

Company registration number: 04662849

Charity registration number: 1105277

# Learning for Life UK Limited

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2023

# **Learning for Life UK Limited**

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## **Learning for Life UK Limited**

### **Reference and Administrative Details**

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

# **Learning for Life UK Limited**

## **Trustees' Report**

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

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

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

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

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

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

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

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

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

### **CHAIR'S STATEMENT**

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

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

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

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

## Learning for Life UK Limited

### Trustees' Report

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

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

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

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

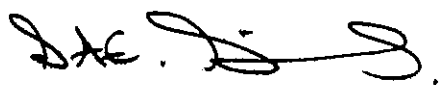
LfL remains a member of the BOND network, which continues to encourage us to challenge our thinking particularly issues within our sector around racism, global power dynamics and policy within our sector.

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

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

Susan Simmonds

Chair, Learning for Life UK

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

# **Learning for Life UK Limited**

## **Trustees' Report**

### **OUR BACKGROUND**

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

#### **Our Vision**

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

#### **Our Mission**

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

#### **Philosophy**

Give an education, change a life.

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

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

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

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

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

#### **Working with partners**

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

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

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

# **Learning for Life UK Limited**

## **Trustees' Report**

### **OUR NEXT STEPS**

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

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

### **OUR PROJECTS**

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

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

The project has three focus areas:

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

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

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

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

## **Learning for Life UK Limited**

### **Trustees' Report**

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

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

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

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

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

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

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

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

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



## **Learning for Life UK Limited**

### **Trustees' Report**

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

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

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

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

### **COMPLETED PROGRAMMES**

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

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

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

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

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

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

## **Learning for Life UK Limited**

### **Trustees' Report**

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

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

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

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

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

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

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

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

## **Learning for Life UK Limited**

### **Trustees' Report**

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

#### **GOVERNANCE**

##### **Founders**

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

##### **Governing document**

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

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

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

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

##### **Staffing**

Our Programme Manager is Rebecca Paling

Our Finance Officer is Jonathan Calvo

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

Our Treasurer Perosha Tengra provide pro-bono governance support

##### **Volunteers**

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

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

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

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

## **Learning for Life UK Limited**

### **Trustees' Report**

#### **Public Benefit**

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

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

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

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

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

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

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

#### **Risk Analysis**

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

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

#### **FINANCIAL REVIEW**

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

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

#### **Reserves Policy**

Reserves are held in order that the charity operates effectively.

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

## **Learning for Life UK Limited**

### **Trustees' Report**

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

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

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

##### **Governing document**

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

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

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

04662849 (England and Wales)

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

1105277

##### **Registered office**

9 Berners Place

London

W1T 3AD

##### **Trustees**

Ms M Desai H R Consultant

Ms S Engineer Personnel Consultant

P Tengra Accountant

S Qureshi Trustee

C Hough Barrister

S A E Simmonds Charity Consultant

##### **Company Secretary**

Ms M Desai

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

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



S A E Simmonds - Trustee

## Learning for Life UK Limited

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

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

#### Responsibilities and basis of report

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


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

#### Independent examiner's statement

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

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

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



.....  
Shammir Shah

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

20 December 2023

## Learning for Life UK Limited

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

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

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

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

## Learning for Life UK Limited

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

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

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

### Directors' responsibilities:

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

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

  
P Tengra  
Trustee

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



## **Learning for Life UK Limited**

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

#### **1 Charity status**

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

The address of its registered office is:

9 Berners Place

London

W1T 3AD

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

#### **2 Accounting policies**

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

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

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

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

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

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

##### **Going concern**

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

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

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

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

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

## **Learning for Life UK Limited**

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

#### **Expenditure**

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

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

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

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

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

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

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

#### **Governance costs**

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

#### **Taxation**

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

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

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

## Learning for Life UK Limited

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

#### Foreign exchange

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

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

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

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

#### Fund structure

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

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

#### Pensions and other post retirement obligations

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

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

### 3 Income from donations and legacies

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

# Learning for Life UK Limited

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

### 4 Income from charitable activities

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

### 5 Investment income

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

### 6 Expenditure on raising funds

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

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

### 7 Expenditure on charitable activities

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

## Learning for Life UK Limited

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

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

#### 8 Analysis of governance and support costs

##### Governance costs

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

#### 9 Trustees remuneration and expenses

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

#### 10 Staff costs

The aggregate payroll costs were as follows:

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

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

	2023 No	2022 No
Employees	<u>1</u>	<u>1</u>

# Learning for Life UK Limited

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

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

### 11 Independent examiner's remuneration

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

### 12 Taxation

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

### 13 Debtors

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

### 14 Cash and cash equivalents

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

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

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

### 16 Pension and other schemes

#### Defined contribution pension scheme

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

### 17 Funds

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

# Learning for Life UK Limited

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

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

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

### 18 Analysis of net assets between funds

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

## Learning for Life UK Limited

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

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

#### 19 Analysis of net funds

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

#### 20 Related party transactions

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

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



# **Learning for Life UK Limited**

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

### **Unrestricted Funds**

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

# Learning for Life UK Limited

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

### Restricted Funds

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

## Learning for Life UK Limited

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

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

## Learning for Life UK Limited

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

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

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

## Learning for Life UK Limited

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

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

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

