

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

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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 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.Âs 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	11,673	-	11,673	10,345
Charitable activities					
Restricted - Grants		-	78,866	78,866	47,895
Other trading activities	4	150	-	150	3,164
Investment income	5	<u>12</u>	<u>-</u>	<u>12</u>	<u>33</u>
Total		<u>11,835</u>	<u>78,866</u>	<u>90,701</u>	<u>61,437</u>
EXPENDITURE ON					
Raising funds	7	2,196	-	2,196	264
Charitable activities	8				
Unrestricted		3,570	-	3,570	11,755
Restricted - Grants		<u>-</u>	<u>54,521</u>	<u>54,521</u>	<u>73,643</u>
Total		<u>5,766</u>	<u>54,521</u>	<u>60,287</u>	<u>85,662</u>
NET INCOME/(EXPENDITURE)		6,069	24,345	30,414	(24,225)
RECONCILIATION OF FUNDS					
Total funds brought forward		12,869	29,742	42,611	66,836
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS CARRIED FORWARD		18,938	54,087	73,025	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 Restricted	Total	Total	
	Notes	fund £	funds £	funds £	funds £
CURRENT ASSETS					
Debtors	14	2,064	-	2,064	4,044
Cash at bank		<u>23,924</u>	<u>54,087</u>	<u>78,011</u>	<u>44,116</u>
		25,988	54,087	80,075	48,116
CREDITORS					
Amounts falling due within one year	15	(7,050)	-	(7,050)	(5,549)
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
NET CURRENT ASSETS		<u>18,938</u>	<u>54,087</u>	<u>73,025</u>	<u>42,611</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>18,938</u>	<u>54,087</u>	<u>73,025</u>	<u>42,611</u>
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
NET ASSETS		<u>18,938</u>	<u>54,087</u>	<u>73,025</u>	<u>42,611</u>
FUNDS	16				
Unrestricted funds				18,938	12,869
Restricted funds				<u>54,087</u>	<u>29,742</u>
TOTAL FUNDS				<u>73,025</u>	<u>42,611</u>

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

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

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

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

4. OTHER TRADING ACTIVITIES

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

5. INVESTMENT INCOME

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

6. INCOME FROM CHARITABLE ACTIVITIES

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

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

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

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NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022

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

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

8. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Grant funding of activities (see note 9) £	Totals £
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 fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	10,345	-	10,345
Charitable activities			
Restricted - Grants	-	47,895	47,895
Other trading activities	3,164	-	3,164
Investment income	<u>33</u>	<u>-</u>	<u>33</u>
Total	<u>13,542</u>	<u>47,895</u>	<u>61,437</u>
EXPENDITURE ON			
Raising funds	264	-	264
Charitable activities			
Unrestricted	11,755	-	11,755
Restricted - Grants	<u>-</u>	<u>73,643</u>	<u>73,643</u>
Total	<u>12,019</u>	<u>73,643</u>	<u>85,662</u>
NET INCOME/(EXPENDITURE)	1,523	(25,748)	(24,225)
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>11,346</u>	<u>55,490</u>	<u>66,836</u>
TOTAL FUNDS CARRIED FORWARD	<u>12,869</u>	<u>29,742</u>	<u>42,611</u>

13. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2021 and 31 March 2022	<u>1,613</u>	<u>7,208</u>	<u>8,821</u>
DEPRECIATION			
At 1 April 2021 and 31 March 2022	<u>1,613</u>	<u>7,208</u>	<u>8,821</u>
NET BOOK VALUE			
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 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	12,869	6,069	-	18,938
Restricted funds				
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>
TOTAL FUNDS	<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 resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	11,835	(5,766)	6,069
Restricted funds			
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 movement in funds	At 31.3.21
	£	£	£
Unrestricted funds			
General fund	11,346	1,523	12,869
Restricted funds			
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>
TOTAL FUNDS	<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 resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	13,542	(12,019)	1,523
Restricted funds			
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>
TOTAL FUNDS	<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 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	11,346	7,592	-	18,938
Restricted funds				
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>
TOTAL FUNDS	<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 resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	25,377	(17,785)	7,592
Restricted funds			
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>
TOTAL FUNDS	<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 £	2021 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	8,218	3,886
Gift aid	<u>3,455</u>	<u>6,459</u>
	11,673	10,345
Other trading activities		
Fundraising events	150	3,164
Investment income		
Deposit account interest	12	33
Charitable activities		
Grants	<u>78,866</u>	<u>47,895</u>
Total incoming resources	90,701	61,437
EXPENDITURE		
Raising donations and legacies		
Fundraising and publicity	2,196	264
Charitable activities		
Wages	14,935	12,437
Pensions	366	-
Insurance	976	929
Sundries	-	168
Travelling	-	600
Office Expenses	157	-
Consultant	575	99
Under/(Over) prov of audit fee	(600)	-
Governance Cost	2,700	2,735
Subscription	151	-
Zaman issue	(10,000)	-
Bank Charges	252	236
Grants to institutions	<u>48,579</u>	<u>68,194</u>
	<u>58,091</u>	<u>85,398</u>
Total resources expended	<u>60,287</u>	<u>85,662</u>
Net income/(expenditure)	<u><u>30,414</u></u>	<u><u>(24,225)</u></u>

This page does not form part of the statutory financial statements