

Company registration number: 04662849

Charity registration number: 1105277

Learning for Life UK Limited

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2025

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

Learning for Life UK Limited

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Learning for Life UK Limited

Reference and Administrative Details

Secretary Ms M Desai

Charity Registration Number 1105277

Company Registration Number 04662849

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

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

Learning for Life UK Limited

Trustees' Report

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

WELCOME TO LEARNING FOR LIFE

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

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

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

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

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

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

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

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

Together, we can give education and change lives

Learning for Life UK Limited

Trustees' Report

CHAIR'S STATEMENT

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

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

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

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

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

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

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

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

Learning for Life UK Limited

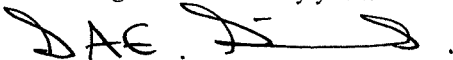
Trustees' Report

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

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

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

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



Susan Simmonds
Chair, Learning for Life UK

Learning for Life UK Limited

Trustees' Report

OUR BACKGROUND

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

Our Vision

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

Our Mission

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

Philosophy

Give an education, change a life.

Guiding Principles:

1. Empowerment through Education

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

2. Sustainable Development

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

3. Community-Centred Approach

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

4. Partnership and Collaboration

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

Working with partners

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

Learning for Life UK Limited

Trustees' Report

2024/25 UPDATE

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

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

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

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

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

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

Key Achievements in 2024/25

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

Strategic Priorities for 2025/26

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

Learning for Life UK Limited

Trustees' Report

OUR PROJECTS

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

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

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

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

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

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

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

Primary Education for Children (Aged 7-14)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

COMPLETED PROGRAMMES

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

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

The project had three core focus areas:

1. Enrolment and Re-engagement

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

2. Academic Catch-up and Retention

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

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3. Empowering Adolescent Girls through SONGLAP

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Floating School and Health service, Kishoregunj, Bangladesh.

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

Learning for Life UK Limited

Trustees' Report

GOVERNANCE

Founders

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

Governing document

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

Trustees' induction and training

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

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

Staffing

Our Programme Manager is Rebecca Paling

Our Finance Officer is Jonathan Calvo

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

Our Treasurer Perosha Tengra provide pro-bono governance support

Volunteers

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

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

Related party transactions

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

Public Benefit

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

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

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

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Trustees' Report

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

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

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

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

Risk Analysis

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

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

FINANCIAL REVIEW

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

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

Reserves Policy

Reserves are held in order that the charity operates effectively.

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

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

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

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STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04662849 (England and Wales)

Registered Charity number

1105277

Registered office

9 Berners Place
London
W1T 3AD

Trustees


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

Company Secretary

Ms M Desai

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

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


.....
S A E Simmonds - Trustee

Learning for Life UK Limited

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

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

.....
Shammir Shah
Chamberlains UK LLP

173 Cleveland Street
London
W1T 6QR

18 November 2025

Learning for Life UK Limited

Statement of Financial Activities for the Year Ended 31 March 2025

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

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

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

Learning for Life UK Limited

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

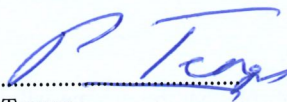
	Note	2025 £	2024 £
Current assets			
Debtors	13	2,882	3,684
Cash at bank and in hand	14	<u>126,500</u>	<u>90,075</u>
		129,382	93,759
Creditors: Amounts falling due within one year	15	<u>(3,344)</u>	<u>(6,631)</u>
Net assets		<u>126,038</u>	<u>87,128</u>
Funds of the charity:			
Restricted income funds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

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

Directors' responsibilities:

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

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


P Tengra
Trustee

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

Learning for Life UK Limited

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

1 Charity status

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

The address of its registered office is:

9 Berners Place
London
W1T 3AD

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

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

Statement of compliance

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

Basis of preparation

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

Going concern

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

Income and endowments

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

Donations and legacies

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

Learning for Life UK Limited

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

Expenditure

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

Raising funds

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

Charitable activities

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

Grant provisions

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

Governance costs

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

Taxation

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

Cash and cash equivalents

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

Learning for Life UK Limited

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

Foreign exchange

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

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

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

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

Fund structure

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

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

Pensions and other post retirement obligations

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

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

3 Income from donations and legacies

	Unrestricted funds General £	Total funds £
Donations and legacies;		
Donations	23,016	23,016
Total for 2025	23,016	23,016
Total for 2024	23,671	23,671

Learning for Life UK Limited

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

4 Income from charitable activities

	Restricted funds £	Total funds £
General Fund	95,487	95,487
Total for 2025	95,487	95,487
Total for 2024	71,721	71,721

5 Investment income

	Unrestricted funds General £	Total funds £
Interest receivable and similar income; Interest receivable on bank deposits	2,378	2,378
Total for 2025	2,378	2,378
Total for 2024	1,986	1,986

6 Expenditure on raising funds

a) Costs of generating donations and legacies

	Note	Unrestricted funds General £	Total funds £
Fundraising costs		3,183	3,183
Total for 2025		3,183	3,183
Total for 2024		1,689	1,689

7 Expenditure on charitable activities

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

Learning for Life UK Limited

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

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

8 Analysis of governance and support costs

Governance costs

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

9 Trustees remuneration and expenses

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

10 Staff costs

The aggregate payroll costs were as follows:

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

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

	2025 No	2024 No
Employees	<u>1</u>	<u>1</u>

Learning for Life UK Limited

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

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

11 Independent examiner's remuneration

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

12 Taxation

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

13 Debtors

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

14 Cash and cash equivalents

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

15 Creditors: amounts falling due within one year

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

16 Pension and other schemes

Defined contribution pension scheme

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

Learning for Life UK Limited

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

17 Funds

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

Learning for Life UK Limited

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

18 Analysis of net assets between funds

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

19 Analysis of net funds

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

20 Related party transactions

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

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

Learning for Life UK Limited

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

Unrestricted Funds

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

Learning for Life UK Limited

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

Restricted Funds

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

Learning for Life UK Limited

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

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

Learning for Life UK Limited

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

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

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

Learning for Life UK Limited

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

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