineer - Trustee

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF LEARNING FOR LIFE UK LIMITED

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### Independent examiner's report to the trustees of Learning for Life UK Limited ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

#### Responsibilities and basis of report

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

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

#### Independent examiner's statement

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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



Shammir Shah  
Chamberlains UK LLP  
Chartered Accountants

Date: 21 March 2022 .....

LEARNING FOR LIFE UK LIMITED

STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2021

|                                    | Notes | Unrestricted<br>fund<br>£ | Restricted<br>funds<br>£ | 2021<br>Total<br>funds<br>£ | 2020<br>Total<br>funds<br>£ |
|------------------------------------|-------|---------------------------|--------------------------|-----------------------------|-----------------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>  |       |                           |                          |                             |                             |
| Donations and legacies             | 3     | 10,345                    | -                        | 10,345                      | 17,596                      |
| <b>Charitable activities</b>       | 6     |                           |                          |                             |                             |
| Restricted - Grants                |       | -                         | 47,895                   | 47,895                      | 31,482                      |
| Other trading activities           | 4     | 3,164                     | -                        | 3,164                       | 9,549                       |
| Investment income                  | 5     | 33                        | -                        | 33                          | 99                          |
| <b>Total</b>                       |       | 13,542                    | 47,895                   | 61,437                      | 58,726                      |
| <b>EXPENDITURE ON</b>              |       |                           |                          |                             |                             |
| Raising funds                      | 7     | 264                       | -                        | 264                         | 2,196                       |
| <b>Charitable activities</b>       | 8     |                           |                          |                             |                             |
| Unrestricted                       |       | 11,755                    | -                        | 11,755                      | 18,353                      |
| Restricted - Grants                |       | -                         | 73,643                   | 73,643                      | 39,197                      |
| <b>Total</b>                       |       | 12,019                    | 73,643                   | 85,662                      | 59,746                      |
| <b>NET INCOME/(EXPENDITURE)</b>    |       | 1,523                     | (25,748)                 | (24,225)                    | (1,020)                     |
| <b>RECONCILIATION OF FUNDS</b>     |       |                           |                          |                             |                             |
| <b>Total funds brought forward</b> |       | 11,346                    | 55,490                   | 66,836                      | 67,856                      |
| <b>TOTAL FUNDS CARRIED FORWARD</b> |       | <u>12,869</u>             | <u>29,742</u>            | <u>42,611</u>               | <u>66,836</u>               |

The notes form part of these financial statements

# LEARNING FOR LIFE UK LIMITED

## BALANCE SHEET 31 MARCH 2021

|                                              | Notes | Unrestricted<br>fund<br>£ | Restricted<br>funds<br>£ | 2021<br>Total<br>funds<br>£ | 2020<br>Total<br>funds<br>£ |
|----------------------------------------------|-------|---------------------------|--------------------------|-----------------------------|-----------------------------|
| <b>CURRENT ASSETS</b>                        |       |                           |                          |                             |                             |
| Debtors                                      | 14    | 4,044                     | -                        | 4,044                       | 1,980                       |
| Cash at bank                                 |       | <u>14,374</u>             | <u>29,742</u>            | <u>44,116</u>               | <u>67,556</u>               |
|                                              |       | 18,418                    | 29,742                   | 48,160                      | 69,536                      |
| <b>CREDITORS</b>                             |       |                           |                          |                             |                             |
| Amounts falling due within one year          | 15    | (5,549)                   | -                        | (5,549)                     | (2,700)                     |
| <b>NET CURRENT ASSETS</b>                    |       | <u>12,869</u>             | <u>29,742</u>            | <u>42,611</u>               | <u>66,836</u>               |
| <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b> |       | 12,869                    | 29,742                   | 42,611                      | 66,836                      |
| <b>NET ASSETS</b>                            |       | <u>12,869</u>             | <u>29,742</u>            | <u>42,611</u>               | <u>66,836</u>               |
| <b>FUNDS</b>                                 | 16    |                           |                          |                             |                             |
| Unrestricted funds                           |       |                           |                          | 12,869                      | 11,346                      |
| Restricted funds                             |       |                           |                          | <u>29,742</u>               | <u>55,490</u>               |
| <b>TOTAL FUNDS</b>                           |       |                           |                          | <u>42,611</u>               | <u>66,836</u>               |

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

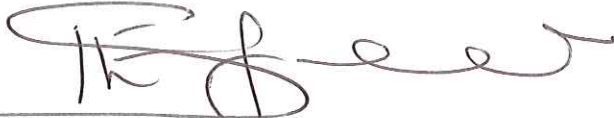
LEARNING FOR LIFE UK LIMITED

BALANCE SHEET - continued  
31 MARCH 2021

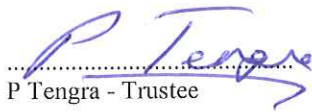
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These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 17th March 2022..... and were signed on its behalf by:



.....  
Ms S Engineer - Trustee



.....  
P Tengra - Trustee

The notes form part of these financial statements

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## LEARNING FOR LIFE UK LIMITED

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

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#### 1. STATUS

Learning for Life UK Limited is a charitable company limited by guarantee and not having a share capital. In the event of the company being wound up, the liability of each member is limited to £1. At 31st March 2021 there were 8 members (2020: 8 members).

#### 2. ACCOUNTING POLICIES

##### ACCOUNTING BASIS

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

##### FINANCIAL REPORTING STANDARD 102 - REDUCED DISCLOSURE EXEMPTIONS

The charitable company has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

##### Going Concern

The trustees believe that due to the availability of reserves, there is no going concerns for the next 12 months

##### INCOME

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is more likely than not that the income will be received and the amount can be measured reliably.

##### EXPENDITURE

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

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

##### TANGIBLE FIXED ASSETS

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

|                       |                           |
|-----------------------|---------------------------|
| Fixtures and fittings | - 25% on reducing balance |
| Computer equipment    | - 25% on reducing balance |

##### TAXATION

The company is a registered charity and as such is entitled to the exemption from tax to the extent that the income falls within section 505 ICTA 1988 and section 256 CGTA and is applied for charitable purposes only.

##### PENSION

The company operates a defined contribution scheme for its staff under "auto enrolment".

**LEARNING FOR LIFE UK LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021**

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**2. ACCOUNTING POLICIES - continued**

**FUND ACCOUNTING**

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

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

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

**INTEREST RECEIVABLE AND INVESTMENT INCOME**

Interest is credited to the Statement of Financial Activities when it is receivable.

**3. DONATIONS AND LEGACIES**

|           | 2021          | 2020          |
|-----------|---------------|---------------|
|           | £             | £             |
| Donations | 3,886         | 6,611         |
| Gift aid  | <u>6,459</u>  | <u>10,985</u> |
|           | <u>10,345</u> | <u>17,596</u> |

**4. OTHER TRADING ACTIVITIES**

|                    | 2021         | 2020         |
|--------------------|--------------|--------------|
|                    | £            | £            |
| Fundraising events | <u>3,164</u> | <u>9,549</u> |

**5. INVESTMENT INCOME**

|                          | 2021      | 2020      |
|--------------------------|-----------|-----------|
|                          | £         | £         |
| Deposit account interest | <u>33</u> | <u>99</u> |

**LEARNING FOR LIFE UK LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021**

**6. INCOME FROM CHARITABLE ACTIVITIES**

|        | 2021<br>Restricted<br>- Grants<br>£ | 2020<br>Total<br>activities<br>£ |
|--------|-------------------------------------|----------------------------------|
| Grants | <u>47,895</u>                       | <u>31,482</u>                    |

Grants received, included in the above, are as follows:

|                               | 2021<br>£     | 2020<br>£     |
|-------------------------------|---------------|---------------|
| Speak First Foundation        | 2,434         | -             |
| Pan Asian Women's Association | 5,471         | 3,746         |
| Other Grant                   | <u>39,990</u> | <u>27,736</u> |
|                               | <u>47,895</u> | <u>31,482</u> |

**7. RAISING FUNDS**

**RAISING DONATIONS AND LEGACIES**

|                           | 2021<br>£  | 2020<br>£    |
|---------------------------|------------|--------------|
| Fundraising and publicity | <u>264</u> | <u>2,196</u> |

**8. CHARITABLE ACTIVITIES COSTS**

|                     | Direct<br>Costs<br>£ | Grant<br>funding of<br>activities<br>(see note<br>9)<br>£ | Totals<br>£   |
|---------------------|----------------------|-----------------------------------------------------------|---------------|
| Unrestricted        | 11,755               | -                                                         | 11,755        |
| Restricted - Grants | <u>5,449</u>         | <u>68,194</u>                                             | <u>73,643</u> |
|                     | <u>17,204</u>        | <u>68,194</u>                                             | <u>85,398</u> |

**9. GRANTS PAYABLE**

|                     | 2021<br>£     | 2020<br>£     |
|---------------------|---------------|---------------|
| Restricted - Grants | <u>68,194</u> | <u>35,342</u> |

The total grants paid to institutions during the year was as follows:

|                                        | 2021<br>£     | 2020<br>£     |
|----------------------------------------|---------------|---------------|
| Community Support Association of Nepal | -             | 8,245         |
| Floating School                        | <u>68,194</u> | <u>27,097</u> |
|                                        | <u>68,194</u> | <u>35,342</u> |

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021**10. TRUSTEES' REMUNERATION AND BENEFITS**

Donations made to the charitable company during the year by trustees were Nil (2020: Nil)

**TRUSTEES' EXPENSES**

Trustees' expenses paid for the year ended 31 March 2021 were Nil (2020: Nil)

**11. STAFF COSTS**

|                       | 2021<br>£     | 2020<br>£     |
|-----------------------|---------------|---------------|
| Wages & Salaries      | 18,813        | 17,955        |
| Social Security costs | -             | -             |
|                       | <u>18,813</u> | <u>17,955</u> |

No employee was paid more than £60,000 during the year.

|                                                  |          |          |
|--------------------------------------------------|----------|----------|
| Average number of full time equivalent employees | <u>1</u> | <u>1</u> |
|--------------------------------------------------|----------|----------|

|                                                          |          |          |
|----------------------------------------------------------|----------|----------|
| Average monthly number of staff employed during the year | <u>1</u> | <u>1</u> |
|----------------------------------------------------------|----------|----------|

**Trustees Remuneration**

The Trustees were not remunerated for their services

**Key Management**

Three trustees and one member of staff are considered to have key management roles.

The member of staff was remunerated in the sum of Nil in the year to 31 March 2021 (2020: Nil)

**12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

|                                   | Unrestricted<br>fund<br>£ | Restricted<br>funds<br>£ | Total<br>funds<br>£ |
|-----------------------------------|---------------------------|--------------------------|---------------------|
| <b>INCOME AND ENDOWMENTS FROM</b> |                           |                          |                     |
| Donations and legacies            | 17,596                    | -                        | 17,596              |
| <b>Charitable activities</b>      |                           |                          |                     |
| Restricted - Grants               | -                         | 31,482                   | 31,482              |
| Other trading activities          | 9,549                     | -                        | 9,549               |
| Investment income                 | <u>99</u>                 | <u>-</u>                 | <u>99</u>           |
| <b>Total</b>                      | 27,244                    | 31,482                   | 58,726              |
| <b>EXPENDITURE ON</b>             |                           |                          |                     |
| Raising funds                     | 2,196                     | -                        | 2,196               |
| <b>Charitable activities</b>      |                           |                          |                     |
| Unrestricted                      | 18,353                    | -                        | 18,353              |
| Restricted - Grants               | -                         | 39,197                   | 39,197              |

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

|                          | Unrestricted<br>fund<br>£ | Restricted<br>funds<br>£ | Total<br>funds<br>£ |
|--------------------------|---------------------------|--------------------------|---------------------|
| Total                    | 20,549                    | 39,197                   | 59,746              |
| NET INCOME/(EXPENDITURE) | 6,695                     | (7,715)                  | (1,020)             |

RECONCILIATION OF FUNDS

|                             |               |               |               |
|-----------------------------|---------------|---------------|---------------|
| Total funds brought forward | 4,651         | 63,205        | 67,856        |
| TOTAL FUNDS CARRIED FORWARD | <u>11,346</u> | <u>55,490</u> | <u>66,836</u> |

13. TANGIBLE FIXED ASSETS

|                                   | Fixtures<br>and<br>fittings<br>£ | Computer<br>equipment<br>£ | Totals<br>£  |
|-----------------------------------|----------------------------------|----------------------------|--------------|
| <b>COST</b>                       |                                  |                            |              |
| At 1 April 2020 and 31 March 2021 | <u>1,613</u>                     | <u>7,208</u>               | <u>8,821</u> |
| <b>DEPRECIATION</b>               |                                  |                            |              |
| At 1 April 2020 and 31 March 2021 | <u>1,613</u>                     | <u>7,208</u>               | <u>8,821</u> |
| <b>NET BOOK VALUE</b>             |                                  |                            |              |
| At 31 March 2021                  | <u>-</u>                         | <u>-</u>                   | <u>-</u>     |
| At 31 March 2020                  | <u>-</u>                         | <u>-</u>                   | <u>-</u>     |

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

|             | 2021<br>£    | 2020<br>£    |
|-------------|--------------|--------------|
| Prepayments | <u>4,044</u> | <u>1,980</u> |

LEARNING FOR LIFE UK LIMITED

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

|                              | 2021         | 2020         |
|------------------------------|--------------|--------------|
|                              | £            | £            |
| Accruals and deferred income | <u>5,549</u> | <u>2,700</u> |
|                              | <u>5,549</u> | <u>2,700</u> |

16. MOVEMENT IN FUNDS

|                                      | At 1.4.20     | Net movement in funds | At 31.3.21    |
|--------------------------------------|---------------|-----------------------|---------------|
|                                      | £             | £                     | £             |
| <b>Unrestricted funds</b>            |               |                       |               |
| General fund                         | 11,346        | 1,523                 | 12,869        |
| <b>Restricted funds</b>              |               |                       |               |
| Floating School                      | 8,185         | (8,219)               | (34)          |
| Dan Doherty Memorial School          | 14,324        | (1,199)               | 13,125        |
| Guernsey Sec                         | (1,026)       | 250                   | (776)         |
| Sophie/Freyja/Willow Floating School | 34,007        | (17,404)              | 16,603        |
| Covid 19                             | -             | 824                   | 824           |
|                                      | <u>55,490</u> | <u>(25,748)</u>       | <u>29,742</u> |
| <b>TOTAL FUNDS</b>                   | <u>66,836</u> | <u>(24,225)</u>       | <u>42,611</u> |

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

|                                      | Incoming resources | Resources expended | Movement in funds |
|--------------------------------------|--------------------|--------------------|-------------------|
|                                      | £                  | £                  | £                 |
| <b>Unrestricted funds</b>            |                    |                    |                   |
| General fund                         | 13,542             | (12,019)           | 1,523             |
| <b>Restricted funds</b>              |                    |                    |                   |
| Floating School                      | 4,281              | (12,500)           | (8,219)           |
| Dan Doherty Memorial School          | -                  | (1,199)            | (1,199)           |
| Guernsey Sec                         | 250                | -                  | 250               |
| Sophie/Freyja/Willow Floating School | 28,080             | (45,484)           | (17,404)          |
| Covid 19                             | <u>15,284</u>      | <u>(14,460)</u>    | <u>824</u>        |
|                                      | <u>47,895</u>      | <u>(73,643)</u>    | <u>(25,748)</u>   |
| <b>TOTAL FUNDS</b>                   | <u>61,437</u>      | <u>(85,662)</u>    | <u>(24,225)</u>   |

LEARNING FOR LIFE UK LIMITED

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021

16. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

|                                      | At 1.4.19<br>£ | Net<br>movement<br>in funds<br>£ | At<br>31.3.20<br>£ |
|--------------------------------------|----------------|----------------------------------|--------------------|
| <b>Unrestricted funds</b>            |                |                                  |                    |
| General fund                         | 4,651          | 6,695                            | 11,346             |
| <b>Restricted funds</b>              |                |                                  |                    |
| Floating School                      | 23,322         | (15,137)                         | 8,185              |
| Dan Doherty Memorial School          | 19,453         | (5,129)                          | 14,324             |
| Guernsey Sec                         | 2,930          | (3,956)                          | (1,026)            |
| Sophie/Freyja/Willow Floating School | <u>17,500</u>  | <u>16,507</u>                    | <u>34,007</u>      |
|                                      | <u>63,205</u>  | <u>(7,715)</u>                   | <u>55,490</u>      |
| <b>TOTAL FUNDS</b>                   | <u>67,856</u>  | <u>(1,020)</u>                   | <u>66,836</u>      |

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

|                                      | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|--------------------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b>            |                            |                            |                           |
| General fund                         | 27,244                     | (20,549)                   | 6,695                     |
| <b>Restricted funds</b>              |                            |                            |                           |
| Floating School                      | -                          | (15,137)                   | (15,137)                  |
| Dan Doherty Memorial School          | -                          | (5,129)                    | (5,129)                   |
| Guernsey Sec                         | -                          | (3,956)                    | (3,956)                   |
| Sophie/Freyja/Willow Floating School | <u>31,482</u>              | <u>(14,975)</u>            | <u>16,507</u>             |
|                                      | <u>31,482</u>              | <u>(39,197)</u>            | <u>(7,715)</u>            |
| <b>TOTAL FUNDS</b>                   | <u>58,726</u>              | <u>(59,746)</u>            | <u>(1,020)</u>            |

# LEARNING FOR LIFE UK LIMITED

## NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2021

### 16. MOVEMENT IN FUNDS - continued

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

|                                      | At 1.4.19<br>£ | Net<br>movement<br>in funds<br>£ | At<br>31.3.21<br>£ |
|--------------------------------------|----------------|----------------------------------|--------------------|
| <b>Unrestricted funds</b>            |                |                                  |                    |
| General fund                         | 4,651          | 8,218                            | 12,869             |
| <b>Restricted funds</b>              |                |                                  |                    |
| Floating School                      | 23,322         | (23,356)                         | (34)               |
| Dan Doherty Memorial School          | 19,453         | (6,328)                          | 13,125             |
| Guernsey Sec                         | 2,930          | (3,706)                          | (776)              |
| Sophie/Freyja/Willow Floating School | 17,500         | (897)                            | 16,603             |
| Covid 19                             | -              | 824                              | 824                |
|                                      | <u>63,205</u>  | <u>(33,463)</u>                  | <u>29,742</u>      |
| <b>TOTAL FUNDS</b>                   | <u>67,856</u>  | <u>(25,245)</u>                  | <u>42,611</u>      |

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

|                                      | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|--------------------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b>            |                            |                            |                           |
| General fund                         | 40,786                     | (32,568)                   | 8,218                     |
| <b>Restricted funds</b>              |                            |                            |                           |
| Floating School                      | 4,281                      | (27,637)                   | (23,356)                  |
| Dan Doherty Memorial School          | -                          | (6,328)                    | (6,328)                   |
| Guernsey Sec                         | 250                        | (3,956)                    | (3,706)                   |
| Sophie/Freyja/Willow Floating School | 59,562                     | (60,459)                   | (897)                     |
| Covid 19                             | 15,284                     | (14,460)                   | 824                       |
|                                      | <u>79,377</u>              | <u>(112,840)</u>           | <u>(33,463)</u>           |
| <b>TOTAL FUNDS</b>                   | <u>120,163</u>             | <u>(145,408)</u>           | <u>(25,245)</u>           |

#### Open School Kolkata

Provision of catch-up education for child labourers in Kolkata, India

#### Floating School

Provision of education aboard a specially designed boat for children in the flood prone 'haor' regions of Bangladesh, who are cut off from the mainland during the monsoon season.

#### Dan Doherty Memorial School

A school founded in memory of our late Trustee, Dan Doherty, which provides education for children in rural Nepal

#### Guernsey SEC

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 MARCH 2021**

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**16. MOVEMENT IN FUNDS - continued**

A school and community centre for a rural community in Nepal

**Sophie's Floating School**

Provision of education aboard a specially designed boat for children in the flood prone 'haor' regions of Bangladesh, who are cut off from the mainland during the monsoon season

**RSDC DfID Nepal**

Improving the livelihoods on 1,648 households in rural Nepal

**17. EMPLOYEE BENEFIT OBLIGATIONS**

The Charitable company has not operated or contributed to any pension scheme on behalf of its employees.

**18. INDEPENDENT EXAMINERS FEE**

The Independent Examiner's fees for the year ended 31 March 2021 was £2,735.

**19. RELATED PARTY TRANSACTIONS**

Mehta & Tengra, a firm in which P Tengra (Trustee) is a partner provides accounting and payroll services at no cost.

In the absence of a chief executive, Minaxi Desai (Trustee) offers her services pro bono.

There were no other related party transactions for the year ended 31 March 2021.

**LEARNING FOR LIFE UK LIMITED**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2021**

|                                       | 2021<br>£              | 2020<br>£             |
|---------------------------------------|------------------------|-----------------------|
| <b>INCOME AND ENDOWMENTS</b>          |                        |                       |
| <b>Donations and legacies</b>         |                        |                       |
| Donations                             | 3,886                  | 6,611                 |
| Gift aid                              | <u>6,459</u>           | <u>10,985</u>         |
|                                       | 10,345                 | 17,596                |
| <b>Other trading activities</b>       |                        |                       |
| Fundraising events                    | 3,164                  | 9,549                 |
| <b>Investment income</b>              |                        |                       |
| Deposit account interest              | 33                     | 99                    |
| <b>Charitable activities</b>          |                        |                       |
| Grants                                | <u>47,895</u>          | <u>31,482</u>         |
| <b>Total incoming resources</b>       | <b>61,437</b>          | <b>58,726</b>         |
| <b>EXPENDITURE</b>                    |                        |                       |
| <b>Raising donations and legacies</b> |                        |                       |
| Fundraising and publicity             | 264                    | 2,196                 |
| <b>Charitable activities</b>          |                        |                       |
| Wages                                 | 12,437                 | 18,287                |
| Insurance                             | 929                    | 884                   |
| Sundries                              | 168                    | 360                   |
| Volunteer Expenses                    | -                      | 390                   |
| Travelling                            | 600                    | -                     |
| Consultant                            | 99                     | -                     |
| Under/(Over) prov of audit fee        | -                      | (600)                 |
| Governance Cost                       | 2,735                  | 2,735                 |
| Bank Charges                          | 236                    | 152                   |
| Grants to institutions                | <u>68,194</u>          | <u>35,342</u>         |
|                                       | <u>85,398</u>          | <u>57,550</u>         |
| <b>Total resources expended</b>       | <b>85,662</b>          | <b>59,746</b>         |
| <b>Net expenditure</b>                | <b><u>(24,225)</u></b> | <b><u>(1,020)</u></b> |

This page does not form part of the statutory financial statements