

**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**

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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.

**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.



**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 fund £	Restricted funds £	2021 Total funds £	2020 Total funds £
<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 fund £	Restricted funds £	2021 Total funds £	2020 Total funds £
<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

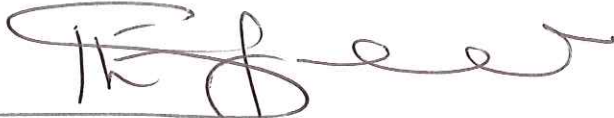
LEARNING FOR LIFE UK LIMITED

BALANCE SHEET - continued  
31 MARCH 2021

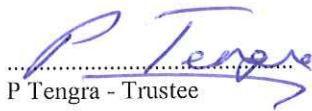
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These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

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 Restricted - Grants £	2020 Total activities £
Grants	<u>47,895</u>	<u>31,482</u>

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

	2021 £	2020 £
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 £	2020 £
Fundraising and publicity	<u>264</u>	<u>2,196</u>

**8. CHARITABLE ACTIVITIES COSTS**

	Direct Costs £	Grant funding of activities (see note 9) £	Totals £
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 £	2020 £
Restricted - Grants	<u>68,194</u>	<u>35,342</u>

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

	2021 £	2020 £
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 £	2020 £
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>
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Average monthly number of staff employed during the year	<u>1</u>	<u>1</u>
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**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 fund £	Restricted funds £	Total funds £
<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

LEARNING FOR LIFE UK LIMITED

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted funds £	Total funds £
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 and fittings £	Computer equipment £	Totals £
<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 £	2020 £
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 £	Net movement in funds £	At 31.3.20 £
<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 resources £	Resources expended £	Movement in funds £
<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 £	Net movement in funds £	At 31.3.21 £
<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 resources £	Resources expended £	Movement in funds £
<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 £	2020 £
<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