EDUCATE FOR LIFE

England & Wales · Charity number 1114271

Details

Status	Registered
Legal form	Other
Registered	2006-05-18
Register	View on the Charity Commission register

Contact

Address	13 Rustat Road Cambridge CB1 3QR
Phone	07540383057
Email	ash@educateforlife.org.uk
Website	www.educateforlife.org.uk

Activities

Objects: The relief of poverty for the public benefit of indigenous Adivasi communities in southern Rajasthan, India by providing or assisting in the provision of education and healthcare services.The advancement of education for the public benefit of children and young people in southern Rajasthan by improving learning outcomes and strengthening life skills.

Activities: We provide high quality community-led and evidence-based services which integrate education, healthcare and community change for the benefit of children and families of the Adivasi region around Udaipur, Rajasthan, India, with the aims of (1) creating enfranchised, happy and healthy communities locally and (2) sharing best practice with partners across India to enable wide-scale change.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, The General Public/mankind

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Geography

- **Area of benefit:** NOT DEFINED. IN PRACTICE NATIONAL AND OVERSEAS.
- India

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£26,344	£48,373	-	-
2024-03-31	£40,717	£38,369	-	-
2023-03-31	£50,317	£41,446	-	-
2022-06-30	£92,991	£129,128	-	-
2021-06-30	£108,222	£80,925	-	-

Trustees

Name	Role	Appointed
Bijal Piyush Patel		2016-12-13
Dr Akshay Patel		
Dr Neha Pradeep Limaye		2020-04-24
Iona-Jane Harris		2025-01-07
Julie Ridge		2021-08-04
Saba Dave		2026-02-10

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EDUCATE FOR LIFE

England & Wales - Charity number 1114271

Accounts

educate for Life

ANNUAL REPORT
APRIL 2024 - MARCH 2025



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ACKNOWLEDGEMENTS

Educate for Life would like to express profound appreciation to our partner organisations in Rajasthan, India. The impact that Educate for Life has would not be possible without the expertise, passion, commitment and hard work of the incredible individuals working in the schools, community, and offices of our partner organisations.

We would also like to acknowledge the children and families who are at the centre of everything that we do and thank them for putting their trust in us and our programmes. It is an immense privilege to be able to work in this community, for which we are very grateful.

Thank you to all of our donors who provide the funds essential to continuing to run the education and health programmes that are making a positive difference to the lives of so many living in the area in which we work. Educate for Life is grateful to the generosity and kindness of our supporters who continue to donate and put their trust in Educate for Life and our partners in Southern Rajasthan.

Thank you for all you do for Educate for Life and the communities that we support.

In gratitude,

educate for Life

Our Mission & Vision

Educate for Life is a UK registered charity. Our aim is to support community-led, long-term socio-economic transformation of indigenous Adivasi communities in Southern Rajasthan. We have two main areas of work:
1) strengthening the provision of education to improve life skills for children and young people
2) providing community health programmes to support healthy pregnancies and childhoods.

Educate for Life works in partnership with local organisations in rural India to achieve this.



A Rural India of Happy and Healthy Children and Young People

KEY ACHIEVEMENTS IN 2024/25

APRIL 2024



27 vaccinations given to children between the ages of 0-7 to boost immunity against common childhood illness.

MAY 2024



Diganth team spent time during school holidays to learn and share skills, reflect on the previous year, and plan for the year ahead.

JUNE 2024



While schools were closed, the team ran summer camps for students to socialise, play sports, learn, and take part in creative workshops.

JULY 2024



Health team visiting children in the Safe Childhood Programme to measure their growth and provide age-appropriate care advice.

AUGUST 2024



25 recommended primary vaccinations given to children under-five on one day, organised by the community health team.

SEPTEMBER 2024



Final visit of the mobile health clinic, run by Global Hospital and Research Centre, to the community. 127 community members visited to receive affordable healthcare.

OCTOBER 2024



Students learning the different blocks that can be used in Scratch Coding in one of 81 digital classes led by Diganth Facilitators throughout the year.

NOVEMBER 2024



Jhed School Kabaddi team came second in an inter-school competition, with two students showing exceptional skill and sportsmanship.

DECEMBER 2024



Girls toilets built by the government at Jhed School following School Management Committee advocacy to the local authorities to improve facilities to increase girls' enrollment.

MARCH 2025



Health team supported pregnant women to attend antenatal check-ups at the Primary Health Centre and receive recommended vaccinations.

FEBRUARY 2025



Community Quality Improvement Group meeting where parents, students, teachers, and school and partner leadership met to discuss supporting students learning at home.

JANUARY 2025



Annual site visit of EFL's Chair and Programme Manager to Kotra to visit schools, meet with key stakeholders, and accompany the health team on home visits.

Community Health Outreach Work

The **Safe Motherhood Programme** supports community members through pregnancy by providing a friendly, trusted voice to offer **advice and support** through regular home visits, as well as encouraging women to access **antenatal appointments** to receive the vaccinations, supplements and government support schemes that they are entitled to. This successful programme has been running since 2013. It continues to bring about **positive outcomes** and is greatly appreciated by women in the community. This year, **109 women** were supported through pregnancy, with 72% of these receiving their full recommended antenatal care and 73% giving birth with a skilled medical professional present.

The **Safe Childhood Programme** continues the support to children and their families from birth to 5 years old. The team regularly visit children to monitor their growth and development, provide advice to caregivers on age-appropriate care, identify any concerns, and ensure children receive their recommended vaccinations. If any issues are identified, advice is given or referrals made, depending on the severity of the concern. This year a total of **558 children** were part of this programme and this year saw an improvement in vaccination rates, with **90% of children** over the age of 2 having received their **full primary course of vaccinations**. In the programme, malnutrition continues to be a concern for children and looking into this further is a priority for the coming year.

This year saw the **final visit of the Mobile Clinic** supported by the Global Health and Research Centre (GHRC), a partnership and service which visited the community **regularly for 10 years.** The mobile clinic ensured nearby, affordable access to professional healthcare and advice for community members living in the remote project area. Since 2014, the mobile clinic **visited the community 179 times**, providing **over 10,500** appointments. We are extremely grateful to the GHRC for providing this service, which helped to build trust in formal medical provision and provide vital health services to community members who would otherwise be unable to access these.



"My sister-in-law did not take IFA (Iron-Folic Acid) tablets during pregnancy and developed severe anemia. In contrast, I, after enrolling in the Safe Motherhood Program, regularly attended check-ups at the PHC and took IFA tablets as advised."

- Pregnant woman in Safe Motherhood Programme





One woman in the Safe Motherhood Programme shared how regular follow-ups and visits from the team made her feel cared for and supported. She appreciated the team's persistence in checking in and escorting her for check-ups at the Primary Health Centre. The pregnant woman emphasized that this relationship-based approach helped her feel safe and informed during her pregnancy. She expressed a desire for similar programs to support more women in the community.

COMMUNITY HEALTH OUTREACH WORK

COMMUNITY MEMBERS BENEFITTING FROM HEALTH PROGRAMMES IN 2024/25

IMPACT

109 supported through their pregnancies

WOMEN



100 new **babies** delivered through our **Safe Motherhood Programme**

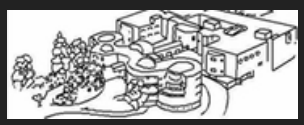
558 **pre-school children** benefitted from our **Safe Childhood Programme**

90% **children** over the age of two who had their **complete course of recommended vaccinations**

72% of pregnant women in the Safe Motherhood Programme received full recommended **antenatal care and support**

73% **of women** in the Safe Motherhood Programme **gave birth** with a **skilled attendant present**

PROJECT PARTNERS



Global Hospital & Research Centre

Jatan
Working with young people

www.educateforlife.org.uk

Improving Secondary Education

Project Diganth directly supports two under-resourced government schools in Jhed and Mandwa. We work with these rural secondary schools in Kotra to transform them into **nurturing learning spaces**. We fund **additional teaching roles** at the two schools to ensure there are enough staff to enable all students to learn well and enjoy extra-curricular activities. The additional staff **work together with the government school teachers** and develop close **community links.** We also fund scholarships for exceptional students. The project aims to ensure that students not only complete school — but **thrive beyond it.**

This year we were delighted that **100% of students passed the 12th Board Exams from Jhed School,** and **96% from Mandwa School.** In the 10th Board Exams, 95% passed from Jhed and 77% from Mandwa. Across all year groups, **77% of students** demonstrated at least one measurable **improvement in foundational literacy, numeracy, or life skills,** which has been an ongoing area of focus due to children enrolling in the schools with poor foundational learning levels.

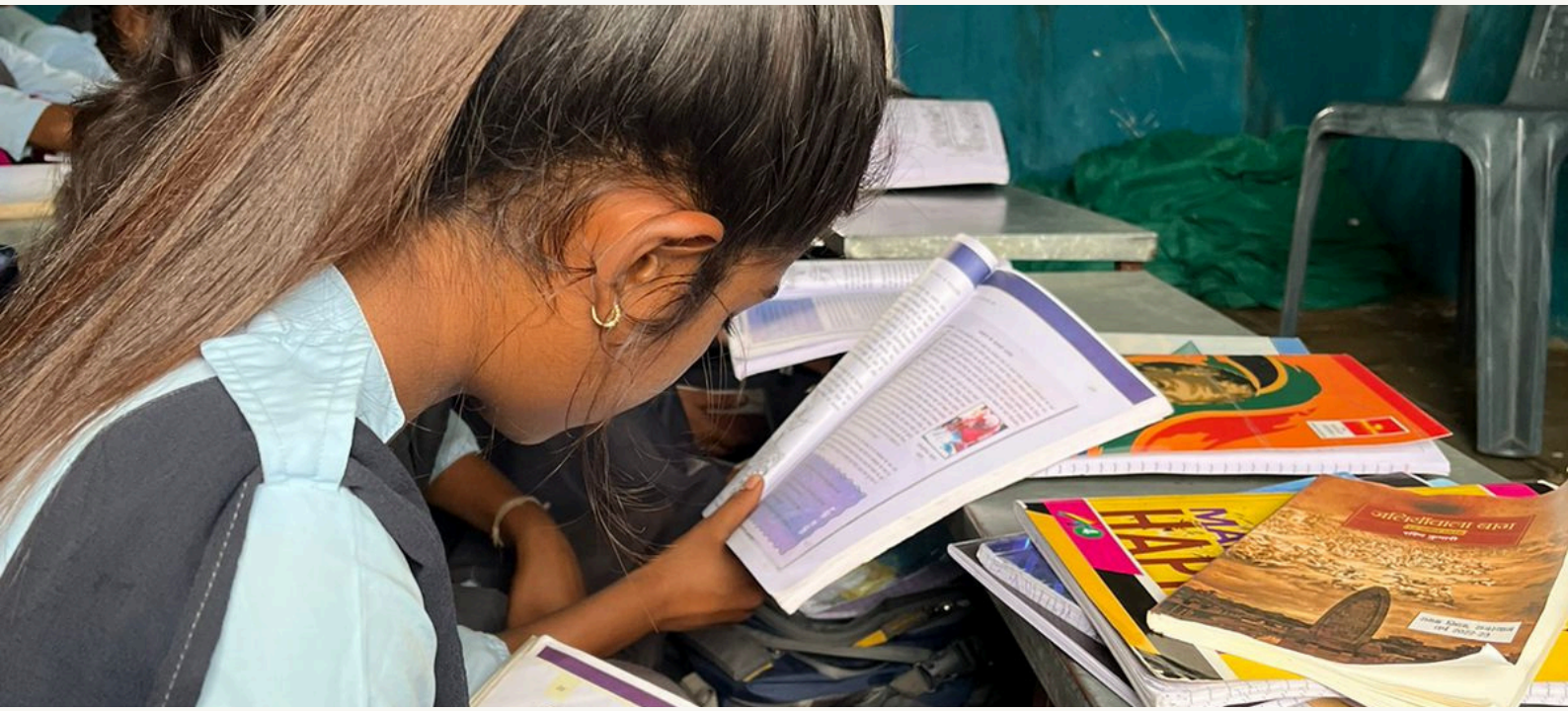
Alongside academic outcomes, Project Diganth also ensures students have access to **21st century life skills and extra-curricular activities.** This year, students took part in **scratch coding** as part of their digital classes, **music workshops** focusing on their rights, and a competition looking at **problem solving**.

Engagement of parents, government school teachers, and other community members is key to the success of the project and school. At Jhed, the School Management Committee advocated for the **construction of new girls toilets,** which aims to improve enrollment and attendance of female students. This marks a key moment in community-led action.

Another priority for this year was to improve **career awareness** for students, so they can make **informed decisions** about their ambitions for further education or career pathways after graduating secondary school. This is achieved through career counselling, application support, and exposure to different opportunities and professions. One student alumni was awarded a f**ull graduation scholarship** by the Azim Premji Foundation - a fantastic achievement!



"The Diganth Team is the reason why secondary and higher secondary students are able to study."
— Assistant teacher, Mandwa School





A student alumni from Jhed School has been offered a scholarship by the Azim Premji Foundation. The scholarship will support her tuition and educational needs. This opportunity stands as a reflection of her dedication and the support ecosystem built around her. Her father, an active member of the School Management Committee, expressed deep gratitude for the continuous support his daughter received from the team during her journey.

"You supported my daughter like a family, I salute you with all my heart"

IMPROVING SECONDARY EDUCATION

SUPPORTING SECONDARY AGE STUDENTS IN 2024/25

IMPACT

2 understaffed **government secondary schools** benefitted from wide-ranging support



8 

additional teachers facilitated **remote** and **in person** learning opportunities

365 **students** directly benefitted from contact with additional teaching staff

>97%  **final year students passed** compulsory end of secondary school **exams**

645  **home visits** took place to encourage attendance and discuss students' learning with their families

376  is the **cumulative attendance** of parents at Parent-Teacher meetings

1  **summer camp** with a variety of academic and **extra-curricular activities** including sport, digital learning, and career awareness.

1  **student** received a scholarship to attend Azim Premji University

PROJECT PARTNERS

Jatan

kshamtalaya

www.educateforlife.org.uk

Supporters

We are extremely thankful to our amazing supporters, which include individual donors, trusts and foundations. You make all that we do possible. It is a privilege to share details of our projects and their impact with you. You have made an incredible tangible difference to many people's lives. Your collective support has helped underserved rural communities to access education and healthcare services. Your help ensures that children growing up in these communities have happier and healthier childhoods and can reach their full potential in life.

- The Broyst Foundation
- H and H Popat Charitable Trust
- Maharashtra Foundation
- Sisi and Savita Charitable Trust
- Women’s India Association of the UK

Not all our supporters have given permission to be publicly acknowledged.
If you are not named, our gratitude is no less heartfelt.



Governance

Educate for Life is a charitable trust registered with the Charity Commission of England and Wales on 16 November 2005, with registration number 1114271. We have one member of staff and an active board of voluntary trustees who support our overseas partners and staff to ensure ongoing quality improvement of our projects and governance. We also have a number of pro-bono advisors based in the UK and India.

BOARD OF TRUSTEES

- Dr Akshay Patel, *Co-founder & Chair*
- Iona-Jane Harris, *Vice-Chair* (joined January 2025)
- Bijal Patel, *Treasurer*
- Rosie Frost, *Monitoring and Evaluation Lead*
- Neha Limaye, *Health Interventions Lead*
- Julie Ridge, *Education Lead*
- Andrea Roach, *Data Management Lead*

STAFF

- Jessica Whitaker, *Programme Manager*



Our Partners in India

We work in partnership with carefully selected Indian organisations to ensure the operational success of our projects. We are committed to continual quality improvement of our programmes. We invest in our key implementation partners. We work with other expert organisations in India to develop project team members' skills and knowledge.

JATAN SANSTHAN

Jatan Sansthan is an Indian not-for-profit organisation working with rural and resource poor communities in Rajasthan. They develop and implement initiatives to support children, young people and women in the areas of health and education. Our secondary school programme (Project Diganth) is run in partnership with Jatan Sansthan.

KSHAMTALAYA

Kshamtalaya is an Indian non-profit organisation founded to support school children in disadvantaged settings so that they can realise their true potential and develop into socially and economically active young adults. We have partnered with them and Jatan Sansthan to create a programme designed to improve the quality of education provided by two secondary schools. Kshamtalaya provides operational support to Jatan Sansthan within Project Diganth.

THE GLOBAL HOSPITAL AND RESEARCH CENTRE

The Global Hospital and Research Centre (GHRC) has provided a mobile clinic service, stopping in at least three locations, since 2014. This ensured regular free access to professional healthcare and advice. This year saw the final visit of the mobile clinic and we are extremely grateful to GHRC for the longterm partnership and positive impact on the health of the community.



RATI FOUNDATION

The RATI Foundation for Social Change primarily works to create spaces & communities both in onground & online ecosystems where children and women are safe from sexual violence. The RATI Foundation provided technical support to EFL and Kshamtalaya to develop and implement robust child protection policies specific to the unique context in which we work, using local knowledge and expertise.

The Next Chapter

In 2022, plans for a **dam to be built** in the project area came to light. This dam will sadly submerge the whole project area in which Educate for Life works, meaning the whole community will have to move. The exact plans and timeline for this devastating project **remain unclear**, although it has now become more certain that it will happen.

Educate for Life and our partners in India are **closely monitoring** the situation to be able to adapt and change our ways of working as the dam project develops and displacement of the community accelerates. We have **created tools** to help with monitoring developments and risk levels as well as to aid in **decision making** for what this will mean for the programmes post-dam.

We are continuing to **discuss the options** for the programmes once the dam is constructed, and this will depend on the realities of how and where community members move, the available services already in these areas, and the capacities and strategies of all organisations at this point.

At this stage, no major developments have taken place and the timeline and plans remain uncertain, likely to still be years away. During this period we are continuing to provide quality **education and health programming** to equip students with the qualifications and skills to be able to continue to thrive in their next chapters and parents to be equipped with the skills and knowledge to birth and raise **healthy, happy children.**



If you have any questions or would like to make a donation please contact:
ash@educateforlife.org.uk

EDUCATE FOR LIFE

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2025

Charity Number 1114271

EDUCATE FOR LIFE

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2025

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EDUCATE FOR LIFE

TRUSTEES' ANNUAL REPORT

YEAR ENDED 31 MARCH 2025

Report of the trustees for the year ended 31 March 2025

The trustees present their annual report and financial statements of the charity for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and 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).

Objectives and activities for the public benefit

The objectives of the charity are:

- the relief of poverty for the public benefit of indigenous Adivasi communities in southern Rajasthan, India by providing or assisting in the provision of education and healthcare services.
- the advancement of education for the public benefit of children and young people in southern Rajasthan by improving learning outcomes and strengthening life skills.

A review of our achievements and performance

Educate for Life works to ensure provision of holistic education, healthcare and community development services in under-served, remote rural communities, in southern Rajasthan, in India. Our aim is to support community-led, long-term socio-economic transformation of indigenous Adivasi communities in Southern Rajasthan. We have two main areas of work:
1) strengthening the provision of education to improve life skills for children and young people
2) providing community health programmes to support healthy pregnancies and childhoods.

Jatan Sansthan is the key implementation partner for both education and healthcare programmes. Kshamtalaya Foundation provides operational support to the secondary education programme. Global Hospital and Research Centre was our partner providing mobile clinic services from 2014 to 2024.

Key achievements in 2024/25 include:

- Supporting 109 women in the community through their pregnancies as part a Safe Motherhood Programme. This programme is resulting in most women receiving full antenatal care and support and giving birth with a skilled attendant present.
- Providing advice and guidance to parents of 558 pre-school age children in the community through our Safe Childhood Programme. The programme offers guidance to families on feeding, vaccinations, and early childhood development.
- Providing mobile clinic services to 228 patients through three visits.
- Supporting 365 secondary school students through their education and equipping them with life skills.
- Providing career and further education guidance to students to make decisions about their next steps after graduating secondary school.

Financial review

Incoming resources in the year to 31 March 2025 were £26,344 (2024: £40,717). Expenditure on charitable activities was £48,373 (2024: £36,471). Reserves at the end of the period were £56,819.

Since income can be volatile, the charity aims to keep a general reserve representing approximately six months of anticipated expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Charity's activities, whilst consideration is given to ways in which additional funds may be raised. The trustees review the policy and progress towards meeting the target level of reserves annually. Of the reserves at 31 March 2025, £25,000 is towards the general reserve. This represents approximately 6 months of anticipated expenditure in line with our reserves policy.

In addition, we expect to hold a certain amount of funds in order to build funds for designated future purposes. Trustees have agreed to retain £5,000 for unexpected health costs. £5,000 for scholarships for secondary and tertiary education and £15,000 for supporting the community around construction of a new dam which will impact the community. As at March 2025, £25,000 was designated in aggregate towards the above goals.

The remaining £6,819 is designated towards expenditure in the 2025/26 financial year.

Structure, governance and management

The Trust is an unincorporated registered charity, number 1114271, and is constituted under a trust deed dated 29 November 2005. New trustees are appointed by the existing trustees by assessing skillsets required and experience of new trustees. The trustees hold regular meetings to agree the broad strategy and areas of activity for the Trust and monitor and discuss reserves, performance and operations. The trustees actively review operational and business risks and are in regular communication with local partners. All trustees have specific agreed areas of oversight and give of their time freely and no remuneration or expenses were paid in the year.

Key management personnel

During 2023/24, Educate for Life completed its transition to become a volunteer-led organisation with one member of staff working one day per week. Trustees will liaise on a voluntary basis with overseas partners and will be responsible for fundraising.

Fundraising

In 2024/25 Educate for Life's fundraising was carried out by one part-time member of staff. No external fundraisers were employed. There have been no complaints about fundraising in the last twelve months.

We do not send out any unsolicited communications either by mail or electronically. We do not call people or approach people we do not know for donations. We are transparent about how donations will be used to support our work. We have a policy in place for accepting and refusing donations. This means that we review any gifts of over £100 if we have any cause for concern, this includes any concern that the gift may be from a vulnerable individual or an individual lacking capacity. If there are any concerns, these are investigated on a case by case basis. There have been no such cases in the past twelve months. This policy is reviewed on an annual basis. This helps us to ensure that we protect vulnerable people and other members of the public and that we only accept appropriate gifts.

Reference and administrative information

Registered charity name
Educate for Life

Charity registration number
1114271

Principal office
13 Rustat Road, Cambridge, CB1 3QR

Trustees
Dr A Patel
Mr B Patel
Ms R Frost
Dr N Limaye
Ms A Roach
Ms J Ridge
Ms I Harris (Appointed 7th January 2025)

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

Approved by the trustees on 25th October 2025 and signed on their behalf by:

Signature 

Name Bijal Patel

Date 25th October 2025

Independent examiner's report to the trustees of Educate For Life

I report to the trustees on my examination of the accounts of Educate For Life (the Trust) for the year ended 31 March 2025

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

- accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

Signature 

Name Mr Jayendra Ratilal Patel (FCCA)

Address 7 Cecil Place, Mitcham, Surrey, CR4 4LH

Date 30 Sep 2025

Educate for Life
Statement of Financial Activities
For the year ended 31 March 2025

	Note	Unrestricted funds £	Total Funds 2025 £	Total Funds 2024 £
Incoming resources				
Income and endowments from:				
Donations and legacies		25,490	25,490	40,107
Investments		854	854	610
Total	3	**26,344**	**26,344**	**40,717**
Resources expended				
Expenditure on:				
Raising funds	4	(1,683)	(1,683)	(1,898)
Charitable activities	6	(48,373)	(48,373)	(36,471)
Total		**(50,056)**	**(50,056)**	**(38,369)**
Net income/(expenditure)		**(23,712)**	**(23,712)**	**2,348**
Reconciliation of funds:				
Total funds brought forward		80,531	80,531	78,183
Total funds carried forward		**56,819**	**56,819**	**80,531**

All amounts relate to continuing activities.

Of the reserves at 31 March 2025, an amount of £31,819 has been designated to particular activities, as discussed in the financial review.

Educate for Life
Balance sheet
As at 31 March 2024

	Note	Unrestricted funds £	Total Funds 31 March 2025 £	Total Funds 31 March 2024 £
Current assets				
Debtors		-	-	-
Cash at bank and in hand		56,819	56,819	80,531
Total current assets		**56,819**	**56,819**	**80,531**
Creditors: amounts falling due within one year	10	-	-	-
Net current assets		**56,819**	**56,819**	**80,531**
Total assets less current liabilities		**56,819**	**56,819**	**80,531**
Total net assets		**56,819**	**56,819**	**80,531**
Funds of the charity				
Unrestricted funds		56,819	56,819	80,531
Total funds		**56,819**	**56,819**	**80,531**

Of the reserves at 31 March 2025, an amount of £31,819 has been designated to particular activities, as discussed in the financial review.

The notes following form part of these accounts.

Approved by the trustees on 25th October 2025 and signed on their behalf by:

Signature 

Name Bijal Patel

Date 25th October 2025

Educate for Life
Notes to the accounts
For the year ended 31 March 2025

1. Statutory information

Educate for Life is an unincorporated charitable trust. The charity is registered in England and Wales, Registered Charity number 1114271

2. Accounting Policies

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

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

Fund structure
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can be used only for the particular restricted purposes within the object of the charity. All funds of the charity are considered unrestricted. Unrestricted funds include designated funds where the Trustees may create a fund for a specific purpose.

Short term debtors and creditors
Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price.

Cash and cash equivalents
Cash and cash equivalents comprise cash at bank and in hand.

Trade and other creditors
Trade and other creditors are initially recognised at the transaction price and are thereafter stated at amortised cost using the effective interest method unless the effect of discounting would be immaterial, in which case they are stated at cost.

3. Analysis of income

	Unrestricted funds £	Total Funds 2025 £	Total funds 2024 £
Donations and legacies			
Donations and gifts	25,490	25,490	34,646
Gift aid	-	-	5,461
	25,490	**25,490**	**40,107**
Investments			
Interest income	854	854	610
	854	**854**	**610**
Total income	**26,344**	**26,344**	**40,717**

4. Analysis of expenditure on raising funds

	2025 £	2024
Staff costs	626	721
Bank charges / administration	451	530
Support costs	607	647
	1,683	**1,898**

For support costs, see analysis in note 5.

5. Analysis of support costs

	Raising funds £	Direct operational services £	Grants to Kshamtalya-Jatan £	Total £	Basis of Allocation
Communications and governance	417	417	417	**1,251**	Staff time
Finance	190	190	190	**570**	Usage
Operational	-	1,834	-	**1,834**	Usage
	607	**2,441**	**607**	**3,655**	

An estimate has been used to allocate staff time between the activities above based on estimated time spent on each activity.

6. Analysis of charitable activities

Educate for Life undertakes its charitable activities through grants awarded to its implementation partner in India, Jatan Sansthan, as well as providing direct operational support through providing operational resources and providing staff and Trustee time to support operations in India.

	Grants	Support costs	Total
	£	£	£
Grants to Kshamtalaya-Jatan	40,944	607	**41,551**
Direct operational services	4,381	2,441	**6,822**
	45,325	**3,048**	**48,373**

7. Grantmaking

During the year ended 31 March 2025 grants were made to Jatan Sansthan totalling £40,944; Jatan is the implementation partner of services and activities Educate for Life is supporting to improve the quality of local secondary education provision in the area.

8. Independent examination

The independent examiner did not charge a fee for services. The independent examination in 2024 was also not charged for.

9. Staff costs

	2025	2024
	£	£
Salaries and wages (including PAYE)	6,258	7,208
	6.258	**7,208**

The average monthly number of employees during the period was 1 (2024: 1)

No employees received emoluments in excess of £60,000.

10. Creditors

	2025	2024
	£	£
PAYE tax and NIC payable	-	-
Funds returnable to donors	-	-
	-	**-**

11. Related party transactions and trustees' expenses and remuneration

The trustees all give freely their time and expertise without any form of remuneration or other benefit in cash or kind (2024: £nil). No expenses were paid to the trustees in the year (2024: £nil)

EDUCATE FOR LIFE

England & Wales - Charity number 1114271

Accounts

educate for Life

ANNUAL REPORT
APRIL 2023 - MARCH 2024



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ACKNOWLEDGEMENTS

Educate for Life would like to express profound appreciation to our partner organisations in Rajasthan, India. The impact that Educate for Life has would not be possible without the expertise, passion, commitment and hard work of the incredible individuals working in the schools, community, and offices of our partner organisations.

We would also like to acknowledge the children and families who are at the centre of everything that we do and thank them for putting their trust in us and our programmes. It is an immense privilege to be able to work in this community, for which we are very grateful.

Thank you to all of our donors who provide the funds essential to continuing to run the education and health programmes that are making a positive difference to the lives of so many living in the area in which we work. Educate for Life is grateful to the generosity and kindness of our supporters who continue to donate and put their trust in Educate for Life and our partners in Southern Rajasthan.

Thank you for all you do for Educate for Life and the communities that we support.

In gratitude,

educate for Life

Our Mission & Vision

Educate for Life is a UK registered charity. Our aim is to support community-led, long-term socio-economic transformation of indigenous Adivasi communities in Southern Rajasthan. We have two main areas of work:
1) strengthening the provision of education to improve life skills for children and young people
2) providing community health programmes to support healthy pregnancies and childhoods.

Educate for Life works in partnership with local organisations in rural India to achieve this.



A Rural India of Happy and Healthy Children and Young People

KEY ACHIEVEMENTS IN 2023/24

APRIL 2023



Community Health Worker visited a newborn baby and their family to check the baby's growth and health and provide care advice.

MAY 2023



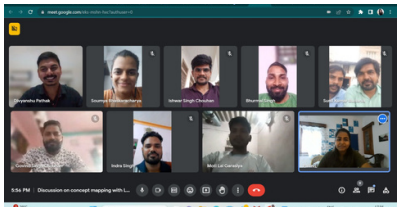
Secondary school students enjoying fun, engaging activities organised during their school holidays at summer camp.

JUNE 2023



The mobile clinic visited the community twice, providing affordable formal healthcare advice to 115 people living in five hamlets.

JULY 2023



The Project Diganth team in their weekly team call to discuss plans for the week, share learning, and identify challenges.

AUGUST 2023



Diganth team members visited the homes of students who hadn't returned to school after summer vacation to encourage re-enrollment.

SEPTEMBER 2023



Students took newly-designed tests to determine foundational literacy and numeracy levels, to tailor teaching to the students' needs.

OCTOBER 2023



Government healthcare workers visited the community to provide check-ups and vaccinations to babies and young children.

NOVEMBER 2023



40 parents attended a parent-teacher meeting at Mandwa secondary to discuss attendance, child learning, and parental engagement.

DECEMBER 2023



In December the mobile clinic visited the community twice, providing affordable, accessible health care to 140 patients.

MARCH 2024



Women receiving vaccinations to support a healthy pregnancy. By the end of the year, 82% of pregnant women in the programme received their full recommended vaccinations.

FEBRUARY 2024



Secondary students took part in a workshop organised by Jatan Sansthan looking at issues around gender, positive masculinity, and sexual and reproductive health.

JANUARY 2024



Akshay (Founder and Chair) and Jess (Programme Manager) visited India to spend time with partner teams and see the impact of the programmes in Southern Rajasthan.

Community Health Outreach Work

The **Safe Motherhood Programme** continued to support women through **healthy pregnancies.** The team identify pregnancies in the community and provide one-to-one **advice and support**, ensure access to the recommended **vaccinations** and formal **check-ups**, and encourage delivery with a trained **medical professional** present. Throughout the year, there were **147 livebirths**. Of these, 76% took place with a skilled attendant and **87% received full antenatal care**, including vaccinations, supplements, and home and health centre visits. These positive outcomes show **consistency in the impact** of this well-established programme.

Through the **Safe Childhood Programme, 508 children** under the age of five and their families were supported through healthy infancy. The team regularly visit the children in their homes to track their **development** and provide advice on **age-appropriate care.** For any identified concerns, children are referred to the **health centre** for professional advice. The health team also ensures that all children receive their **recommended vaccinations.**

The **mobile clinic** visits the community to provide **affordable, accessible healthcare** in more remote communities. The doctor present **prescribes medication** for regular ailments or **refers patients** to a health centre for more serious conditions, encouraging formal health-seeking behaviours. The mobile clinic visited **16 times** last year, providing **1,330 appotintments.**



"The vaccinations and tablets are very good, they are supporting us. We wait for the mobile clinic to give us the syrup for children."

Mobile clinic patient





A story from the Safe Motherhood Programme

During their first pregnancy, one woman had complications and struggled with her health. For her second pregnancy, she enrolled in the Safe Motherhood Programme. She accessed regular health check-ups, blood tests, and was prescribed supplements. This pregnancy and delivery were much easier and without any major problems. This new mother is thankful for the support received through the programme because of the difference it has made to her and her baby's health and well-being.

COMMUNITY HEALTH OUTREACH WORK

COMMUNITY MEMBERS BENEFITTING FROM HEALTH PROGRAMMES IN 2023/24

IMPACT

137 supported through their pregnancies

WOMEN



147 new **babies** delivered through our **Safe Motherhood Programme**

508 **pre-school children** benefitted from our **Safe Childhood Programme**

87% of pregnant women in the Safe Motherhood Programme received full recommended **antenatal care** and support

76% of women in the Safe Motherhood Programme gave birth with a **skilled attendant** present

16 **mobile clinic visits** took place

1,330 community members attended the **mobile clinic** service, receiving **professional healthcare and free medication**

PROJECT PARTNERS



Global Hospital & Research Centre

Jatan
Working with young people

www.educateforlife.org.uk

Improving Secondary Education

The secondary health programme, **Project Diganth,** supports two under-performing secondary schools in the project area. A team of Facilitators work with students, teachers, parents, education officials, and other organisations to improve the outcomes for the young people, in terms of **academic results**, **life-skills**, and understanding of **career options**.

Facilitators support students in the classroom, providing **subject teaching** alongside a strong focus on improving foundational literacy and numeracy skills to give students a strong basic understanding from which to build and **improve their exam results**, as well as better equip students for **life after school.** This year, partners trialed a new, comprehensive test to better **map students' levels** in foundational learning and understand which areas are weaker to provide tailored support.

A focus of this year has been community engagement; improving the links between the school, parents, and others living in the area. Regular **home visits** take place for students with low or irregular attendance to understand the barriers to coming to school more often. Events take place on holidays and public **celebrations to invite family members** to engage with the school and their children's education. **Parent-teacher meetings** allow discussions and updates on students' progress and sharing of ideas for school improvement. In addition, WhatsApp groups have been created with **parents living close to one another** to encourage attendance and link up students with different levels of attendance.

A key outcome of the project is to give students more **opportunities after secondary school** to continue their education, understand what career options are available, and make informed choices. Older students **visited nearby vocational colleges** and took part in sessions to support thinking about their next steps after graduation. A handful of students were able to travel to Ahmedabad, the capital of Gujarat state, to **sit entrance exams** for a prestigious university. Unfortunately none were successful in securing a place, but the **experience of travelling** and participating in the process were valuable. In the coming year, career guidance will continue to be a focus, looking at the **range of opportunities** available.



"This was the first time I stepped out of Kotra to give an entrance examination. It was the first time ever I gave an exam on a computer. It was a great experience for me!"
Student sitting entrance exam for university in Ahmedabad





“The summer camp for students is good. I give gratitude to entire team.”
Community member

“*If a teacher like you had come to teach us earlier, we would not have faced so many problems in studying today.”*
Class 10 student to Diganth facilitator at Mandwa School

IMPROVING SECONDARY EDUCATION

SUPPORTING SECONDARY AGE STUDENTS IN 2023/24

IMPACT

2 understaffed **government secondary schools** benefitted from wide-ranging support



7



additional teachers facilitated **remote** and **in person** learning opportunities

325 **students** directly benefitted from contact with additional teaching staff

>77% final year students passed compulsory end of secondary school exams

2 career guidance session to discuss post-secondary options with students

5 students took entrance exams for undergraduate and masters programmes in prestigious universities

1 summer camp with a variety of academic and extra-curricular activities including sport, photography, and dance

9 **parent-teacher meetings conducted across both secondary schools**

PROJECT PARTNERS

Jatan
Working with young people

kshamtalaya

www.educateforlife.org.uk

Supporters

We are extremely thankful to our amazing supporters, which include individual donors, trusts and foundations. You make all that we do possible. It is a privilege to share details of our projects and their impact with you. You have made an incredible tangible difference to many people's lives. Your collective support has helped underserved rural communities to access education and healthcare services. Your help ensures that children growing up in these communities have happier and healthier childhoods and can reach their full potential in life.

- H and H Popat Charitable Trust
- Maharashtra Foundation
- Manglibai Haridas Khiara (UK) Charitable Trust
- Sisi and Savita Charitable Trust
- The Women's India Association UK

Not all our supporters have given permission to be publicly acknowledged.
If you are not named, our gratitude is no less heartfelt.



Governance

Educate for Life is a charitable trust registered with the Charity Commission of England and Wales on 16 November 2005, with registration number 1114271. We have one member of staff and an active board of voluntary trustees who support our overseas partners and staff to ensure ongoing quality improvement of our projects and governance. We also have a number of pro-bono advisors based in the UK and India.

BOARD OF TRUSTEES

- Dr Akshay Patel, *Co-founder & Chair*
- Bijal Patel, *Treasurer*
- Rosie Frost, *Monitoring and Evaluation Lead*
- Neha Limaye, *Health Interventions Lead*
- Julie Ridge, *Education Lead*
- Andrea Roach, *Data Management Lead*

STAFF

- Jessica Whitaker, *Programme Manager*

ADVISORS

- Jiten Kotecha, *HR & Governance Advisor*
- Rajan Amin, *Fundraising Advisor*
- Aditya Trivedi
- Kavita Anand, *Education Advisor*
- Madhu Sareen, *Education Advisor*
- Amrita Nair, *Education Advisor*
- Professor Rajeev Sharma
- Steven Berkeley, *Health Advisor*
- Dr Partap Midha, *Health Advisor*

Our Partners in India

We work in partnership with carefully selected Indian organisations to ensure the operational success of our projects. We are committed to continual quality improvement of our programmes. We invest in our key implementation partners. We work with other expert organisations in India to develop project team members' skills and knowledge.

JATAN SANSTHAN

Jatan Sansthan is an Indian not-for-profit organisation working with rural and resource poor communities in Rajasthan. They develop and implement initiatives to support children, young people and women in the areas of health and education. Our secondary school programme (Project Diganth) is run in partnership with Jatan Sansthan.

KSHAMTALAYA

Kshamtalaya is an Indian non-profit organisation founded to support school children in disadvantaged settings so that they can realise their true potential and develop into socially and economically active young adults. We have partnered with them and Jatan Sansthan to create a programme designed to improve the quality of education provided by two secondary schools. Kshamtalaya provides operational support to Jatan Sansthan within Project Diganth.

THE GLOBAL HOSPITAL AND RESEARCH CENTRE

The Global Hospital and Research Centre (GHRC) based in Mount Abu provides a mobile clinic service, which stops in at least three locations in and near Bakhel. This ensures regular free access to professional healthcare and advice. GHRC accpets referrals for diagnosis and treatment.



RATI FOUNDATION

The RATI Foundation for Social Change primarily works to create spaces & communities both in onground & online ecosystems where children and women are safe from sexual violence. The RATI Foundation provided technical support to EFL and Kshamtalaya to develop and implement robust child protection policies specific to the unique context in which we work, using local knowledge and expertise.

The Next Chapter

In 2022, plans for a dam to be built in the project area came to light. This dam will sadly submerge the whole project area in which Educate for Life works, meaning the whole community will have to move. The exact plans and timeline for this devastating project remain unclear, although it has now become more certain that it will happen.

Educate for Life is working closely with partners to monitor the situation and begin to think about what will happen to the projects that we support once the dam is constructed. There is not yet a clear plan, but discussions and options are being discussed and will be confirmed as more information surrounding the project are known.

Until displacement begins, Educate for Life is committed to continuing to support the community through the secondary education and community health programmes. We will continue to work with secondary students, teachers, and their families to equip young people with the life skills, academic results, and knowledge to build resilience for their lives post-displacement. Pregnant women and new mothers will be given advice and support for healthy pregnancies and early childhood, providing knowledge and behaviours that will continue to benefit families once they are moved.

We remain flexible and are ready to adapt to the needs of the community as plans become clearer. Alongside partners, we are working to understand the community's needs and plans, including where they plan to move and why. We are looking into ways we can better support the community to prepare for displacement and to give them the best chance of future success.



If you have any questions or would like to make a donation please contact:
ash@educateforlife.org.uk

EDUCATE FOR LIFE

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2024

Charity Number 1114271

EDUCATE FOR LIFE

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2024

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EDUCATE FOR LIFE

TRUSTEES' ANNUAL REPORT

YEAR ENDED 31 MARCH 2024

Report of the trustees for the year ended 31 March 2024

The trustees present their annual report and financial statements of the charity for the year ended 31 March 2024. In the prior year, the Charity changed its year end to 31 March to coincide with the academic year end of schools in India. Therefore the accounts for the prior period were shortened to 9 months to 31 March 2023. Accounts for the year ending 31 March 2024 are for 12 months. Future periods will also be for 12 months to 31 March.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and 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).

Objectives and activities for the public benefit

The objectives of the charity are:

- the relief of poverty for the public benefit of indigenous Adivasi communities in southern Rajasthan, India by providing or assisting in the provision of education and healthcare services.
- the advancement of education for the public benefit of children and young people in southern Rajasthan by improving learning outcomes and strengthening life skills.

A review of our achievements and performance

Educate for Life works to ensure provision of holistic education, healthcare and community development services in under-served, remote rural communities, in southern Rajasthan, in India. Our aim is to support community-led, long-term socio-economic transformation of indigenous Adivasi communities in Southern Rajasthan. We have two main areas of work:
1) strengthening the provision of education to improve life skills for children and young people
2) providing community health programmes to support healthy pregnancies and childhoods.

Jatan Sansthan is the key implementation partner for both education and healthcare programmes. Kshamtalaya Foundation provides operational support to the secondary education programme. Global Hospital and Research Centre is our partner providing mobile health services.

Key achievements in 2023/24 include:

- Supporting 137 women in the community through their pregnancies as part a Safe Motherhood Programme. This programme is resulting in most women receiving full antenatal care and support and giving birth with a skilled attendant present.
- Providing advice and guidance to parents of 508 pre-school age children in the community through our Safe Childhood Programme. The programme offers guidance to families on feeding, vaccinations, and early childhood development.
- Ensuring access to reliable professional healthcare to over 1,300 community members through a regular mobile clinic service.
- Supporting 325 secondary school students through their education and equipping them with life skills.
- Providing career and further education guidance to students to make decisions about their next steps after graduating secondary school.

Financial review

Incoming resources in the year to 31 March 2024 were £40,717 (2023: £50,317 for 9 months). Expenditure on charitable activities was £36,471 (2023: £39,808 for 9 months). Reserves at the end of the period were £80,531.

Since income can be volatile, the charity aims to keep a general reserve representing approximately six months of anticipated expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Charity's activities, whilst consideration is given to ways in which additional funds may be raised. The trustees review the policy and progress towards meeting the target level of reserves annually. Of the reserves at 31 March 2024, £35,000 is towards the general reserve. This represents approximately 6 months of anticipated expenditure in line with our reserves policy.

In addition, we expect to hold a certain amount of funds in order to build funds for designated future purposes. Trustees have agreed to retain £5,000 for unexpected health costs. £5,000 for scholarships for secondary and tertiary education and £15,000 for supporting the community around construction of a new dam which will impact the community. As at March 2024, £25,000 was designated in aggregate towards the above goals.

The remaining £20,531 is designated towards expenditure in the 2024/25 financial year.

Structure, governance and management

The Trust is an unincorporated registered charity, number 1114271, and is constituted under a trust deed dated 29 November 2005. New trustees are appointed by the existing trustees by assessing skillsets required and experience of new trustees. The trustees hold regular meetings to agree the broad strategy and areas of activity for the Trust and monitor and discuss reserves, performance and operations. The trustees actively review operational and business risks and are in regular communication with local partners. All trustees have specific agreed areas of oversight and give of their time freely and no remuneration or expenses were paid in the year.

Key management personnel

During 2023/24, Educate for Life completed its transition to become a volunteer-led organisation with one member of staff working one day per week. Trustees will liaise on a voluntary basis with overseas partners and will be responsible for fundraising.

Fundraising

In 2023/24 Educate for Life's fundraising was carried out by one part-time member of staff. No external fundraisers were employed. There have been no complaints about fundraising in the last twelve months.

We do not send out any unsolicited communications either by mail or electronically. We do not call people or approach people we do not know for donations. We are transparent about how donations will be used to support our work. We have a policy in place for accepting and refusing donations. This means that we review any gifts of over £100 if we have any cause for concern, this includes any concern that the gift may be from a vulnerable individual or an individual lacking capacity. If there are any concerns, these are investigated on a case by case basis. There have been no such cases in the past twelve months. This policy is reviewed on an annual basis. This helps us to ensure that we protect vulnerable people and other members of the public and that we only accept appropriate gifts.

Reference and administrative information

Registered charity name
Educate for Life

Charity registration number
1114271

Principal office
13 Rustat Road, Cambridge, CB1 3QR

Trustees
Dr A Patel
Mr B Patel
Ms R Frost
Dr N Limaye
Ms A Roach
Ms J Ridge

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

Approved by the trustees on 12/11/24 and signed on their behalf by:

Signature .....

Name BIJAL PATEL

Date 12/11/24

Independent examiner's report to the trustees of Educate For Life

I report to the trustees on my examination of the accounts of Educate For Life (the Trust) for the year ended 31 March 2024

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

- accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

Signature ..... Kate .....

Name MR JAYENDRA RATILAL PATEL (FCCA · RGA)

Address 7 · CECIL PLACE, MITCHAM, SURREY · CR4 · 4LH

Date 12 · NOVEMBER · 2024.

Educate for Life
Statement of Financial Activities
For the year ended 31 March 2024

	Note	Unrestricted funds £	Total Funds 12 months 2024 £	Total Funds 9 months 2023 £
Incoming resources				
Income and endowments from:				
Donations and legacies		40,107	40,107	50,195
Investments		610	610	122
Total	3	**40,717**	**40,717**	**50,317**
Resources expended				
Expenditure on:				
Raising funds	4	(1,898)	(1,898)	(1,637)
Charitable activities	6	(36,471)	(36,471)	(39,808)
Total		**(38,369)**	**(38,369)**	**(41,446)**
Net income/(expenditure)		**2,348**	**2,348**	**8,871**
Reconciliation of funds:				
Total funds brought forward		78,183	78,183	69,312
Total funds carried forward		**80,531**	**80,531**	**78,183**

All amounts relate to continuing activities.

Of the reserves at 31 March 2024, an amount of £45,531 has been designated to particular activities, as discussed in the financial review.

Educate for Life
Balance sheet
As at 31 March 2024

	Note	Unrestricted funds £	Total Funds 31 March 2024 £	Total Funds 31 March 2023 £
Current assets				
Debtors		-	-	-
Cash at bank and in hand		80,531	80,531	78,183
Total current assets		**80,531**	**80,531**	**78,183**
Creditors: amounts falling due within one year	10	-	-	-
Net current assets		**80,531**	**80,531**	**78,183**
Total assets less current liabilities		**80,531**	**80,531**	**78,183**
Total net assets		**80,531**	**80,531**	**78,183**
Funds of the charity				
Unrestricted funds		80,531	80,531	78,183
Total funds		**80,531**	**80,531**	**78,183**

Of the reserves at 31 March 2024, an amount of £45,531 has been designated to particular activities, as discussed in the financial review.

The notes following form part of these accounts.

Approved by the trustees on 12/11/24 and signed on their behalf by:

Signature .....

Name BISAL PATEL

Date 12/11/24

Educate for Life
Notes to the accounts
For the year ended 31 March 2024

1. Statutory information

Educate for Life is an unincorporated charitable trust. The charity is registered in England and Wales, Registered Charity number 1114271

2. Accounting Policies

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value.

In the prior year, the Charity changed its year end to 31 March to coincide with the academic year end of schools in India. Therefore the accounts for the prior period were shortened to 9 months to 31 March 2023. Accounts for the year ending 31 March 2024 are for 12 months. Future periods will also be for 12 months to 31 March.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

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

Fund structure
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can be used only for the particular restricted purposes within the object of the charity. All funds of the charity are considered unrestricted. Unrestricted funds include designated funds where the Trustees may create a fund for a specific purpose.

Short term debtors and creditors
Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price.

Cash and cash equivalents
Cash and cash equivalents comprise cash at bank and in hand.

Trade and other creditors
Trade and other creditors are initially recognised at the transaction price and are thereafter stated at amortised cost using the effective interest method unless the effect of discounting would be immaterial, in which case they are stated at cost.

3. Analysis of income

	Unrestricted funds £	Total Funds 2024 £	Total funds 2023 £
Donations and legacies			
Donations and gifts	34,646	34,646	50,195
Gift aid	5,461	5,461	-
	40,107	**40,107**	**50,195**
Investments			
Interest income	610	610	122
	610	**610**	**122**
Total income	**40,717**	**40,717**	**50,317**

4. Analysis of expenditure on raising funds

	2024 £	2023
Staff costs	721	640
Bank charges / administration	530	384
Support costs	647	613
	1,898	**1,637**

For support costs, see analysis in note 5.

5. Analysis of support costs

	Raising funds £	Direct operational services £	Grants to RBKS and Kshamtalya-Jatan £	Total £	Basis of Allocation
Communications and governance	481	481	481	**1,443**	Staff time
Finance	166	166	166	**498**	Usage
Operational	-	1,591	-	**1,591**	Usage
	647	**2,238**	**647**	**3,532**	

An estimate has been used to allocate staff time between the activities above based on estimated time spent on each activity.

6. Analysis of charitable activities

Educate for Life undertakes its charitable activities through grants awarded to its implementation partners in India, Rajasthan Bal Kalyan Samiti (RBKS) and Jatan, as well as providing direct operational support through providing operational resources and providing a significant amount of staff time to manage and direct school operations in India. Educate for Life's partnership with RBKS terminated in March 2023 and the funds transferred in 2023-24 represent a closing balance against activities in 2022-23.

	Grants	Support costs	Total
	£	£	£
Grants to RBKS	2,132	-	**2,132**
Grants to Kshamtalaya-Jatan	26,409	647	**27,056**
Direct operational services	5,045	2,238	**7,283**
	33,586	**2,885**	**36,471**

7. Grantmaking

During the year ended 31 March 2024 made grants to Jatan totalling £26,409; Jatan is the implementation partner, in association with Kshamtalaya, of services and activities Educate for Life is supporting to improve the quality of local secondary education provision in the area where Hunar Ghar School is situated. In addition a grant £2,132 was made to RBKS against activities in 2022-23.

8. Independent examination

The independent examiner did not charge a fee for services. The independent examination in 2023 was also not charged for.

9. Staff costs

	2024	2023
	£	£
Salaries and wages (including PAYE)	7,208	11,337
	7,208	**11,337**

The average monthly number of employees during the period was 1 (2023: 1)

No employees received emoluments in excess of £60,000.

10. Creditors

	2024	2023
	£	£
PAYE tax and NIC payable	-	-
Funds returnable to donors	-	-
	-	-

11. Related party transactions and trustees' expenses and remuneration

The trustees all give freely their time and expertise without any form of remuneration or other benefit in cash or kind (2023: £nil). No expenses were paid to the trustees in the year (2023: £nil)

EDUCATE FOR LIFE

England & Wales - Charity number 1114271

Accounts

ANNUAL REPORT
JULY 2022 - MARCH 2023



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Please note, this year Educate for Life changed our financial year to match the school year in India, which runs from April - March. As a result, this financial report covers nine months, between July 2022-March 2023.



ACKNOWLEDGEMENTS

We are grateful to our partners in India who work tirelessly to implement the programmes that we support in southern Rajasthan. After a challenging few years during the COVID-19 pandemic and following the devastating news last year that the project area will be flooded during the construction of a planned dam, we were happy to see the return of routine for partner teams and the community.

The Project Diganth team have been dedicated to ensuring secondary school students receive a quality education. They have worked hard to support students to be in school, access quality learning, and to reduce the impact of previous disrupted school years. Achieving the best academic results yet this year is testament to the hard work of the Project Diganth facilitators and Programme Manager, supported by Jatan Sansthan and Kshamtalaya.

The community health team have continued to support pregnant women and parents of children up to the age of five to access formal healthcare, promoting better antenatal and postnatal outcomes for women and healthier young children. They have also helped to organise regular mobile clinic visits. The trusted team, supported by Rajasthan Bal Kalyan Samiti, continued to have a positive impact this year.

In September, we bid a fond farewell to Iona-Jane Harris, who was Director at Educate for Life for over seven years. We are extremely grateful to Iona-Jane for her dedication, passion, and leadership over the years, helping to shape the organisation into what it is today and contributing to the positive outcomes felt by those living in the project area.

None of the achievements of Educate for Life and our partners would be possible without the ongoing commitment and generosity of all of our supporters and donors.

Thank you for all you do for Educate for Life and the communities that we support.

In gratitude,

educate for Life

Our Mission & Vision

Educate for Life is a UK registered charity. Our aim is to support community-led, long-term socio-economic transformation of indigenous Adivasi communities in Southern Rajasthan. We have two main areas of work:
1) strengthening the provision of education to improve life skills for children and young people
2) providing community health programmes to support healthy pregnancies and childhoods.

Educate for Life works in partnership with local organisations in rural India to achieve this.



A Rural India of Happy and Healthy Children and Young People

KEY ACHIEVEMENTS IN 2022/23

JULY 2022



15 new pregnant women joined the **Safe Motherhood Programme**, receiving formal antenatal care to support healthy pregnancy.

SEPTEMBER 2022



Project Diganth facilitators took part in Social, Emotional, and Ethical Learning **capacity building** sessions.

NOVEMBER 2022



Community meetings took place between parents and Diganth team members to discuss how best to **support students** during exams.

JANUARY 2023



The **mobile clinic** visited **four locations** in the community, providing appointments to **146 individuals,** including **84 children.**

MARCH 2023



Farewell celebrations were held for **graduating students** before final board exams began.

AUGUST 2022



Students at Jhed Secondary School engaged in **cultural activities** to celebrate **Independence Day.**

OCTOBER 2022



The **mobile clinic** provided healthcare to **98 individuals** in four locations**,** of which **over half** were women and girls.

DECEMBER 2022



The health team supported **12 births**, with all babies born a **healthy weight** and all mothers having received **full antenatal care**.

FEBRUARY 2023



Students **visited** a government Industrial Training Insitutue where they learnt about **vocational trades** as career options.

Community Health Outreach Work

Our community health team is committed to ensuring that Bakhel community members can access professional healthcare and support.

The Safe Motherhood Programme supports women through pregnancy, helping them to access formal healthcare for antenatal checks, vaccines, and supplements, as well as providing advice and monitoring women's health through additional home visits to promote healthy pregnancies and delivery. This year, over one hundred women benefited from this support, and the programme continues to have excellent outcomes for the women and babies.

After delivery, the health team support the mothers and their children through the Safe Childhood Programme. The team monitor the child's development from birth through to age five, ensuring children receive appropriate vaccinations, identifying any concerns with growth, and providing advice to parents on age-appropriate care. This year, over four hundred children were enrolled in the programme.

The mobile clinic service provides high quality, affordable healthcare in remote villages. Any patients with more serious illness are then referred to a primary healthcare centre or hospital. This year, the mobile clinic visited 12 times, with a total of 978 patients seen by a qualified doctor.



"I had cough problem for a long time...and even after so many treatments, my cough did not get better and other people in my house also got cough problem. Finally, I visited the mobile clinic. After that, with the help of this clinic medicine, the problem of cough was cured for me and my family members. Now whenever we have any health problems, we come to the mobile clinic. The best thing is that for just 10 rupees, treatment is available near the house."

- Community member who attended an appointment at the mobile clinic





"I have joined this program for the first time...In this program I got vaccinated, went for check-up and also took iron pills which helped in my pregnancy and delivery. This time my pregnancy and delivery is easier than my previous pregnancy and delivery, I have not faced a single problem."

- Mother supported by the Safe Motherhood Programme

COMMUNITY HEALTH OUTREACH WORK

COMMUNITY MEMBERS BENEFITTING FROM HEALTH PROGRAMMES IN 2022/23

IMPACT

110 supported through their pregnancies

WOMEN



79 new **babies** delivered through our **Safe Motherhood Programme**

422 **pre-school children** benefitted from our **Safe Childhood Programme**

79% of pregnant women in the Safe Motherhood Programme received full recommended **antenatal care** and support

75% of women in the Safe Motherhood Programme gave birth with a **skilled attendant** present

12 **mobile clinic visits** took place

978 community members attended the **mobile clinic** service, receiving **professional healthcare and free medication**

PROJECT PARTNERS

RBKS



Global Hospital & Research Centre

www.educateforlife.org.uk

Improving Secondary Education

We have been working with Kshamtalaya for five years to improve attendance and outcomes at two government secondary schools in the project area. This year over 300 students benefitted from the programme work, including 90 girls. Seven facilitators worked across the two schools providing additional support to students by teaching classes and providing tailored individual support; building the capacities of teachers by sharing best practice; and promoting quality, holistic learning within the communities by working with parents and education officials.

For families of students, low household income can be a barrier to purchasing education supplies, which means students are unable to learn effectively or to even attend school. The Diganth team distributed learning resources to students, including stationery, geometry sets, and printed materials.

Alongside academic activities, students also participated in extra-curricular activities to promote holistic development. Students took part in sports tournaments, with teams going through to block and district level to compete. IT lessons provided students with digital skills, an exciting new addition to the timetable for students.

A priority area for this year was to introduce career awareness sessions to show students the options for further education or a career once they graduate secondary school. Professionals from different sectors came in to discuss their job and the qualifications or pathway into their role. Students also visited an Industrial Training Institute (ITI), where they gained an understanding of the vocational training courses on offer.

An important element of Project Diganth is to engage all stakeholders in the school. Parents' encouragement of their children is key to academic success. The team held regular meetings in the community with parents to share information on their children's progress and promote the importance of education.

This year, a Quality Improvement Group was established for Project Diganth. This quarterly meeting brings together key stakeholders including Diganth team members, school leadership, teachers, parents, students, and leadership from Educate for Life, Kshamtalaya and Jatan Sansthan. The group covered important topics including learning outcomes and attendance.



“I feel safe and happy in your class, I like to attend your Mathematics class.”
11th Class student, Jhed School





"You teach Political Science that matches our pace, and we are able to concentrate better, then we understand well." - *Class 12 Student, Jhed School.*

"Thanks to the facilitators of Diganth Team, various programs are conducted now for students to participate and explore, which was not there earlier. We are more informed than ever." - *Community member.*

IMPROVING SECONDARY EDUCATION

SUPPORTING SECONDARY AGE STUDENTS IN 2022/23

IMPACT

2 under-staffed **government secondary schools** benefitted from wide-ranging support



7



Additional teachers facilitated **remote** and **in person** learning opportunities

323



Students directly benefitted from contact with additional teaching staff

>90%



final year students passed compulsory end of secondary school exams

1



career guidance session to discuss post-secondary options with students

1



exposure visit to a government Industrial Training Centre to understand available vocational training courses.

1



sports tournament participated in, with one team progressing to compete at district level.

7



parent-teacher meetings conducted across both secondary schools

PROJECT PARTNERS

Jatan
Working with young people

kshamtalaya

www.educateforlife.org.uk

Supporters

We are extremely thankful to our amazing supporters, which include individual donors, trusts and foundations. You make all that we do possible. It is a privilege to share details of our projects and their impact with you. You have made an incredible tangible difference to many people's lives. Your collective support has helped under-served rural communities to access education and healthcare services. Your help ensures that children growing up in these communities have happier and healthier childhoods and can reach their full potential in life.

Clockwork Foundation
Lady Ryder of Warsaw Memorial Trust
Maharashtra Foundation
Mills Foundation
Mrs F B Laurence's Charitable Trust
Pat Newman Memorial Trust
Paulson Ellis Trust
Rainford Trust
Sisi and Savita Charitable Trust
St Mary's Charity
The Allan & Nesta Ferguson Charitable Trust
The Women's India Association
Tula Trust
Ward Family Charitable Trust

Not all our supporters have given permission to be publicly acknowledged.
If you are not named, our gratitude is no less heartfelt.



Governance

Educate for Life is a charitable trust registered with the Charity Commission of England and Wales on 16 November 2005, with registration number 1114271. In the 2022-23 financial year, we reduced from three to one members of staff. We have an active board of voluntary trustees who support our overseas partners and staff to ensure ongoing quality improvement of our projects and governance. We also have a number of pro-bono advisors based in the UK and India.

STAFF

Iona-Jane Harris, *Director (stepped down September 2022)*
Jessica Whitaker, *Programme Manager*

BOARD OF TRUSTEES

- Dr Akshay Patel, *Co-founder & Chair*
- Bijal Patel, *Treasurer*
- Rosie Frost, *Monitoring and Evaluation Lead*
- Neha Limaye, *Health Interventions Lead*
- Julie Ridge, *Education Lead*
- Andrea Roach, *Data Management Lead*
- Sam Henderson, *Governance & Risk Lead (stepped down January 2023)*

ADVISORS

- Amit Chadda, *Safeguarding Advisor (stepped down October 2022)*
- Jiten Kotecha, *HR & Governance Advisor*
- Rajan Amin, *Fundraising Advisor*
- Aditya Trivedi
- Kavita Anand, *Education Advisor*
- Madhu Sareen, *Education Advisor*
- Amrita Nair, *Education Advisor*
- Professor Rajeev Sharma
- Steven Berkeley, *Health Advisor*
- Dr Partap Midha, *Health Advisor*

Our Partners in India

We work in partnership with carefully selected Indian organisations to ensure the operational success of our projects. We are committed to continual quality improvement of our programmes. We invest in our key implementation partners. We work with other expert organisations in India to develop project team members' skills and knowledge.

RAJASTHAN BAL KALYAN SAMITI (RBKS)

RBKS is an Indian non-governmental organisation with over 40 years of experience in rural education and development. RBKS has been our long-term implementation partner, ensuring compliance with all regulatory requirements. This year was the final year of a longstanding partnership with RBKS, who implemented the community health programmes. We are extremely grateful to RBKS and their team members, past and present, for the vital role played in the success of Educate for Life's work in India.

JATAN SANSTHAN

Jatan Sansthan is an Indian not-for-profit organisation working with rural and resource poor communities in Rajasthan. They develop and implement initiatives to support children, young people and women in the areas of health and education. Our secondary school programme (Project Diganth) is run in partnership with Jatan Sansthan.

KSHAMTALAYA

Kshamtalaya is an Indian non-profit organisation founded to support school children in disadvantaged settings so that they can realise their true potential and develop into socially and economically active young adults. We have partnered with them and Jatan Sansthan to create a programme designed to improve the quality of education provided by two secondary schools. Kshamtalaya provides operational support to Jatan Sansthan within Project Diganth.

Our Partners in India

AARAMBH INDIA INITIATIVE - RATI FOUNDATION

The Aarambh India Initiative is part of the India based RATI Foundation which advocates for the protection of children. The initiative provides training in child protection and promotes best practice. Aarambh has worked with the RBKS and Kshamtalaya teams to deliver comprehensive training in child protection and safeguarding as well as providing locally-relevant advice and support to Educate for Life.

THE GLOBAL HOSPITAL AND RESEARCH CENTRE

The Global Hospital and Research Centre (GHRC) based in Mount Abu provides a mobile clinic service, which stops in at least three locations in and near Bakhel. This ensures regular free access to professional healthcare and advice. GHRC accpets referrals for diagnosis and treatment.



"I believe that collaboration is one of the most important aspects by which we can grow mutually and also brings diversity." - *Divyanshu Pathak, Programme Manager, Project Diganth*

"All the actions, strategies, and efforts of the partnership between Educate for Life and Kshamtalaya are driven towards the long term betterment of lives of the students we are working for." - *Pallavi Maheshwari, Operations Lead, Kshamtalaya*

The Next Chapter

Last year we found out that the area where our projects are situated is going to be submerged as a consequence of a new government dam project. A year later, the timeframe for the construction work to begin remains uncertain, but we expect the submersion of the area to happen within the next three to five years. Thousands of families will be displaced and are now contending with much future uncertainty.

We remain committed to the communities we have served for so many years and will continue to fund health and secondary education programmes. From the end of this year, we will no longer be working with Rajasthan Bal Kalyan Samiti (RBKS), after a long and valued partnership. We are extremely grateful to RBKS and the team members that we have worked with for their commitment to supporting under-served communities in southern Rajasthan. This partnership has been instrumental to the positive impacts that the programmes have had in the community.

We will continue the Safe Motherhood and Safe Childhood Programmes, which will be managed by Jatan Sansthan, alongside continuing to run the secondary school programme. The mobile clinic will be run in direct partnership with Global Hospital and Research Centre.

Our projects continue to make a positive inter-generational impact in support of the community. All we have done has only been possible thanks to everyone who has been part of our story and who has believed in our work. Heartfelt thanks for continuing to support us along this journey.



If you have any questions or would like to make a donation please contact:
ash@educateforlife.org.uk

EDUCATE FOR LIFE

FINANCIAL STATEMENTS

9 MONTH PERIOD ENDED 31 MARCH 2023

Charity Number 1114271

EDUCATE FOR LIFE

FINANCIAL STATEMENTS

9 MONTH PERIOD ENDED 31 MARCH 2023

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EDUCATE FOR LIFE

TRUSTEES' ANNUAL REPORT

9 MONTH PERIOD ENDED 31 MARCH 2023

Report of the trustees for the 9 month period ended 31 March 2023

The trustees present their annual report and financial statements of the charity for the 9 month period ended 31 March 2023. The Charity has changed its year end to 31 March to coincide with the academic year end of schools in India. Therefore the financial period has been shortened to 9 months to 31 March 2023. Future periods will be 12 months to 31 March. Accounts for the prior year were prepared for the 12 months to 30 June 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and 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).

Objectives and activities for the public benefit

The objectives of the charity are to provide high quality community-led and evidence-based services which integrate education, healthcare and community change for the benefit of children and families of the Adivasi region around Udaipur, Rajasthan, India, with the aims of:

- creating enfranchised, happy and healthy communities locally; and
- sharing best practice with partners across India to enable wide-scale change.

A review of our achievements and performance

Educate for Life works to ensure provision of holistic education, healthcare and community development services in under-served, remote rural communities, in southern Rajasthan, in India. Our aim is to support healthy development from birth to adulthood, enabling community members to gain skills and confidence, which will lead to community-led, long-term socio-economic transformation within the region.

Educate for Life works in close partnerships with local organisations to achieve this and to comply with Indian legislation.

Our two main partnerships this year were with Rajasthan Bal Kalyan Samiti (RBKS), our implementation partner in relation to all programmes and services relating to the provision of community healthcare and Kshamtalaya-Jatan Sansthan, our partners in relation to improving the quality of local secondary education provision in the project area.

Key achievements in 2022/23 include:

- Ensuring access to reliable professional healthcare to over 900 community members through a regular mobile clinic service.
- Supporting 110 women in the community through their pregnancies as part a Safe Motherhood Programme. This programme is resulting in most women receiving full antenatal care and support and giving birth with a skilled attendant present.
- Providing advice and guidance to parents of 422 pre-school age children in the community through our Safe Childhood Programme. The programme offers guidance to families on feeding, vaccinations, and early childhood development.
- Supporting 323 secondary school students, through working with a local partnership, Kshamtalaya-Jatan Sansthan, to improve the quality of secondary education provision at two local government schools. Over 90% of students passed their final year exams enabling them to make choices about their future employment options and opportunities for further study and training.
- Introducing career guidance and exposure visits to students to inspire and educate on the options and opportunities for careers and further education after graduating from secondary school.

Financial review

Incoming resources in the 9 months to 31 March 2023 were £50,317 (2022: £92,991 for 12 months). Expenditure on charitable activities was £39,808 (2022: £110,380 for 12 months). Reserves at the end of the period were £78,183.

Since income can be volatile, the charity aims to keep a general reserve representing approximately six months of anticipated expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Charity's activities, whilst consideration is given to ways in which additional funds may be raised. The trustees review the policy and progress towards meeting the target level of reserves annually. Of the reserves at 31 March 2023, £35,000 is towards the general reserve. This represents approximately 6 months of anticipated expenditure in line with our reserves policy.

In addition, we expect to hold a certain amount of funds in order to build funds for designated future purposes. Trustees have agreed to retain £5,000 for unexpected health costs. £5,000 for scholarships for secondary and tertiary education and £15,000 for supporting the community around construction of a new dam which will impact the community. As at June 2022, £25,000 was designated in aggregate towards the above goals.

The remaining £18,183 is designated towards expenditure in the 2023/24 financial year.

Structure, governance and management

The Trust is an unincorporated registered charity, number 1114271, and is constituted under a trust deed dated 29 November 2005. New trustees are appointed by the existing trustees by assessing skillsets required and experience of new trustees. The trustees hold regular meetings to agree the broad strategy and areas of activity for the Trust and monitor and discuss reserves, performance and operations. The trustees actively review operational and business risks and are in regular communication with local partners. All trustees have specific agreed areas of oversight and give of their time freely and no remuneration or expenses were paid in the year.

Key management personnel

In 2022/23 the day-to-day administration of fundraising, grants and operations was delegated to a small part-time staff team who were in regular contact with trustees as per their agreed areas of oversight. In 2023/24, Educate for Life is transitioning to become a volunteer-led organisation with one member of staff working one day per week. Trustees will liaise on a voluntary basis with overseas partners and will be responsible for fundraising.

Fundraising

In 2022/23 Educate for Life's fundraising was carried out by one part-time member of staff. No external fundraisers were employed. There have been no complaints about fundraising in the last twelve months.

We do not send out any unsolicited communications either by mail or electronically. We do not call people or approach people we do not know for donations. We are transparent about how donations will be used to support our work. We have a policy in place for accepting and refusing donations. This means that we review any gifts of over £100 if we have any cause for concern, this includes any concern that the gift may be from a vulnerable individual or an individual lacking capacity. If there are any concerns, these are investigated on a case by case basis. There have been no such cases in the past twelve months. This policy is reviewed on an annual basis. This helps us to ensure that we protect vulnerable people and other members of the public and that we only accept appropriate gifts.

Reference and administrative information

Registered charity name
Educate for Life

Charity registration number
1114271

Principal office
13 Rustat Road, Cambridge, CB1 3QR

Trustees
Dr A Patel
Mr B Patel
Ms R Frost
Dr N Limaye
Ms A Roach
Ms J Ridge
Mr S Henderson (joined 8 November 2021, resigned 14 January 2023)

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

Approved by the trustees on 30/11/23 and signed on their behalf by:

Signature .....

Name BIJAL PATEL

Date 30/11/23

Independent examiner's report to the trustees of Educate For Life

I report to the trustees on my examination of the accounts of Educate For Life (the Trust) for the 9 month period ended 31 March 2023

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

- accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

Signature .....

Name MR. JAYENDRA RATILAL PATEL (FCCA-Retd)

Address 7- CECIL PLACE, MITCHAM, SURREY CR4-4LH

Date 30 - NOVEMBER - 2023.

Educate for Life
Statement of Financial Activities
For the 9 month period ended 31 March 2023

	Note	Unrestricted funds £	Total Funds 9 months 2023 £	Total Funds 12 months 2022 £
Incoming resources				
Income and endowments from:				
Donations and legacies		50,195	50,195	92,975
Investments		122	122	16
Total	3	**50,317**	**50,317**	**92,991**
Resources expended				
Expenditure on:				
Raising funds	4	(1,637)	(1,637)	(18,748)
Charitable activities	6	(39,808)	(39,808)	(110,380)
Total		**(41,446)**	**(41,446)**	**(129,128)**
Net income/(expenditure)		**8,871**	**8,871**	**(36,137)**
Reconciliation of funds:				
Total funds brought forward		69,312	69,312	105,449
Total funds carried forward		**78,183**	**78,183**	**69,312**

All amounts relate to continuing activities.

Of the reserves at 31 March 2023, an amount of £43,183 has been designated to particular activities, as discussed in the financial review.

Educate for Life
Balance sheet
As at 31 March 2023

	Note	Unrestricted funds £	Total Funds 31 March 2023 £	Total Funds 30 June 2022 £
Current assets				
Debtors		-	-	-
Cash at bank and in hand		78,183	78,183	73,355
Total current assets		**78,183**	**78,183**	**73,355**
Creditors: amounts falling due within one year	10	-	-	(4,043)
Net current assets		**78,183**	**78,183**	**69,312**
Total assets less current liabilities		**78,183**	**78,183**	**69,312**
Total net assets		**78,183**	**78,183**	**69,312**
Funds of the charity				
Unrestricted funds		78,183	78,183	69,312
Total funds		**78,183**	**78,183**	**69,312**

Of the reserves at 31 March 2023, an amount of £43,183 has been designated to particular activities, as discussed in the financial review.

The notes following form part of these accounts.

Approved by the trustees on 30/11/23 and signed on their behalf by:

Signature .....

Name BIJAL PATEL

Date 30/11/23

Educate for Life
Notes to the accounts
For the 9 month period ended 31 March 2023

1. Statutory information

Educate for Life is an unincorporated charitable trust. The charity is registered in England and Wales, Registered Charity number 1114271

2. Accounting Policies

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value.

The Charity has changed its year end to 31 March to coincide with the academic year end of schools in India. Therefore the financial period has been shortened to 9 months to 31 March 2023. Future periods will be 12 months to 31 March. Accounts for the prior year were prepared for the 12 months to 30 June 2022.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

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

Fund structure
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can be used only for the particular restricted purposes within the object of the charity. All funds of the charity are considered unrestricted. Unrestricted funds include designated funds where the Trustees may create a fund for a specific purpose.

Short term debtors and creditors
Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price.

Cash and cash equivalents
Cash and cash equivalents comprise cash at bank and in hand.

Trade and other creditors
Trade and other creditors are initially recognised at the transaction price and are thereafter stated at amortised cost using the effective interest method unless the effect of discounting would be immaterial, in which case they are stated at cost.

3. Analysis of income

	Unrestricted funds £	Total Funds 2023 £	Total funds 2022 £
Donations and legacies			
Donations and gifts	50,195	50,195	86,962
Gift aid	-	-	6,013
	50,195	**50,195**	**92,975**
Investments			
Interest income	122	122	16
	122	**122**	**16**
Total income	**50,317**	**50,317**	**92,991**

4. Analysis of expenditure on raising funds

	2023 £	2022
Staff costs	640	12,711
Bank charges / administration	384	824
Support costs	613	5,213
	1,637	**18,748**

For support costs, see analysis in note 5.

5. Analysis of support costs

	Raising funds £	Direct operational services £	Grants to RBKS and Kshamtalya-Jatan £	Total £	Basis of Allocation
Communications and governance	469	469	469	**1,407**	Staff time
Finance	144	144	144	**432**	Usage
Operational	-	1,029	-	**1,029**	Usage
	613	**1,642**	**613**	**2,868**	

An estimate has been used to allocate staff time between the activities above based on estimated time spent on each activity.

6. Analysis of charitable activities

Educate for Life undertakes its charitable activities through grants awarded to its implementation partners in India, Rajasthan Bal Kalyan Samiti (RBKS) and Jatan, as well as providing direct operational support through providing operational resources and providing a significant amount of staff time to manage and direct school operations in India.

	Grants	Support costs	Total
	£	£	£
Grants to RBKS	9,490	-	**9,490**
Grants to Kshamtalaya-Jatan	18,772	613	**19,385**
Direct operational services	9,291	1,642	**10,933**
	37,553	**2,255**	**39,808**

7. Grantmaking

During the 9 month period ended 31 March 2023, Educate for Life made grants to Rajasthan Bal Kalyan Samiti (RBKS) totalling £9,490. RBKS is the implementation partner in relation to operating the school program and other services for Hunar Ghar. Educate for Life also made grants to Jatan totalling £18,772; Jatan is the implementation partner, in association with Kshamtalaya, of services and activities Educate for Life is supporting to improve the quality of local secondary education provision in the area where Hunar Ghar School is situated.

8. Independent examination

The independent examiner did not charge a fee for services. The independent examination in 2022 was also not charged for.

9. Staff costs

	2023	2022
	£	£
Salaries and wages (including PAYE)	11,337	48,739
	11,337	**48,739**

The average monthly number of employees during the period was 1 (2022: 2)

No employees received emoluments in excess of £60,000.

10. Creditors

	2023	2022
	£	£
PAYE tax and NIC payable	-	-
Funds returnable to donors	-	4,043
	-	**4,043**

11. Related party transactions and trustees' expenses and remuneration

The trustees all give freely their time and expertise without any form of remuneration or other benefit in cash or kind (2022: £nil). No expenses were paid to the trustees in the year (2022: £nil)

EDUCATE FOR LIFE

England & Wales - Charity number 1114271

Accounts

educateforLife

ANNUAL REPORT
JULY 2021 - JUNE 2022



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ACKNOWLEDGEMENTS

It has been wonderful to welcome children back to their classrooms this year after the disruption of the pandemic. Our local partners, Rajasthan Bal Kalyan Samiti (RBKS) and Kshamtalaya, have been tireless in their efforts to ensure that children and young people in our project areas access education and learning opportunities. Individual team members have gone above and beyond our expectations to encourage and inspire children to return to school.

The RBKS community health team and our partners, Global Hospital and Research Centre and Geetanjali Hospital, have been equally dedicated. Hundreds of community members have received professional healthcare over the year and pregnant women and new mothers have benefitted from regular personal contact with health team members.

Thank you to all our kind and generous supporters who have donated and raised funds for our programme work. This report shares the difference your gifts have made.

Thank you to everyone who has been part of our journey this year.

In gratitude

Our Mission & Vision

Educate for Life, a UK registered charity, ensures provision of holistic education, healthcare and community development services in under-served, remote rural communities, in southern Rajasthan, in India. Our aim is to support healthy development from birth to adulthood, enabling community members to gain skills and confidence, which will lead to community-led, long-term socio-economic transformation within the region.

Educate for Life works in partnership with local organisations to successfully achieve this and to comply with Indian legislation.



An India of Happy, Healthy Childhoods

KEY ACHIEVEMENTS IN 2021/22

423 children are enrolled at **Hunar Ghar Primary School** for the new academic year. 98% of children who were supported by the team over the successive lockdowns of the pandemic re-enrol for the new academic year. Teachers support children to continue to engage in learning through **outdoor remote learning sessions** in the community and **home learning support**.



The **Global Hospital and Research Centre mobile clinic resumes regular visits**. Community members receive healthcare advice and medicine from the doctors on board.



AUGUST 2021

Covid 19 vaccination drives take place and the community health team encourages uptake.

Pregnant women are given **food packages** to support their nutrition.



Schools are allowed to reopen and students return to their classrooms. Teachers and facilitators support **children** to **adjust to in-person teaching** and to re-engage with **classroom-based learning**.



OCTOBER 2021

A team of doctors from **Geetanjali Hospital** visit Hunar Ghar to carry out **health assessments**. Over 280 students had a full health check and eye test.



The school kitchen at Hunar Ghar is permitted to re-open and **hot nutritious meals** are served to students again.

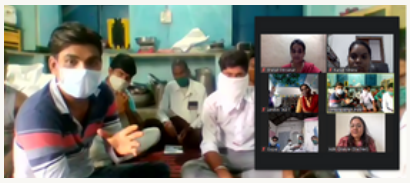
DECEMBER 2021

Hunar Ghar students get creative during a series of **arts and crafts workshops** run by **Shikshantar**.



JULY 2021

All Hunar Ghar teaching staff participate in a **safeguarding training course** delivered by **Aarambh India**, a leading child protection agency in India.



297 students are enrolled at **Mandwa and Jhed Secondary Schools** for the new academic year. Schools remain closed. Kshamtalaya facilitators work with students through **outdoor learning circles**, covering basic concepts in Maths and Science as well as Hindi and Social Science curriculum topics.

Mandwa School is selected by the Rajasthan Government to have a **digital classroom** installed and work on this new infrastructure begins alongside **classroom renovations and redecoration**.



SEPTEMBER 2021

Education fairs are held at Mandwa and Jhed Schools with a focus on the **importance of female education** and encouraging gender equality.



Mandwa School is selected as an **educational success case study** for **World Education Week 2021**. Kshamtalaya presents how the school has been transformed over the past few years as a result of working in partnership with community members, school leaders and government officials. Media articles about the school appear in local press.



NOVEMBER 2021

Careers sessions are held for secondary school students to raise awareness about different careers and job opportunities.

Kshamtalaya runs **training sessions** for creating **School Management Committees** involving parents and community members.



Hunar Ghar students share what they have been learning at school with **performances, posters and science demonstrations**.



FEBRUARY 2022



A multi-day **learning festival** organised by Hunar Ghar staff brings together children, teachers and community members, with opportunities for **creativity**.



Hunar Ghar students and teachers celebrate **Holi** together.



APRIL 2022

Extra **revision classes** are held at Hunar Ghar School to help students prepare for their exams.



MAY 2022

EFL provides training to partners in how to use **CommCare**, a digital data collection app, designed to **improve remote data sharing**.



A comprehensive **household survey of community members** living in Bakhel, Jhed and Mandwa Panchayats starts. Kshamtalaya coordinates 50 volunteers to collect data. The survey findings will inform future provision of support and will help to **raise awareness of** the **needs** of community members.



JANUARY 2022

Hunar Ghar teachers participate in remote **training** led by the **Varthana Foundation**, focusing on how to support slower learners.



Secondary school students receive **Covid-19 vaccinations**.



Meditation sessions precede learning at Mandwa and Jhed Schools.



New **geometry equipment** supports secondary level maths learning.



MARCH 2022

Mandwa and Jhed Schools hold **annual days of celebration** where students perform to eachother, parents and other community members.



Secondary students receive **revision kits** to support them to prepare for their exams.



Akshay Patel (EFL Chair / Co-Founder) and Jess Whitaker (EFL Programme Manager) visit India to spend time with partner teams, review and monitor progress in programmes and plan future work.



JUNE 2022

Kshamtalaya teaches students **IT literacy skills**.



Providing Primary Education

Hunar Ghar School was first established in 2007, in partnership with **Rajasthan Bal Kalyan Samiti** (RBKS). The school provides children growing up in the remote rural community of Bakhel with access to holistic primary education. Most students are the first in their families to attend school.

Hunar Ghar School remained closed, in line with government restrictions due to the Covid-19 pandemic, until September 2021. While the school was closed, the Hunar Ghar team successfully kept in touch with nearly all students and supported them according to their needs. Community-based learning provision, including storytelling sessions, and regular home visits helped children maintain links with school staff and remain engaged with learning.

All classes were welcomed back for classroom-based learning in September. The teaching team has worked hard to provide a fun and supportive learning environment. The children have enjoyed opportunities to take part in lots of different activities including art and crafts workshops, drama classes and sports activities. These have helped the children to settle back into school life and peer-to-peer learning.

The children were particularly pleased when the school kitchen was also able to reopen. Breakfast and lunch have been prepared and served at school again and this has had a positive impact on regular school attendance.



"I enjoy studying in school...At the time of lockdown...the atmosphere of study found in school was not available at home...I used to miss school a lot. But now I am enjoying coming back to school."
Hunar Ghar Student







"After the school reopened, I was so happy to meet my friends and talk to teachers. But along with that food is also necessary to study well. I felt hungry after three periods...After hot meals started again, I feel so happy in school. I am even getting different food for a whole week."
Hunar Ghar Student





"I like to come to school and play with friends. If there is any problem in what is taught by the teachers, apart from the teacher, I like to learn from my classmates and discuss with them. Every day we get to learn about new points. I like library class, I like to read books of new stories in the library. During the lockdown, I could not study at home because I had to help my mother with the housework, and when I could not understand any point while studying, there was no one to help at home. But now the fun of coming back to school and studying is different, I feel very happy to come back to school."
Hunar Ghar Student

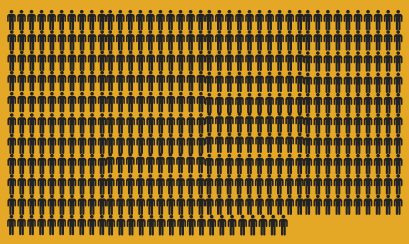
PROVIDING PRIMARY EDUCATION

THE 2020/21 ACADEMIC YEAR AT HUNAR GHAR SCHOOL

IMPACT

425 **STUDENTS**

aged between four and fourteen were enrolled at Hunar Ghar Primary School in Bakhel, Rajasthan, India



88% average student attendance throughout the year

64,226 meals provided to students at breakfast and lunch

DAILY **sports activities** after for children to enjoy playing together as well as learning

WEEKLY **story-telling sessions** in community locations and the library when permitted

68% students had a comprehensive paediatric **healthcheck**

83% students received all recommended **childhood vaccines**

92% of final year students passed their exams to enable progression to secondary school

85% final year graduates expected to continue their studies in **secondary school**

PROJECT PARTNER

www.educateforlife.org.uk

Community Health Outreach Work

Our community health team is committed to ensuring that Bakhel community members can access professional healthcare and support. Following their experience in the first wave of the pandemic, the team adapted to continue to support and improve the health of Bakhel residents during the surge in Covid-19 cases in 2021.

The team answered questions from community members about Covid-19 and the vaccine when it became available. They were able to provide individuals with factual information and helped ensure community members made informed decisions when they were offered opportunities to be vaccinated. Multiple vaccine camps have now taken place, with team members and older students getting vaccinated alongside community members.

The mobile clinic service resumed its monthly visits in July 2021. This local availability of high quality healthcare was vital as many community members were still hesitant to attend Primary Healthcare Centres due to ongoing concerns about Covid-19.

The community health team have continued to support pregnant women and new mothers, following agreed safety protocols for themselves and the women they are in contact with. Over 100 pregnant women were supported to access formal healthcare for antenatal checks and delivery and provided with postnatal support and guidance.



"This is my second delivery, I never went to the hospital in the first delivery...This time due to vaccination, medicines (supplements) and pregnancy check ups, my health was good, as well as due to the food packets given, my weight was also maintained good and my baby was born healthy."
Mother supported by the Safe Motherhood Programme





"The hospital is far away, so we are not able to go there at the time of illness due to weakness and lack of transportation, but now after coming to the mobile clinic, we are getting good medical facilities at village level."
Community Member

COMMUNITY HEALTH OUTREACH WORK

COMMUNITY MEMBERS BENEFITTING FROM HEALTH PROGRAMMES IN 2021/22

IMPACT

104 supported through their pregnancies

WOMEN



100 new **babies** delivered through our **Safe Motherhood Programme**

362 **pre-school children** benefitted from our **Safe Childhood Programme**

47 **Women's self help group meetings facilitated by the health team**

80% of pregnant women received full recommended **antenatal care** and support

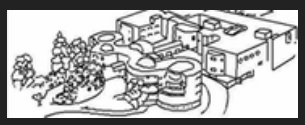
79% of women gave birth with a **skilled attendant** present

18 **mobile clinic visits** took place when lockdown restrictions allowed

1,462 community members attended the **mobile clinic** service, receiving **professional healthcare and free medication**

PROJECT PARTNERS

RBKS



Global Hospital & Research Centre

GMCH
GEETANJALI MEDICAL COLLEGE & HOSPITAL

www.educateforlife.org.uk

Hunar Ghar Graduates

After two years of compulsory board exams being cancelled due to COVID-19, and final year students automatically being eligible to progress to secondary school, exams in all subjects were held again in April 2022. We are delighted that all students who sat the exams passed. This means they can continue their studies at secondary level, improving their future employment prospects. The passes are a tribute to the hard work and commitment of the school team and the students, despite the disruption to learning caused by the pandemic.

27 students have graduated from Hunar Ghar at the close of this year. We expect most to enrol in nearby local secondary schools, but some may be offered scholarships in RBKS residential schools further afield.

This brings the total number of past Hunar Ghar students studying in secondary, vocational and tertiary education to 115, with a few students benefitting from Educate for Life scholarships to complete tertiary studies.

These young people are incredible role models, providing inspiration and motivation to other students to work hard and achieve their ambitions.



"I want to do BEd after completing college and become a teacher. It is only on the basis of Hunar Ghar's support that I have been able to complete my school education...there was no one in my family to support me."
Hunar Ghar Graduate

Improving Secondary Education

We have been working with Kshamtalaya for four years to improve attendance and outcomes at two government secondary schools in the vicinity of Hunar Ghar, with an increasing number of students supported each year.

This year over 300 students benefitted from the programme work, including **X** girls. Whilst secondary schools remained close due to Covid-19 in July and August, Kshamtalaya team members worked closely with teaching staff at Mandwa and Jhed Schools, to support students to learn remotely. A mixture of home visits, community classes, phone calls, video calls and Zoom lessons took place. Community based learning circles were formed for outdoor group learning. During this period, three quarters of all enrolled students were reached and engaged with learning activities.

Students were able to return to school in September 2021. They have enjoyed being back in their classrooms, with Mandwa School having undergone significant redecoration and renovation thanks to government investment.

The Kshamtalaya facilitators have been helping to close learning gaps that developed during the Covid-19 pandemic by providing specialist help with the four core subjects of Mathematics, Language, Social Studies and Science.

After settling back into school, the students had the opportunity to showcase their learning to their parents and community members at Education Fairs. These events have helped to develop students' confidence and presentation skills.

We are delighted that the educational transformation that Kshamtalaya is bringing about in these schools is gaining recognition. Mandwa School was one of 100 schools invited to share how it is achieving change as part of World Education Week 2021.



"The facilitators were crucial in keeping the learning going while schools were closed, they have done an amazing job." Mandwa School Teacher





“We like participating in activities in classroom learning, it engages us more, we want more.” Mandwa Secondary School Student

“You provided education material for the examination which helped a lot for me and my friends.” Mandwa Secondary School Student

“Facilitators are nice and always help us when ever we ask for it, we are grateful.” Jhed Secondary School Student







"We got so much support from Kshamtalaya and we got chance to see, touch and learn computer for the first time, so thank you for this."
Jhed Secondary School Student

"I get learn about computer in our school, and I never dreamed of it. I get to learn everything...Thank you!" Jhed Secondary School Student

IMPROVING SECONDARY EDUCATION

SUPPORTING SECONDARY AGE STUDENTS IN 2020/21

IMPACT

2 under-staffed **government secondary schools** benefitted from wide-ranging support



6 

Additional teachers facilitated **remote** and **in person** learning opportunities

326  **Students** directly benefitted from contact with additional teaching staff

2  computer labs established to enable access to digital learning

>90%  final year students passed compulsory end of secondary school exams

1  summer school for all students to participate in sports and drama activities

1  **household survey took place to better understand the needs of the community**

PROJECT PARTNER

kshamtalaya

www.educateforlife.org.uk

Supporters

We are extremely thankful to our amazing supporters, which include individual donors and trusts and foundations. You make all that we do possible. It is a privilege to share details of our projects and their impact with you. You have made an incredible tangible difference to many people's lives. Your collective support has helped under-served rural communities to access education and healthcare services. Your help ensures that children growing up in these communities have happier and healthier childhoods and can reach their full potential in life.

Not all our supporters have given permission to be publicly acknowledged.
If you are not named, our gratitude is no less heartfelt.

Bryan Lancaster Trust

Bryan Guiness Charitable Trust

Margaret McEwen Trust

The Sisi and Savita Charitable Trust

The Cuckoo Hill Trust

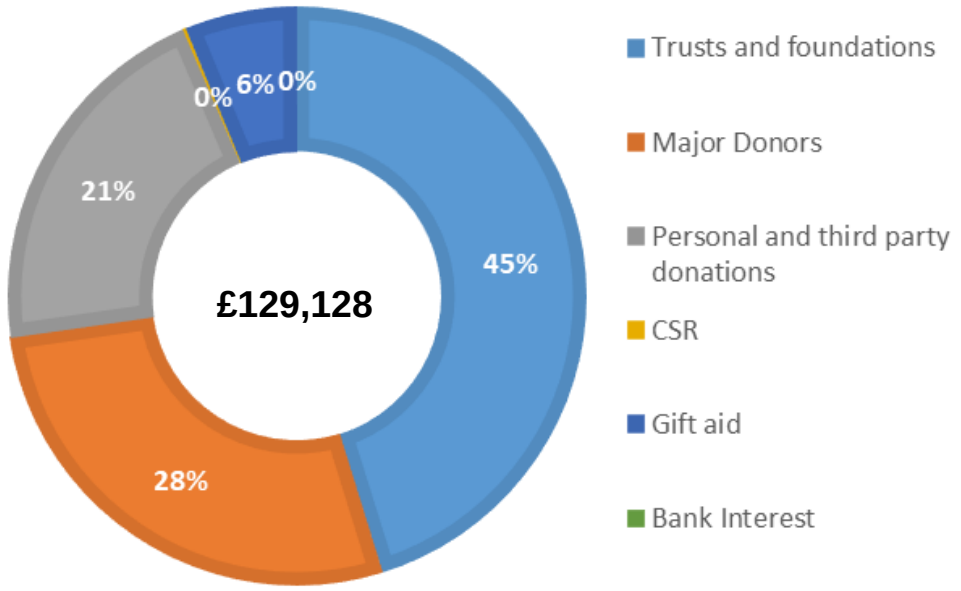
Educate for Life is committed to raising funds honestly and transparently, in line with the standards set by the Fundraising Regulator, and is committed to the Fundraising Promise. We have not received any complaints about our fundraising in the 2021/22 financial year.

Registered with FUNDRAISING REGULATOR

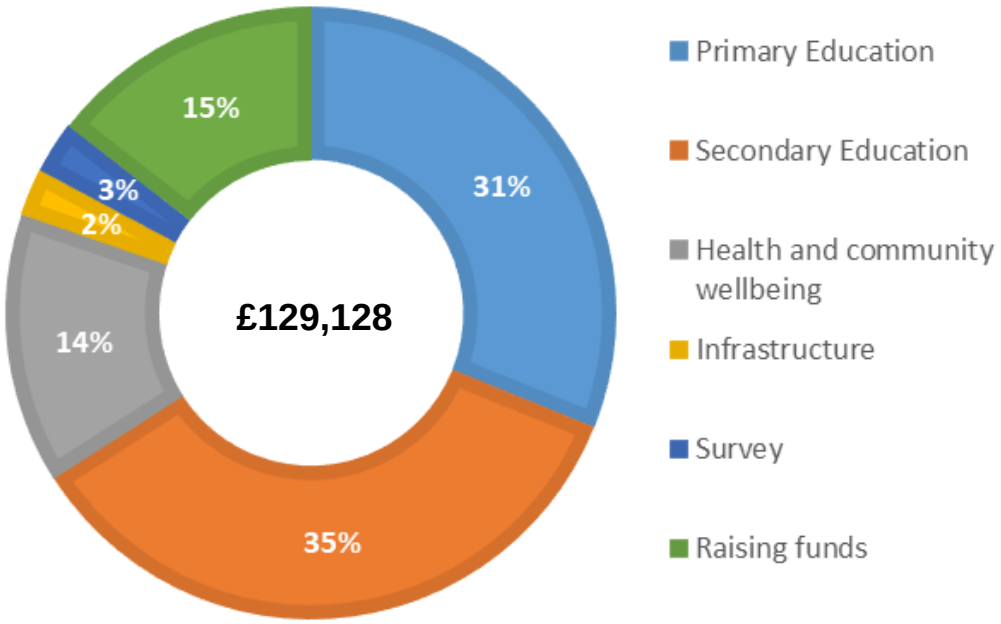
2021/22 FINANCIAL STATEMENT

Figures provided consolidate UK income with expenditure in UK & India. Our UK accounts have been independently examined and our India accounts have been audited. UK independent examination kindly donated by YR Associates, Chartered Accountants, London. A copy of our full financial statement for the 2021/22 financial year can be provided on request.

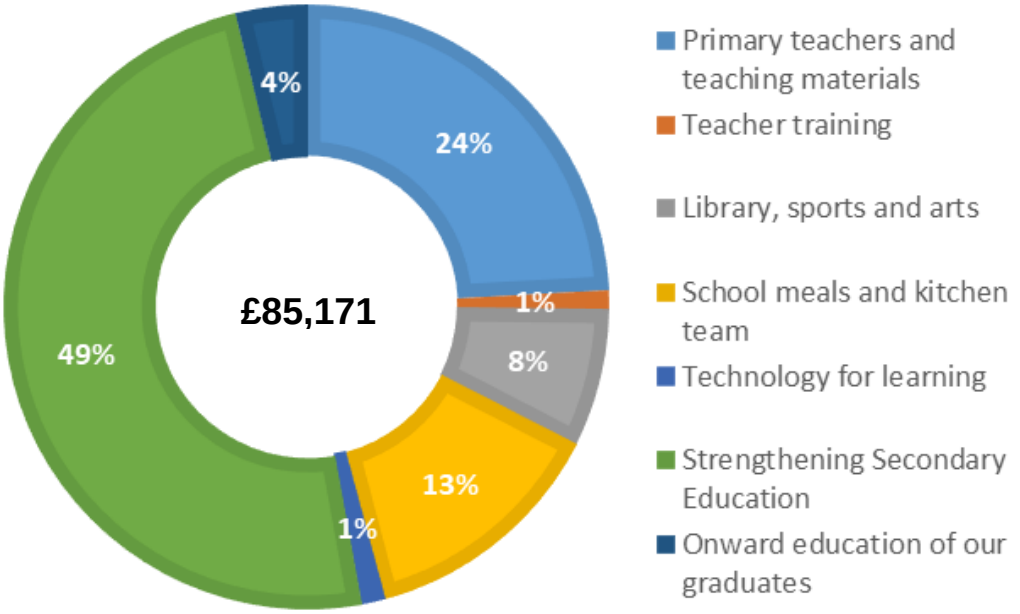
WHERE OUR FUNDS CAME FROM IN 2021/22



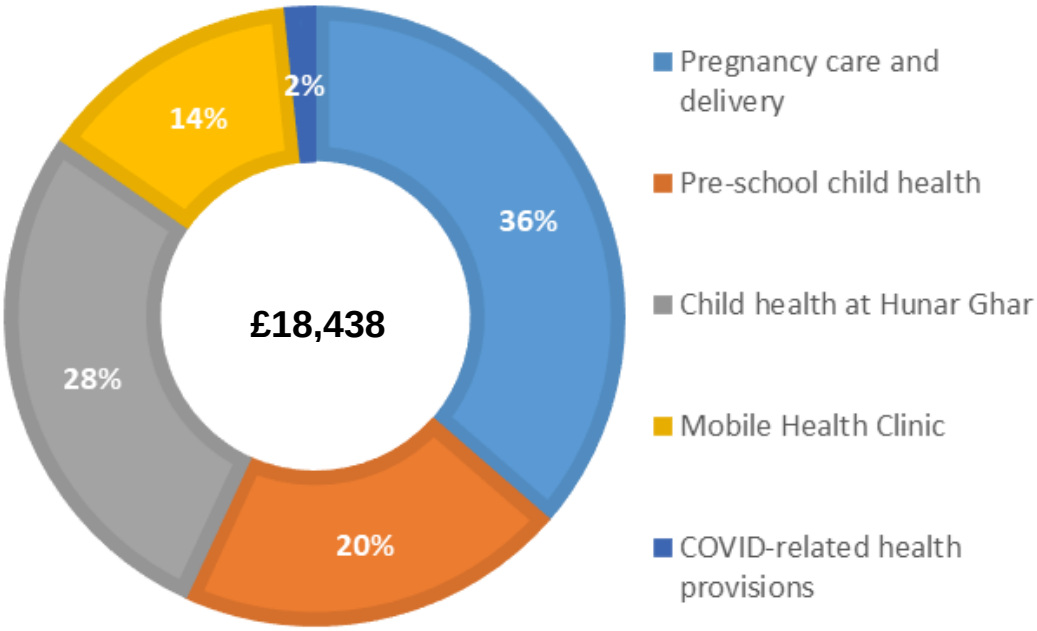
HOW WE SPENT OUR FUNDS IN 2021/22



PRIMARY AND SECONDARY EDUCATION COSTS BROKEN DOWN



HEALTH AND COMMUNITY DEVELOPMENT COSTS BROKEN DOWN



SUMMARY OF UK INCOME AND EXPENDITURE 2021/22

	Total funds 12 months 2022	Total funds 12 months 2021
OPENING BALANCE	£105,449	£78,152
TOTAL INCOME	£92,991	£108,223
TOTAL EXPENDITURE	£129,128	£80,925
NET BALANCE	-£36,137	£27,297
CLOSING BALANCE	£69,312	£105,449

RESERVES AND DESIGNATED FUNDS

The charity aims to keep a general reserve representing approximately six months of anticipated expenditure. Of the closing balance, £35,000 represents six months of anticipated expenditure in 2022/23; £14,312 is designated towards 2021/22 activities and £20,000 is designated to other future projects. Donations are designated for expenditure on specific activities/projects if agreed with the donor.

Governance

Educate for Life is a charitable trust registered with the Charity Commission of England and Wales on 16 November 2005, with registration number 1114271. We had three part-time UK based staff members in the 2021/22 financial year. We have an active board of voluntary trustees who support our overseas partners and staff to ensure ongoing quality improvement of our projects and governance. We also have a number of pro-bono advisors based in the UK and India.

STAFF

Iona-Jane Harris, *Director*
Jessica Whitaker, *Programme Manager*
Stephanie Higgins, *Trusts Fundraiser*

BOARD OF TRUSTEES

- Dr Akshay Patel, *Co-founder & Chair*
- Bijal Patel, *Treasurer*
- Shailesh Patel (stepped down August 2021)
- Rosie Frost, *Monitoring and Evaluation Lead*
- Neha Limaye, *Health Interventions Lead*
- Julie Ridge, *Education Lead*
- Kim Cooke, *Education Lead* (stepped down March 2022)
- Andrea Roach, *Data Management Lead*
- Sam Henderson, *Governance & Risk Lead*

ADVISORS

- Amit Chadda, *Safeguarding Advisor*
- Jiten Kotecha, *HR & Governance Advisor*
- Rajan Amin, *Fundraising Advisor*
- Aditya Trivedi
- Kavita Anand, *Education Advisor*
- Madhu Sareen, *Education Advisor*
- Amrita Nair, *Education Advisor*
- Professor Rajeev Sharma
- Steven Berkeley, *Health Advisor*
- Dr Partap Midha, *Health Advisor*

SAFEGUARDING

We are committed to improving child protection and have invested in training for our overseas partners. We have a robust organisational safeguarding policy which is kept under review by our independent Safeguarding Advisor.

Our Partners in India

We work in partnership with carefully selected Indian organisations to ensure the operational success of our projects. We are committed to continual quality improvement of our programmes. We invest in our key implementation partners. We work with other expert organisations in India to develop project team members' skills and knowledge.

RAJASTHAN BAL KALYAN SAMITI (RBKS)

RBKS is an Indian non-governmental organisation with over 40 years of experience in rural education and development. RBKS has been our long-term implementation partner, ensuring compliance with all regulatory requirements for running a school in India. Since 2018, RBKS has taken over responsibility for the day to day running and management of Hunar Ghar School.

The Hunar Ghar project team is made up of over 35 people. This includes teaching staff, school leaders, community health team members, cooks, cleaners and guards and five members of the RBKS leadership team who oversee operations and administration. All these staff members are employed by RBKS. RBKS senior team members and project staff are in regular contact with Educate for Life staff and trustees.

AARAMBH INDIA INITIATIVE - RATI FOUNDATION

The Aarambh India Initiative is part of the India based RATI Foundation which advocates for the protection of children. The initiative provides training in child protection and promotes best practice. Aarambh has worked with the RBKS Hunar Ghar team and Kshamtalaya to deliver comprehensive training in child protection and safeguarding to all team members.

ADHYAYAN

Adhyayan is an Indian social enterprise which works with schools to help them improve the quality of education they provide. It has supported the Hunar Ghar school team for many years, carrying regular independent assessments of the quality of education provided at Hunar Ghar and making recommendations for improvements.

Our Partners in India

FRIENDSLINE

Friendsline is a UK registered charity which uses technology to provide mental health and well-being support to women and girls living in low income communities in developing countries, where there is an acute lack of mental health resources, education and support. Friendsline has introduced and supported the delivery of mindfulness and yoga seminars at Hunar Ghar School to raise awareness of the importance of mental health and well-being.

GEETANJALI HOSPITAL

Geetanjali Hospital in Udaipur supports the child health at Hunar Ghar programme run by Educate for Life. It provides a team of doctors to conduct annual health checks on all pupils and accepts referrals for diagnosis and treatment made by our team.

THE GLOBAL HOSPITAL AND RESEARCH CENTRE

The Global Hospital and Research Centre (GHRC) based in Mount Abu provides a mobile clinic service, which stops in at least three locations in and near Bakhel. This ensures regular free access to professional healthcare and advice. The Global Hospital and Research Centre also runs annual health camps from Hunar Ghar School, including eye and dental checks. These benefit students and community members alike. GHRC accpets referrals for diagnosis and treatment.



JATAN SANSTHAN

Jatan Sansthan is an Indian not-for-profit organisation working with rural and resource poor communities in Rajasthan. It develops and implements initiatives to support children, young people and women in the areas of health and education. Our secondary school programme work is run in collaboration with Jatan Sansthan and Kshamtalaya. Jatan Sansthan is responsible for oversight of the programme and Kshamtalaya team members implement the work on the ground.

Our Partners in India

KSHAMTALAYA

Kshamtalaya is an Indian non-profit organisation founded to support school children in disadvantaged settings so that they can realise their true potential and develop into socially and economically active young adults. We have partnered with them and Jatan Sansthan to create a programme designed to improve the quality of education provided by two secondary schools near Hunar Ghar. Kshamtalaya is our implementation partner for this work.

PRATHAM EDUCATION / ASER CENTRE

Pratham is an innovative learning organization created to improve the quality of education in India. Pratham has provided training to Hunar Ghar staff to support teaching and assessment of foundational literacy and numeracy skills.

The Next Chapter

We have been devastated to find out this year that the area where our projects are situated is going to be submerged as a consequence of a new government dam project. The timeframe for the construction work to begin is not certain, but we expect the submersion of the area to happen within the next three to five years. Thousands of families will be displaced and are now contending with much future uncertainty.

We remain committed to the communities we have served for so many years. We have carried out a comprehensive household survey to enable us to have a clear understanding of the needs of all community members. The results will inform the support we continue to provide and will also support planning for the movement and migration of households when this becomes necessary.

We will continue to fund health and education programmes but the scope of our programme work is changing. Most significantly, we are no longer funding educational provision at Hunar Ghar School. This has been a difficult decision. After a careful review of our projects and partnerships, we have concluded that we are unable to remotely quality assure the educational experiences being provided at Hunar Ghar. Our local partner RBKS, who has been running the school on a day-to-day basis since 2018, will keep the school open and continue to welcome primary learners and to provide a range of holistic experiences. We are proud to have supported over 900 children to attend Hunar Ghar since it first opened in 2007. A separate overview of the impact of Hunar Ghar School can be found on our website.

We will continue our community health programme work and our support of improving local secondary schools. This will ensure that community members access reliable healthcare and help young people to gain skills and qualifications that will enable them to support themselves and their families into the future. However, as the scope of our programme work is reducing, and we are keen to transfer as much of our funding as possible to our local partners, we have decided to transition back to becoming a volunteer-led organisation. We will no longer have a small part-time staff team and instead our trustees will lead and manage Educate for Life on a voluntary basis.

The past fifteen years have been an incredible journey for us as an organisation. We believe we have made a big inter-generational impact through our projects. All we have done has only been possible thanks to everyone who has been part of our story and who has believed in our work.

If you have any questions or would like to make a donation please contact:
ash@educateforlife.org.uk

EDUCATE FOR LIFE

FINANCIAL STATEMENTS

YEAR ENDED 30 JUNE 2022

Charity Number 1114271

EDUCATE FOR LIFE

FINANCIAL STATEMENTS

YEAR ENDED 30 JUNE 2022

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EDUCATE FOR LIFE

TRUSTEES' ANNUAL REPORT

YEAR ENDED 30 JUNE 2022

Report of the trustees for the year ended 30 June 2022

The trustees present their annual report and financial statements of the charity for year ended 30 June 2022. The financial statements coincide with the academic year of the Hunar Ghar school which is for year ending June.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and 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).

Objectives and activities for the public benefit

The objectives of the charity are to provide high quality community-led and evidence-based services which integrate education, healthcare and community change for the benefit of children and families of the Adivasi region around Udaipur, Rajasthan, India, with the aims of:

- creating enfranchised, happy and healthy communities locally; and
- sharing best practice with partners across India to enable wide-scale change.

A review of our achievements and performance

Educate for Life works to ensure provision of holistic education, healthcare and community development services in under-served, remote rural communities, in southern Rajasthan, in India. Our aim is to support healthy development from birth to adulthood, enabling community members to gain skills and confidence, which will lead to community-led, long-term socio-economic transformation within the region.

Educate for Life works in close partnerships with local organisations to achieve this and to comply with Indian legislation.

Our two main partnerships are with Rajasthan Bal Kalyan Samiti (RBKS), our implementation partner in relation to all programmes and services relating to Hunar Ghar School and the provision of community healthcare and Kshamtalaya-Jatan Sansthan, our partners in relation to improving the quality of local secondary education provision in the area where Hunar Ghar School is situated.

Key achievements in 2021/22 include:

- 425 children aged between four and fourteen being enrolled at Hunar Ghar Primary School and accessing learning opportunities at home and in community settings while the school was closed due to Covid-19 lockdown restrictions. Students were subsequently encouraged and supported to return to school when this was permitted in September 2021. Regular daily attendance increased, in particular when the school was permitted to reopen its kitchen and prepare and serve hot meals. 88% of students were attending on a regular basis by the end of the academic year.
- Over 64,000 nutritious meals being served to Hunar Ghar students over the course of the year.
- Hunar Ghar students participating in daily sports activities and games to enjoy playing together as well as learning.
- 92% of final year Hunar Ghar students passing their exams, enabling them to continue their education at secondary schools.
- 68% of Hunar Ghar students having a comprehensive health check from a paediatrician and 83% being up to date with recommended childhood vaccinations.
- Ensuring access to reliable professional healthcare to over 1,400 community members through a regular mobile clinic service.

- Supporting 104 women in the community through their pregnancies as part a Safe Motherhood Programme. This programme is resulting in most women receiving full antenatal care and support and giving birth with a skilled attendant present. Nutrition packs were provided to women who were enrolled in the programme.
- 362 pre-school age children in the community were supported by our Safe Childhood Programme, which provides advice and guidance to parents about feeding, nutrition and care-giving.
- Supporting 326 secondary school students, through working with a local partnership, Kshamtalaya-Jatan Sansthan, to improve the quality of secondary education provision at two local government schools in the vicinity of Hunar Ghar Primary School. Over 90% of students passed their final year exams enabling them to make choices about their future employment options and opportunities for further study and training.
- Working with Kshamtalaya-Jatan Sansthan to conduct a comprehensive survey of over 2,500 households to understand and document the needs of community members in our project areas.

Financial review

Incoming resources in the year ended 30 June 2022 were £92,991 (2021: £108,222). Expenditure on charitable activities was £110,380 (2021: £59,923). Reserves at the end of the period were £69,312.

Since income can be volatile, the charity aims to keep a general reserve representing approximately six months of anticipated expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Charity's activities, whilst consideration is given to ways in which additional funds may be raised. The trustees review the policy and progress towards meeting the target level of reserves annually. Of the reserves at 30 June 2022, £35,000 is towards the general reserve. This represents approximately 6 months of anticipated expenditure in line with our reserves policy.

In addition, we expect to hold a certain amount of funds in order to build funds for designated future purposes. Trustees have agreed to retain £5,000 for unexpected health costs. £5,000 for scholarships for secondary and tertiary education and £10,000 for supporting the community around construction of a new dam which will impact the community. As at June 2022, £20,000 was designated in aggregate towards the above goals.

The remaining £14,312 is designated towards expenditure in the 2022/23 financial year. £1,000 is for healthcare costs and £13,312 is for secondary education.

Structure, governance and management

The Trust is an unincorporated registered charity, number 1114271, and is constituted under a trust deed dated 29 November 2005. New trustees are appointed by the existing trustees by assessing skillsets required and experience of new trustees. The trustees hold regular meetings to agree the broad strategy and areas of activity for the Trust and monitor and discuss reserves, performance and operations. The trustees actively review operational and business risks and are in regular communication with local partners. All trustees have specific agreed areas of oversight and give of their time freely and no remuneration or expenses were paid in the year.

Key management personnel

In 2021/22 the day-to-day administration of fundraising, grants and operations was delegated to a small part-time staff team who were in regular contact with trustees as per their agreed areas of oversight. In 2022/23, Educate for Life is transitioning to become a volunteer-led organisation and will cease to have staff members. Trustees will liaise on a voluntary basis with overseas partners and will be responsible for fundraising.

Fundraising

In 2021/22 Educate for Life's fundraising was carried out by two part-time members of staff. No external fundraisers were employed. Educate for Life is registered with the Fundraising Regulator and complies with the Code of Fundraising Practice. There have been no complaints about fundraising in the last twelve months.

We do not send out any unsolicited communications either by mail or electronically. We do not call people or approach people we do not know for donations. We are transparent about how donations will be used to support our work. We have a policy in place for accepting and refusing donations. This means that we review any gifts of over £100 if we have any cause for concern, this includes any concern that the gift may be from a vulnerable individual or an individual lacking capacity. If there are any concerns, these are investigated on a case by case basis. There have been no such cases in the past twelve months. This policy is reviewed on an annual basis. This helps us to ensure that we protect vulnerable people and other members of the public and that we only accept appropriate gifts.

Reference and administrative information

Registered charity name
Educate for Life

Charity registration number
1114271

Principal office
13 Rustat Road, Cambridge, CB1 3QR

Trustees
Dr A Patel
Mr B Patel
Ms R Frost
Dr N Limaye
Mr S Patel (joined 4 September 2014, resigned 4 August 2021)
Ms A Roach (joined 4 August 2021)
Mr S Henderson (joined 8 November 2021)
Ms J Ridge (joined 4 August 2021)
Ms K Cooke (joined 4 August 2021, resigned 26 March 2022)

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

Approved by the trustees on 21/9/22 and signed on their behalf by:

Signature .....

Name BIJAL PATEL

Date 21/9/22

Independent examiner's report to the trustees of Educate For Life

I report to the trustees on my examination of the accounts of Educate For Life (the Trust) for the year ended 30 June 2022.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

- accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

Signature 

Name S Patel for Y R Associates

Address 11 Sunnyhill House, 3-7 Sunnyhill Road, London SW16 2UG

Date 8th December 2022

Educate for Life
Statement of Financial Activities
For year ended 30 June 2022

	Note	Unrestricted funds £	Total Funds 12 months 2022 £	Total Funds 12 months 2021 £
Incoming resources				
Income and endowments from:				
Donations and legacies		92,975	92,975	108,134
Investments		16	16	88
Total	3	**92,991**	**92,991**	**108,222**
Resources expended				
Expenditure on:				
Raising funds	4	(18,748)	(18,748)	(21,002)
Charitable activities	6	(110,380)	(110,380)	(59,923)
Total		**(129,128)**	**(129,128)**	**(80,925)**
Net income/(expenditure)		**(36,137)**	**(36,137)**	**27,297**
Reconciliation of funds:				
Total funds brought forward		105,449	105,449	78,152
Total funds carried forward		**69,312**	**69,312**	**105,449**

All amounts relate to continuing activities.

Of the reserves at 30 June 2022, an amount of £34,312 has been designated to particular activities, as discussed in the financial review.

Educate for Life
Balance sheet
As at 30 June 2022

	Note	Unrestricted funds £	Total Funds 30 June 2022 £	Total Funds 30 June 2021 £
Current assets				
Debtors		-	-	-
Cash at bank and in hand		73,355	73,355	108,550
Total current assets		**73,355**	**73,355**	**108,550**
Creditors: amounts falling due within one year	10	(4,043)	(4,043)	(3,101)
Net current assets		**69,312**	**69,312**	**105,449**
Total assets less current liabilities		**69,312**	**69,312**	**105,449**
Total net assets		**69,312**	**69,312**	**105,449**
Funds of the charity				
Unrestricted funds		69,312	69,312	105,449
Total funds		**69,312**	**69,312**	**105,449**

Of the reserves at 30 June 2022, an amount of £34,312 has been designated to particular activities, as discussed in the financial review.

The notes following form part of these accounts.

Approved by the trustees on 21/9/22 and signed on their behalf by:

Signature .....

Name BIJAL PATEL

Date 21/9/22

Educate for Life
Notes to the accounts
For year ended 30 June 2022

1. Statutory information

Educate for Life is an unincorporated charitable trust. The charity is registered in England and Wales, Registered Charity number 1114271

2. Accounting Policies

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

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

Fund structure
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can be used only for the particular restricted purposes within the object of the charity. All funds of the charity are considered unrestricted. Unrestricted funds include designated funds where the Trustees may create a fund for a specific purpose.

Short term debtors and creditors
Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price.

Cash and cash equivalents
Cash and cash equivalents comprise cash at bank and in hand.

Trade and other creditors
Trade and other creditors are initially recognised at the transaction price and are thereafter stated at amortised cost using the effective interest method unless the effect of discounting would be immaterial, in which case they are stated at cost.

3. Analysis of income

	Unrestricted funds	Total Funds 2022	Total funds 2021
	£	£	£
Donations and legacies			
Donations and gifts	86,962	86,962	108,134
Gift aid	6,013	6,013	-
	92,975	**92,975**	**108,134**
Investments			
Interest income	16	16	88
	16	**16**	**88**
Total income	**92,991**	**92,991**	**108,222**

4. Analysis of expenditure on raising funds

	2022	2021
	£	£
Staff costs	12,711	14,215
Bank charges / administration	824	317
Support costs	5,213	6,471
	18,748	**21,004**

For support costs, see analysis in note 5.

5. Analysis of support costs

	Raising funds	Direct operational services	Grants to RBKS and Kshamtalya-Jatan	Total	Basis of
	£	£	£	£	Allocation
Communications and governance	5,030	5,030	5,030	**15,090**	Staff time
Finance	183	183	183	**549**	Usage
Operational	-	414	-	**414**	Usage
	5,213	**5,627**	**5,213**	**16,053**	

An estimate has been used to allocate staff time between the activities above based on estimated time spent on each activity.

6. Analysis of charitable activities

Educate for Life undertakes its charitable activities through grants awarded to its implementation partners in India, Rajasthan Bal Kalyan Samiti (RBKS) and Jatan, as well as providing direct operational support through providing operational resources and providing a significant amount of staff time to manage and direct school operations in India.

	Grants	Support costs	Total
	£	£	£
Grants to RBKS	48,080	5,214	**53,294**
Grants to Kshamtalaya-Jatan	30,171	-	**30,171**
Direct operational services	21,288	5,627	**26,915**
	99,539	**10,841**	**110,380**

7. Grantmaking

During the year ended 30 June 2022, Educate for Life made grants to Rajasthan Bal Kalyan Samiti (RBKS) totalling £48,080. RBKS is the implementation partner in relation to operating the school program and other services for Hunar Ghar. Educate for Life also made grants to Jatan totalling £30,171; Jatan is the implementation partner, in association with Kshamtalaya, of services and activities Educate for Life is supporting to improve the quality of local secondary education provision in the area where Hunar Ghar School is situated.

8. Independent examination

The independent examiner did not charge a fee for services. The independent examination in 2021 was also not charged for.

9. Staff costs

	2022	2021
	£	£
Salaries and wages (including PAYE)	48,739	35,135
	48,739	**35,135**

The average monthly number of employees during the period was 2 (2021: 2)

No employees received emoluments in excess of £60,000.

10. Creditors

	2022	2021
	£	£
PAYE tax and NIC payable	-	3,101
Funds returnable to donors	4,043	-
	4,043	**3,101**

11. Related party transactions and trustees' expenses and remuneration

The trustees all give freely their time and expertise without any form of remuneration or other benefit in cash or kind (2021: £nil). No expenses were paid to the trustees in the year (2021: £nil)

EDUCATE FOR LIFE

England & Wales - Charity number 1114271

Accounts

educate for Life

ANNUAL REPORT
JULY 2020 - JUNE 2021



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ACKNOWLEDGEMENTS

This has not been an easy year. We have all faced many challenges. We continue to be humbled by the incredible efforts of our local partners to support community members in our project areas.

We have all had to be flexible. We have adapted projects and services according to what has been permitted due to restrictions and to keep staff and community members as safe as possible.

We have developed our resilience. The pandemic has impacted people personally in different ways. We have supported one another whilst working remotely, strengthening existing relationships and building new ones as new team members have joined in the UK and in India.

There is still much uncertainty ahead. We do not know what the next academic year will be like for children, though we hope they will be back in school for classroom-based learning and support.

We do know that we are lucky to work with extremely dedicated individuals and to have the support and confidence of an amazing community of donors.

Over the coming year, whatever it brings, we will continue to work in close partnership with our trusted overseas partners, supporting and serving children and their families to access education and healthcare.

We will do all we can to ensure they have happy, healthy childhoods and choices to make about their futures.

Thank you to everyone who supports our work, who believes in our vision and who helps make everything we do possible.

In gratitude

Our Mission & Vision

Educate for Life, a UK registered charity, ensures provision of holistic education, healthcare and community development services in under-served, remote rural communities, in southern Rajasthan, in India. Our aim is to support healthy development from birth to adulthood, enabling community members to gain skills and confidence, which will lead to community-led, long-term socio-economic transformation within the region.

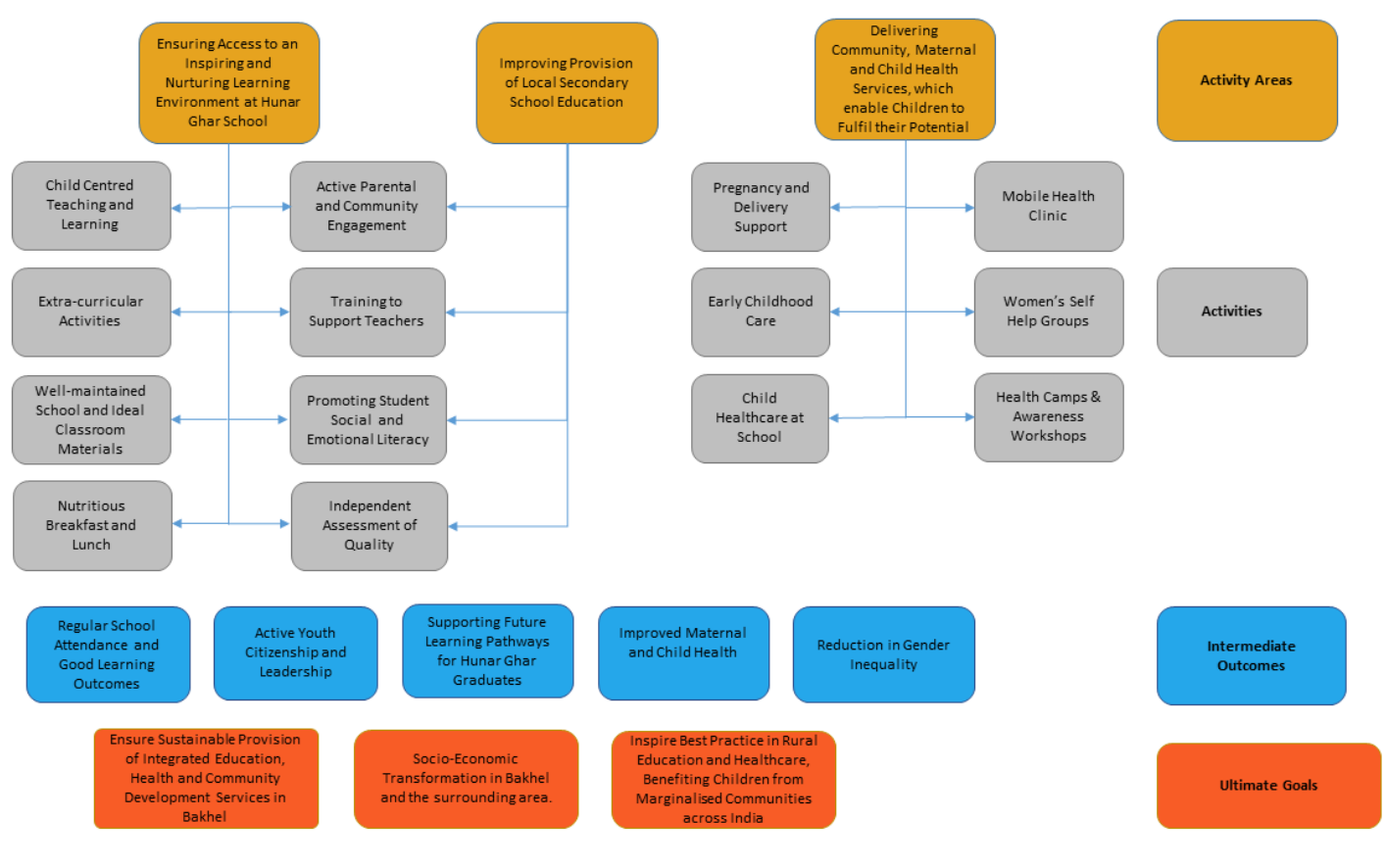
Educate for Life works in partnership with local organisations to successfully achieve this and to comply with Indian legislation.



An India of Happy, Healthy Childhoods

Our Theory of Change

We have a range of projects and partnerships to support community members in our project areas, with a view to bringing about long-term change. We have three areas of focus: Provision of Primary Education (through Hunar Ghar School), Improving Secondary School Education and Community Health Outreach Work. The activities and projects that come under each of these programme strands are described below in our Theory of Change.



This report shares the progress we have made in these different areas over the past year, despite the additional challenges presented by the pandemic.

KEY ACHIEVEMENTS IN 2020/21

Despite the challenges caused by the Covid-19 pandemic, our incredible partners continue to serve and support community members in our project areas, ensuring access to healthcare and learning opportunities.

JULY 2020

420 children are enrolled at **Hunar Ghar Primary School** to be supported to continue their learning in outdoor spaces and at home while schools are closed due to Covid-19 restrictions.



Regular **story-telling sessions** take place in different locations around Bakhel, with staff supported by **Let's Open a Book.** Children are lent **library books**.



Hunar Ghar staff start using **tablets** to support remote teaching. Students enjoy **watching videos** as part of developing their **understanding** of **curriculum topics**.



Kshamtalaya team members visit secondary school students and their families at their homes to **encourage enrolment** at **Jhed and Mandwa Secondary Schools** and to assist with completing paperwork. Text books are given to students.



AUGUST 2020

Hunar Ghar students are given **ration packs** instead of the school meals they would normally receive if Hunar Ghar was open. They are also given stationary and text books.



The community health team go into the community to assess health needs, provide advice and treat minor ailments.



Mobile health clinic visits resume, after lockdown restrictions prevented the clinic from visiting since March 2020. The RBKS Hunar Ghar community health team continue to support pregnant women through **home visits** and arranges **vaccinations** for young children.



SEPTEMBER 2020

Women and girls resume **yoga** classes, following support provided by **Friendsline** to support their **mental health and well-being**.



OCTOBER 2020

Children play **games** and take part in **sports activities** after learning.



Secondary schools are expected to reopen, but this is delayed again. Kshamtalaya team members track students to encourage them to participate in alternative learning sessions while schools remain closed.



Meetings are held with community leaders about the importance of education.



Adhyayan carry out a collaborative review of Hunar Ghar's approach to community based learning to help support ongoing delivery of alternative education provision during the pandemic.

NOVEMBER 2020



DECEMBER 2020

Aarambh India starts a **safeguarding and child protection training** programme involving all RBKS Hunar Ghar and Kshamtalaya team members.

Hunar Ghar Quality Improvement Group meets for the first time. The group includes EFL and RBKS leadership teams, Hunar Ghar staff and community members who review priorities and agree actions for school improvements.

Older students are allowed back to school, in line with Covid-19 safety protocols.



Educate for Life appoints a part-time Programme Manager to better support our overseas partners.

Educate for Life holds a strategy session to review how to support secondary age children in our project area.

JANUARY 2021

Students back at **Hunar Ghar** are able to read in the **library** again.



FEBRUARY 2021

Volleyball nets go up at **Hunar Ghar** and students and staff enjoy playing together.



~300 Hunar Ghar students have a **health check** carried out by a team of doctors from our partner, **Geetanjali Hospital**.



Hunar Ghar students learning levels are assessed to plan for ongoing delivery of lessons. Older students take part in careers counselling sessions to explore and reflect on future opportunities.





MARCH 2021



Students at **Mandwa and Jhed Secondary Schools** benefit from **new learning resources** including maps and take part in a **science drawing competition**.



APRIL 2021

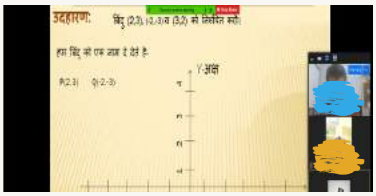
Covid-19 cases rise steeply in India and **new lockdown measures** are introduced with movement restricted and schools closed to all students.

Our partners **RBKS** and **Kshamtalaya** form part of a **coordinated relief effort** with government officials and other NGOs. They assess households' needs, share information and deliver hygiene kits and emergency food supplies.



MAY 2021

Students at **Mandwa and Jhed Secondary Schools** who have access to **smart phones** are supported to join **Zoom lessons** facilitated by **Kshamtalaya.**



RBKS and **Kshamtalaya** team members participate in **training** about the **Covid-19 vaccine** so that they can share accurate information with community members. We source **oximeters** for use in the wider project area to enable health professionals to identify people in need of urgent medical attention.



JUNE 2021

Lockdown restrictions end in early June, mobile clinic visits resume and a **vaccination camp** takes place at Hunar Ghar. Local team members receive their first vaccine and encourage community members to get vaccinated. The school remains closed to students in line with government restrictions.

Hunar Ghar staff receive **training** from **Pratham** and **ASER** on **remote learning methods** and how to engage students.



Responding to needs created by Covid-19

We adapted our programmes to respond to needs created by the coronavirus pandemic. It has been a priority to ensure that community members in our project areas have had access to reliable information about Covid-19 and how to stay safe.

Throughout the pandemic, our partner organisations **RBKS** and **Kshamtalaya** have collaborated with community leaders and local government officials. Local team members have helped to identify the most vulnerable families to ensure their access to emergency food aid. They have also encouraged community members to access professional healthcare.

There is a lot of vaccine hesitancy. Team members have been regularly communicating accurate information about the vaccine, through home visits, WhatsApp and text messages, phone calls and mobile loudspeaker announcements. They have been answering questions from community members to dispel rumours and continue to recommend take up of the vaccine.



"Along with the education of children, health is also taken care of, as well as necessary help is given to needy families, such as giving ration material, providing health services and awareness work." **Community Member**

OUR CORONAVIRUS RESPONSE

SUPPORTING COMMUNITY MEMBERS IN OUR PROJECT AREA

IMPACT

1 **coalition of civil society organisations,** including our key partners, working together with local government officials and community leaders to support all community members

>550 **families** reached through **household surveys** to understand their immediate needs

>2000 **households given masks, soap and rations**

200 **oximeters** provided for door to door health checks to identify people in need of medical attention

5000 **community members sent SMS messages** sharing how to stay safe and stop the spread of Covid-19

70% households **worried** about the side-effects of the **Covid-19 vaccine**

>30 **team members remotely trained** to understand the Covid-19 vaccine and to provide accurate information to community members

1 **vaccination camp** held at **Hunar Ghar School**

PROJECT PARTNERS

www.educateforlife.org.uk

Providing Primary Education

Hunar Ghar School was first established in 2007, in partnership with **Rajasthan Bal Kalyan Samiti** (RBKS). The school provides children growing up in the remote rural community of Bakhel with access to holistic primary education. Most students are the first in their families to attend school.

Due to the Covid-19 pandemic, the school has been closed for most of the 2020-21 academic year. However, the teaching team has been in regular contact with students and their families to ensure that children remain engaged with learning. Child welfare and well-being has been paramount. Teachers have participated in training workshops to help them plan and deliver remote learning and they have also taken part in a safeguarding and child protection training programme. Lessons and games have taken place outdoors and teachers have visited students at their homes to provide them with activities and resources and to give them tailored support. Regular story telling sessions have taken place and children have been able to borrow school library books.



"Hunar Ghar School provides all possible support to our children. As the school is not opening, but the education provide through community class by the Hunar Ghar school is very good step. And children are given nutritional support and learning material and taking health care, which is not found in other schools, which makes this school very special. And I am happy that my children are studying at this school." **Hunar Ghar School Parent**





"Hunar Ghar team helped us lot during difficult time, During lockdown we lost our employment, we used to live life by doing daily wages but due to lockdown we could not go anywhere for work and we don't have any other income source in house. In this difficult time, Hunar Ghar team gave us ration packet, which help us a lot otherwise we were worried that how could we survive without food and money." Community member







"Since school closed we did not feel good at home. I used to remember the school very much and when classes started again in the community we got the school atmosphere again." Hunar Ghar Student

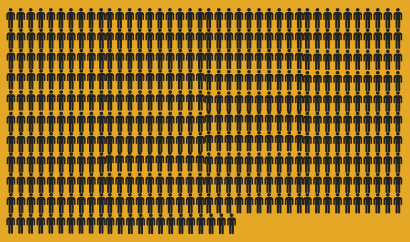
PROVIDING PRIMARY EDUCATION

THE 2020/21 ACADEMIC YEAR AT HUNAR GHAR SCHOOL

IMPACT

420 **STUDENTS**

aged between four and fourteen were enrolled at Hunar Ghar Primary School in Bakhel, Rajasthan, India



MONTHLY **ration packs** provided to students

DAILY **non-contact sports activities** after community classes, for children to enjoy playing together as well as learning

WEEKLY **story-telling sessions** in community locations when permitted

7 **tablets** purchased for teachers to share engaging digital content with students

31 Hunar Ghar team members received **safeguarding training**

70% students had a comprehensive paediatric **healthcheck**

60% students received all recommended **childhood vaccines**

96% final year students expected to continue their studies in **secondary school**

PROJECT PARTNER

www.educateforlife.org.uk

Community Health Outreach Work

Our community health team is committed to ensuring that Bakhel community members can access professional healthcare and support.

At times this year, face-to-face contact had to be paused to prevent spread of Covid-19, and the mobile clinic was unable to visit. However, a growing number of community members have access to basic mobile phones. When home visits were not possible, the health team was able to keep in regular contact with pregnant women and mothers with young children through regular phone calls.

When the mobile clinic was able to visit, the team encouraged community members to attend and receive healthcare advice and treatment. The team liaised closely with the closest Primary Health Centre to ensure that pregnant women and young children received support and recommended vaccinations. When home visits were permitted, the team spent time with community members, listening to their concerns and providing information and guidance and linking them to professional healthcare services.

The team kept community members informed about how to stay safe, what to do if they experienced Covid-19 symptoms and provided accurate information about the Covid-19 vaccine. Emergency food aid was provided as needed, in collaboration with government officials and other civil society organisations.

Mental health and well-being has been a priority focus. Yoga and mindfulness sessions have been held when possible as part of Women's Self Help Group (SHG) meetings facilitated by the team.



"Everything was closed in the lockdown, could not even go anywhere, could not even talk to anyone, now the SHG meeting has started again, so it feels good. It was very nice to come here and meet everyone and we also share our happiness and sorrow with each other, due to which the mind becomes relax. It feels good to share my own experiences in this meeting."

Women's Self Help Group Member







"During the home visit, Madam Vishnu tells that during pregnancy nutrition food should be eaten, this time along with giving this information, she also provided us with dry food packet. This dal, rice and edible oil given by Vishnu madam is very important for the good health of me and my future child, and we have got all this by joining this program, for which I thank the school people."
Safe Motherhood Programme Member

COMMUNITY HEALTH OUTREACH WORK

COMMUNITY MEMBERS BENEFITTING FROM HEALTH PROGRAMMES IN 2020/21

IMPACT

117 supported through their pregnancies

WOMEN



111 new **babies** delivered through our **Safe Motherhood Programme**

330 **pre-school children** benefitted from our **Safe Childhood Programme**

87% of pregnant women received full recommended **antenatal care** and support

82% of women gave birth with a **skilled attendant** present

40% **decrease** in **under-five mortality rate** has been recorded since 2013

13 **mobile clinic visits** took place when lockdown restrictions allowed

641 community members attended the **mobile clinic** service, receiving **professional healthcare and free medication**

PROJECT PARTNERS

RBKS

Global Hospital & Research Centre

GMCH
GEETANJALI MEDICAL COLLEGE & HOSPITAL

www.educateforlife.org.uk

Hunar Ghar Graduates

Normally, when children complete their final year of primary education, they sit compulsory state board exams in core subjects. Due to Covid-19, these exams were cancelled and children were automatically eligible to enrol into secondary education. Hunar Ghar staff supported children to complete their secondary school applications. Most of the students who finished their final year of education at Hunar Ghar in 2020/21 are enrolled at secondary school. There are over 100 students now enrolled in nine different secondary schools in the region, including over 40 Hunar Ghar graduates enrolled at Mandwa Secondary School.

There are some incredible role models and pioneers amongst former Hunar Ghar students. These include a female student whose parents wanted her to get married, but who pursued her studies instead. She has now completed her secondary education and is studying to become an electrician. Three other students have gained entrance to degree level studies after completing their secondary education and achieving excellent academic results.

In early 2021, when older students were allowed back in school, the Hunar Ghar team organised careers guidance sessions, to help students reflect on their next steps and future goals. These sessions were inspiring and motivating, enabling students to explore potential opportunities and how to access them.



"I proved my family wrong that a girl can study and she has every right to dream and study further to fulfil her dream. If the Hunar Ghar school teachers did not convince my parents to continue my studies, they would not have allowed me to pursue further studies. I would have been married by now and would have had children today... I want to be an encouragement to other girls in the village. Hunar Ghar School has a major role in my life to shape my life."
Hunar Ghar Graduate

Improving Secondary Education

We have been working with Kshamtalaya for three years to improve attendance and outcomes at two government secondary schools in the vicinity of Hunar Ghar, with an increasing number of students supported each year.

This year 253 students benefitted from the programme work, including 69 girls. Secondary schools were closed for most of the academic year due to the pandemic. Kshamtalaya team members worked closely with teaching staff to support students to learn remotely. Support was tailored to each student's access to technology. A mixture of home visits, community classes, phone calls and, for the 40 children who had access to smart phones, video calls and Zoom lessons took place.

We are delighted that 98% of all students supported in 2020/21 are continuing their secondary education in the new academic year. This is a fantastic outcome as young people, and in particular girls, are at increased risk of dropping out of school due to the pandemic. It is a tribute to the relationships and support provided by the team that these children remain committed to completing their secondary studies.

Kshamtalaya has invested time in building relationships with all school stakeholders, including local education officials. This has resulted in greater investment in the schools, infrastructure improvements and more motivated teaching staff. For the first time, one of the schools has been oversubscribed with applications for enrolment - an indication of the growing confidence of community members in the quality of education offered by the school.



"We felt we have a place to go learn when schools are shut."
Mandwa Secondary School Student

"I am happy because you teach us with fun." Jhed Secondary School Student

"I am feeling happy because I am studying via a zoom application for the first time." Secondary School Student

"It is good to see the students attending online classes for the first time in Kotra. I will also join the online classes to support."
Jhed Secondary School Teacher







"I like your work in the community. You are doing a good work by going to community to help students in learning, I would also like to come with you to the community for teaching." Secondary Teacher

"Thank you for providing the Deskit, I can write better now on the table in classroom... I can also use in home and my siblings can also use it."
Mandwa Secondary School Student







"I like your work in the community. You are doing a good work by going to community to help students in learning, I would also like to come with you to the community for teaching." Secondary Teacher

"Thank you for providing the Deskit, I can write better now on the table in classroom... I can also use in home and my siblings can also use it."
Mandwa Secondary School Student

IMPROVING SECONDARY EDUCATION

SUPPORTING SECONDARY AGE STUDENTS IN 2020/21

IMPACT

2 under-staffed **government secondary schools** benefitted from wide-ranging support



6 

Additional teachers facilitated **remote** and **in person** learning opportunities

253 **Students aged between 13-17** directly benefitted from contact with additional teaching staff

<20% students had **access to smart phones** for remote learning while schools were closed

40 students used **Zoom** for the first time to remotely keep up with their studies

160 students engaged with learning through **audio only calls** with teachers during school closures

>330 **home visits** took place to share learning materials and check on students' needs and well-being

1 **community event** focused attention on the **purpose of education** during the pandemic

98% **re-enrolment into new academic year** of all students supported by the additional teachers

PROJECT PARTNER

kshamtalaya

www.educateforlife.org.uk

Supporters

We are extremely grateful to our incredible supporters, which include individual donors, a UK nursery and trusts and foundations. You make all that we do possible. It is a privilege to share details of our projects and their impact with you. You have made a huge difference to many people's lives. Your collective support has ensured the provision of food, education and healthcare to community members in our project areas. Each and every donation demonstrates belief in our work and care for individuals who face many challenges and inequalities in their lives. Together, we are making sure under-served rural communities are not forgotten and that children growing up in these communities have brighter futures and happier and healthier childhoods.

The Women's India Association

The Maharashtra Foundation

The Tula Trust	The Sisi and Savita Charitable Trust
The Hyne Trust	Carmela and Ronnie Pignatelli Foundation
Bryan Lancaster Trust	The Lennox Hannay Charitable Trust
The Cuckoo Hill Trust	Margaret McEwen Trust
The Waterloo Foundation	Bryan Guiness Charitable Trust

Not all our supporters have given permission to be publicly acknowledged.
If you are not named, our gratitude is no less heartfelt.

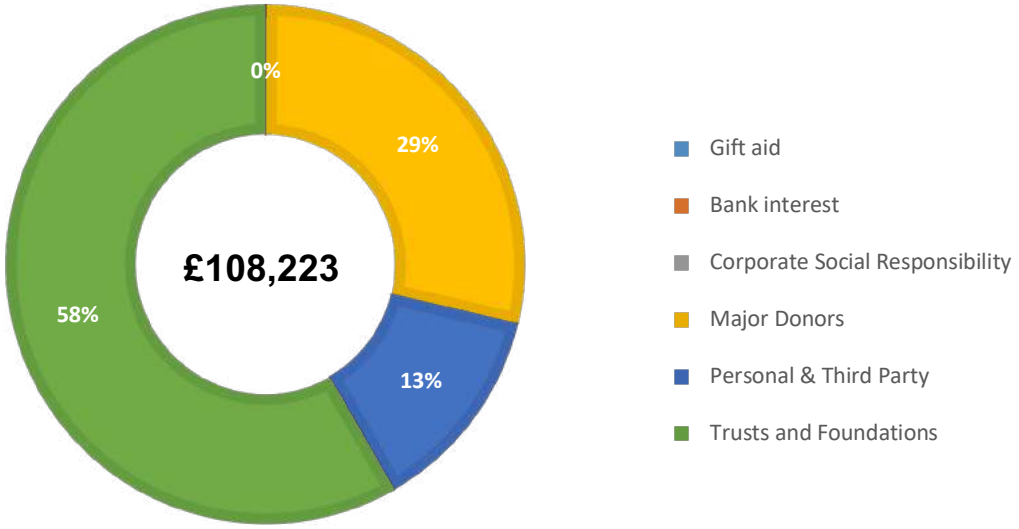
Educate for Life is committed to raising funds honestly and transparently, in line with the standards set by the Fundraising Regulator, and is committed to the Fundraising Promise. We have not received any complaints about our fundraising in the 2020/21 financial year.

Registered with FUNDRAISING REGULATOR

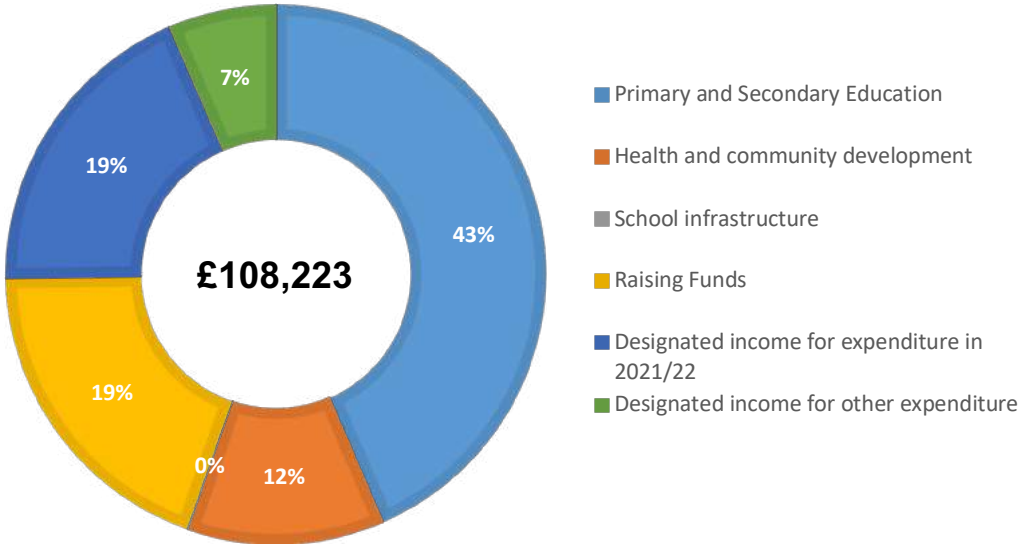
2020/21 FINANCIAL STATEMENT

Figures provided consolidate UK income with expenditure in UK & India. Our UK accounts have been independently examined and our India accounts have been audited. UK independent examination kindly donated by YR Associates, Chartered Accountants, London. A copy of our full financial statement for the 2020/21 financial year can be provided on request.

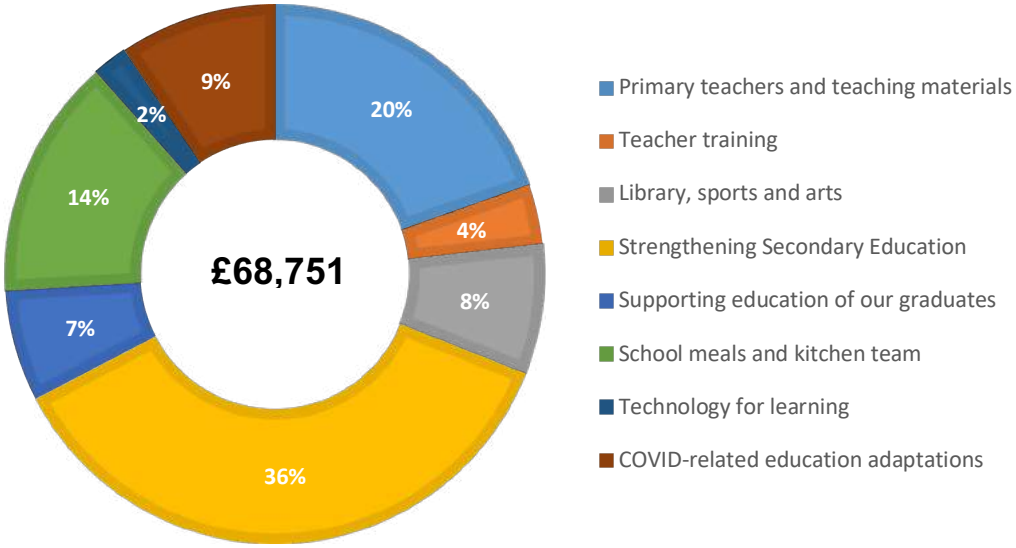
WHERE OUR FUNDS CAME FROM IN 2020/21



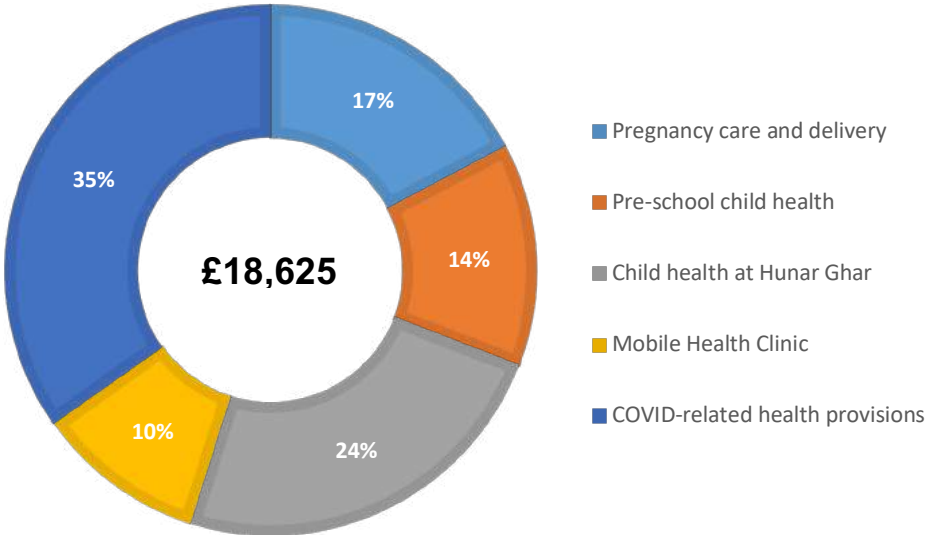
HOW WE SPENT OUR FUNDS IN 2020/21



EDUCATIONAL COSTS BROKEN DOWN



HEALTH AND COMMUNITY DEVELOPMENT COSTS BROKEN DOWN



SUMMARY OF UK INCOME AND EXPENDITURE 2020/21

	Total funds 12 months 2021	Total funds 12 months 2020
OPENING BALANCE	£78,152	£104,433
TOTAL INCOME	£108,223	£107,892
TOTAL EXPENDITURE	£80,925	£134,173
NET BALANCE	£27,297	-£26,280
CLOSING BALANCE	£105,449	£78,152

In the 2020/21 financial year, we spent a lower amount than anticipated due to some budgeted activities not being able to take place as planned due to the Covid-19 pandemic.

RESERVES AND DESIGNATED FUNDS

The charity aims to keep a general reserve representing approximately six months of anticipated expenditure. Of the closing balance, £72,294 represents six months of anticipated expenditure in 2021/22; £20,260 is designated towards 2021/22 activities and £12,895 is designated to other future projects. Donations are designated for expenditure on specific activities/projects if agreed with the donor.

Governance

Educate for Life is a charitable trust registered with the Charity Commission of England and Wales on 16 November 2005, with registration number 1114271. We have three part-time UK based staff members. We have an active board of voluntary trustees who support our overseas partners and staff to ensure ongoing quality improvement of our projects and governance. We also have a number of pro-bono advisors based in the UK and India.

BOARD OF TRUSTEES

- Dr Akshay Patel, *Co-founder & Chair*
- Bijal Patel, *Treasurer*
- Shailesh Patel
- Rosie Frost, *Monitoring and Evaluation Lead*
- Neha Limaye, *Health Interventions Lead*
- Amit Chadda, *Education Lead* (stepped down January 2021)
- Vibhakar Patel (stepped down July 2020)
- Sophie Mansfield, *Governance Lead* (stepped down October 2020)

ADVISORS

- Amit Chadda, *Safeguarding Advisor*
- Jiten Kotecha, *HR & Governance Advisor*
- Rajan Amin, *Fundraising Advisor*
- Aditya Trivedi
- Kavita Anand, *Education Advisor*
- Madhu Sareen, *Education Advisor*
- Amrita Nair, *Education Advisor*
- Professor Rajeev Sharma
- Steven Berkeley, *Health Advisor*
- Dr Partap Midha, *Health Advisor*

After a period of acting as observers in 2021, the following individuals have subsequently joined the EFL Board following the closure of our 2020/21 financial year:

- Julie Ridge, *Education Lead* (joined August 2021)
- Kim Cooke, *Education Lead* (joined August 2021)
- Andrea Roach, *Data Management Lead* (joined August 2021)
- Sam Henderson, *Governance & Risk Lead* (joined November 2021)

STAFF

Iona-Jane Harris, *Director*
Jessica Whitaker, *Programme Manager*
Becky Kelly, *Trusts Fundraiser*

PATRONS

Ed Forrest *(Co-founder)*
Matt Barbett

SAFEGUARDING

We are committed to improving child protection. Safeguarding is a standing agenda item at all board meetings. We are guided by an independent Safeguarding Advisor, who has reviewed and updated our organisational safeguarding policy. This year, we have invested in additional safeguarding and child protection training for our overseas partners to build their awareness, knowledge and confidence.

Our Partners in India

We work in partnership with carefully selected Indian organisations to ensure the operational success of our projects. We are committed to continual quality improvement of our programmes. We invest in our key implementation partners. We work with other expert organisations in India to develop project team members' skills and knowledge.

RAJASTHAN BAL KALYAN SAMITI (RBKS)

RBKS is an Indian non-governmental organisation with over 40 years of experience in rural education and development. It is one of our key implementation partners and is responsible for educational provision at Hunar Ghar School.

The school is run in line with principles and standards agreed with Educate for Life, who built and set up the school in 2007. Educate for Life ran the school for a decade, with RBKS as its local implementation partner, before transitioning ownership of the school to RBKS in early 2018 to work towards the longer-term sustainability of the school for the community. RBKS reports to Educate for Life against agreed criteria and the organisations have a regularly reviewed Memorandum of Agreement in place

The Hunar Ghar project team is made up of over 35 people. This includes teaching staff, school leaders, community health team members, cooks, cleaners and guards and five members of the RBKS leadership team who oversee operations and administration. All these staff members are employed by RBKS. RBKS senior team members and project staff are in regular contact with Educate for Life staff and trustees.

ADHYAYAN

Adhyayan is an Indian social enterprise which works with schools to help them improve the quality of education they provide. Adhyayan is supporting the Hunar Ghar School team to ensure that all students are able to learn well. In October 2020, this included a review of community-based learning experiences.

Our Partners in India

AARAMBH INDIA INITIATIVE - RATI FOUNDATION

The Aarambh India Initiative is part of the India based RATI Foundation which advocates for the protection of children. The initiative provides training in child protection and promotes best practice. This year, Aarambh has worked with the RBKS Hunar Ghar team and Kshamtalaya to deliver comprehensive training in child protection and safeguarding to all team members.

FRIENDSLINE

Friendsline is a UK registered charity which uses technology to provide mental health and well-being support to women and girls living in low income communities in developing countries, where there is an acute lack of mental health resources, education and support. Friendsline is working with RBKS to deliver weekly mindfulness and yoga seminars at Hunar Ghar School. This initiative is benefitting female students and community members and is raising the profile of the importance of mental health.

PRATHAM EDUCATION / ASER CENTRE

Pratham is an innovative learning organization created to improve the quality of education in India. It is one of the largest non-governmental organisations in the country. Pratham focuses on high-quality, low-cost, and replicable interventions to address gaps in the education system. It has provided training to Hunar Ghar staff to support teaching foundational literacy and numeracy skills and this year provided training on effective remote teaching and how to assess literacy and numeracy skills using a national educational survey tool called ASER.

Our Partners in India

LETS OPEN A BOOK

Let's Open a Book is an Indian organisation dedicated to improving access to books and encouraging and supporting communities to develop a culture of reading. The organisation supported the Hunar Ghar team to build its capacity to manage the school library and its resources and to engage students of all ages with story telling.

KSHAMTALAYA

Kshamtalaya is an Indian non-profit organisation founded to support school children in disadvantaged settings so that they can realise their true potential and develop into socially and economically active young adults. We have partnered with them to create a programme designed to improve the quality of education provided by two secondary schools near Hunar Ghar.

THE GLOBAL HOSPITAL AND RESEARCH CENTRE



The Global Hospital and Research Centre (GHRC) based in Mount Abu provides a mobile clinic service, which stops in at least three locations in and near Bakhel. This ensures regular free access to professional healthcare and advice. The Global Hospital and Research Centre also runs annual health camps from Hunar Ghar School, including eye and dental checks. These benefit students and community members alike. GHRC accpets referrals for diagnosis and treatment.

GEETANJALI HOSPITAL

Geetanjali Hospital in Udaipur supports the child health at Hunar Ghar programme run by Educate for Life. It provides a team of doctors to conduct annual health checks on all pupils and accepts referrals for diagnosis and treatment made by our team.

Join our Journey

This is our story, our journey. We're changing lives, and we're redefining what good development looks like in rural India.



Visit our website to find out more about our work and to subscribe to our newsletter.

If you'd like to support a particular aspect of our work, please contact us to find out more about our projects and needs.

Email: ionajane@educateforlife.org.uk or ash@educateforlife.org.uk

Educate for Life
13 Rustat Rd,
Cambridge,
CB1 3QR

www.educateforlife.org.uk

Registered with FUNDRAISING REGULATOR

England & Wales registered charity 1114271 since 2005.

EDUCATE FOR LIFE

FINANCIAL STATEMENTS

YEAR ENDED 30 JUNE 2021

Charity Number 1114271

EDUCATE FOR LIFE

FINANCIAL STATEMENTS

YEAR ENDED 30 JUNE 2021

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Notes to the financial statements	10

EDUCATE FOR LIFE

TRUSTEES' ANNUAL REPORT

YEAR ENDED 30 JUNE 2021

Report of the trustees for the year ended 30 June 2021

The trustees present their annual report and financial statements of the charity for year ended 30 June 2021. The financial statements coincide with the academic year of the Hunar Ghar school which is for year ending June.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and 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).

Objectives and activities for the public benefit

The objectives of the charity are to provide high quality community-led and evidence-based services which integrate education, healthcare and community change for the benefit of children and families of the Adivasi region around Udaipur, Rajasthan, India, with the aims of:

- creating enfranchised, happy and healthy communities locally; and
- sharing best practice with partners across India to enable wide-scale change.

A review of our achievements and performance

Educate for Life works to ensure provision of holistic education, healthcare and community development services in under-served, remote rural communities, in southern Rajasthan, in India. Our aim is to support healthy development from birth to adulthood, enabling community members to gain skills and confidence, which will lead to community-led, long-term socio-economic transformation within the region.

Educate for Life works in close partnerships with local organisations to achieve this and to comply with Indian legislation.

Our two main partnerships are with Rajasthan Bal Kalyan Samiti (RBKS), our implementation partner in relation to all programmes and services relating to Hunar Ghar School and Kshamtalaya-Jatan, our partners in relation to improving the quality of local secondary education provision in the area where Hunar Ghar School is situated.

Our projects are having a considerable impact on the lives of community members. Programme work was adapted in 2020/21 to ensure ongoing access to education, nutrition and healthcare during the pandemic and various lockdown restrictions. Key achievements in 2020/21 include:

- Supporting our partners to be part of a coalition of civil society organisations working together with local government officials and community leaders to support community members in our project area during the pandemic.
- Supplying 200 oximeters for door-to-door health checks to identify people in need of medical attention.
- Providing over 2,000 households with masks, soap and rations.
- Training team members to understand the Covid-19 vaccine and to provide accurate information to community members, with a vaccination camp held at Hunar Ghar School.
- 420 children aged between four and fourteen, enrolled at Hunar Ghar Primary School, receiving regular support from Hunar Ghar staff to access learning opportunities through home visits and community learning sessions, whilst the school was closed due to Covid-19 lockdown restrictions.
- Hunar Ghar students being provided with library books, invited to story circles and encouraged to participate in non-contact sports after outdoor learning time.
- 91% of final year Hunar Ghar students being supported to enrol in secondary education to continue their studies. This is a significant achievement in view of the disruption caused by the pandemic, with children at higher risk of early marriage or needing to work to contribute to household income.

- 70% of Hunar Ghar students having a comprehensive health check from a paediatrician and around 60% being up to date with recommended childhood vaccinations. (Vaccination programmes were severely disrupted by the pandemic.)
- Providing monthly dry ration packs to Hunar Ghar students while the school was closed and unable to prepare and provide meals. High energy snacks were also provided to students during community learning sessions and when teachers visited children at home.
- Ensuring access to free, professional healthcare to 641 community members through a mobile clinic service, which visited when lockdown restrictions permitted.
- Supporting 117 women in the community through their pregnancies as part a Safe Motherhood Programme. This programme is resulting in an increased number of women giving birth with a skilled attendant present (82%) and in a decrease in under-five mortality in the community. Nutrition packs were provided to women who were enrolled in the programme this year due to food shortages caused by Covid.
- 330 pre-school age children in the community were supported by our Safe Childhood Programme, which provides advice and guidance to parents about feeding, nutrition and care-giving.
- Offering yoga and mindfulness seminars to adolescent girls and women, when lockdown restrictions permitted, to support well-being.
- Supporting 253 secondary school students, through working with a local partner, Kshamtalaya-Jatan, to improve the quality of secondary education provision at two local government schools in the vicinity of Hunar Ghar Primary School. This work is ongoing and includes engaging with students, teachers, community members, school leaders and local education officials to create better learning environments as well as directly supporting students to understand and work through their secondary level curriculum. Whilst secondary schools were closed due to Covid, team members visited students at home, held outdoor lessons and provided digital learning opportunities to about 40 students who had access to smartphones.

Financial review

Incoming resources in the year ended 30 June 2021 were £108,223 (2020: £107,892). Expenditure on charitable activities was £59,923 (2020 £112,536). Reserves at the end of the period were £105,449.

Since income can be volatile, the charity aims to keep a general reserve representing approximately six months of anticipated expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Charity's activities, whilst consideration is given to ways in which additional funds may be raised. The trustees review the policy and progress towards meeting the target level of reserves annually. Of the reserves at 30 June 2021, £72,294 is towards the general reserve. This represents approximately 6 months of anticipated expenditure in line with our reserves policy.

In addition, we expect to hold a certain amount of funds in order to build funds for designated future purposes. Trustees have agreed the aim to retain £10,000 for infrastructure development, £5,000 for unexpected health costs, £10,000 to improve outcomes at secondary schools in the vicinity of Hunar Ghar Primary School, and £10,000 for scholarships for Hunar Ghar graduates for secondary and tertiary education.

As at June 2021, £12,895 was designated in aggregate towards the above goals with £2,000 for secondary schools, £2,500 for Hunar Ghar graduates, £5,000 for infrastructure and £3,395 for partner capacity building in the vicinity of Hunar Ghar Primary School.

The remaining £20,260 is designated towards expenditure in the 2021/22 financial year, per the table below:

Area of Specific Expenditure	**Amount to be spent in 2021/22 Financial Year**
Provision of Primary Education at Hunar Ghar School	£8,057
Community Health Outreach work (including Covid activities)	£4,941
Provision of Graduate Support	£806
Infrastructure maintenance and development	£1,183
Secondary school related activities	£5,273
TOTAL	**£20,260**

Structure, governance and management

The Trust is an unincorporated registered charity, number 1114271, and is constituted under a trust deed dated 29 November 2005. New trustees are appointed by the existing trustees by assessing skillsets required and experience of new trustees. At the quarterly trustees' meetings, the trustees agree the broad strategy and areas of activity for the Trust, including consideration of reserves, performance and operations. The day to day administration of fundraising, grants and operations is delegated to a small team.

The Trustees actively review major risks through constant communication and quarterly Trustee meetings. The Trustees also monitor operational and business risks faced by the charity.

Key management personnel

In terms of day to day operations, the Chair of Trustees works closely with the organisation's Director and Programme Manager, and the senior leadership teams of Educate for Life's local partners, to provide any necessary support and oversight. All trustees give of their time freely and no remuneration or expenses were paid in the year.

Fundraising

All of Educate for Life's fundraising is carried out by two part-time members of staff. We do not employ any external fundraisers. Educate for Life is registered with the Fundraising Regulator and complies with the Code of Fundraising Practice. There have been no complaints about fundraising in the last twelve months.

We do not send out any unsolicited communications either by mail or electronically. We do not call people or approach people we do not know for donations. We are transparent about how donations will be used to support our work. We have a policy in place for accepting and refusing donations. This means that we review any gifts of over £100 if we have any cause for concern, this includes any concern that the gift may be from a vulnerable individual or an individual lacking capacity. If there are any concerns, these are investigated on a case by case basis by fundraising staff and referred to the Board. There have been no such cases in the past twelve months. This policy is reviewed on an annual basis. This helps us to ensure that we protect vulnerable people and other members of the public and that we only accept appropriate gifts.

Reference and administrative information

Registered charity name
Educate for Life

Charity registration number
1114271

Principal office
13 Rustat Road, Cambridge, CB1 3QR

Trustees
Dr A Patel
Mr S Patel (resigned 4 August 2021)
Mr B Patel
Ms R Frost
Dr N Limaye
Mr V Patel (resigned 23 July 2020)
Ms S Mansfield (resigned 19 October 2020)
Mr A Chadda (resigned 27 January 2021)

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

Approved by the trustees on 9/2/2022 and signed on their behalf by:

Signature .....

Name BISAL PATEL

Date 9/2/2022

Independent examiner's report to the trustees of Educate For Life

I report to the trustees on my examination of the accounts of Educate For Life (the Trust) for the year ended 30 June 2021.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

- accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

Signature .....

Name SUNIT PATEL for Y R Associates

Address 11 Sunnyhill House, 3-7 Sunnyhill Rd, London SW16 2UG

Date 9th March 2022

Educate for Life
Statement of Financial Activities
For year ended 30 June 2021

	Note	Unrestricted funds £	Total Funds 12 months 2021 £	Total Funds 12 months 2020 £
Incoming resources				
Income and endowments from:				
Donations and legacies		108,134	108,134	107,560
Investments		88	88	332
Total	3	**108,222**	**108,222**	**107,892**
Resources expended				
Expenditure on:				
Raising funds	4	(21,002)	(21,002)	(21,637)
Charitable activities	6	(59,923)	(59,923)	(112,536)
Total		**(80,925)**	**(80,925)**	**(134,173)**
Net income/(expenditure)		**27,297**	**27,297**	**(26,280)**
Reconciliation of funds:				
Total funds brought forward		78,152	78,152	104,433
Total funds carried forward		**105,449**	**105,449**	**78,152**

All amounts relate to continuing activities.

Of the reserves at 30 June 2021, an amount of £20,260 has been designated to particular activities, as discussed in the financial review.

Educate for Life
Balance sheet
As at 30 June 2021

	Note	Unrestricted funds £	Total Funds 30 June 2021 £	Total Funds 30 June 2020 £
Current assets				
Debtors		-	-	-
Cash at bank and in hand		108,550	108,550	79,171
Total current assets		**108,550**	**108,550**	**79,171**
Creditors: amounts falling due within one year	10	(3,101)	(3,101)	(1,019)
Net current assets		**105,449**	**105,449**	**78,152**
Total assets less current liabilities		**105,449**	**105,449**	**78,152**
Total net assets		**105,449**	**105,449**	**78,152**
Funds of the charity				
Unrestricted funds		**105,449**	**105,449**	**78,152**
Total funds		**105,449**	**105,449**	**78,152**

Of the reserves at 30 June 2021, an amount of £20,260 has been designated to particular activities, as discussed in the financial review.

The notes following form part of these accounts.

Approved by the trustees on 9/2/2022 and signed on their behalf by:

Signature .....

Name BISAL PATEL

Date 9/2/2022

Educate for Life
Notes to the accounts
For year ended 30 June 2021

1. Statutory information

Educate for Life is an unincorporated charitable trust. The charity is registered in England and Wales, Registered Charity number 1114271

2. Accounting Policies

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

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

Fund structure
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can be used only for the particular restricted purposes within the object of the charity. All funds of the charity are considered unrestricted. Unrestricted funds include designated funds where the Trustees may create a fund for a specific purpose.

Short term debtors and creditors
Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price.

Cash and cash equivalents
Cash and cash equivalents comprise cash at bank and in hand.

Trade and other creditors
Trade and other creditors are initially recognised at the transaction price and are thereafter stated at amortised cost using the effective interest method unless the effect of discounting would be immaterial, in which case they are stated at cost.

3. Analysis of income

	Unrestricted funds £	Total Funds 2021 £	Total funds 2020 £
Donations and legacies			
Donations and gifts	108,134	108,134	101,264
Gift aid	-	-	6,296
	108,134	**108,134**	**107,560**
Investments			
Interest income	88	88	332
	88	**88**	**332**
Total income	**108,222**	**108,222**	**107,892**

4. Analysis of expenditure on raising funds

	2021 £	2020 £
Staff costs	14,215	14,563
Bank charges / administration	317	424
Support costs	6,471	6,650
	21,004	**21,637**

For support costs, see analysis in note 5.

5. Analysis of support costs

	Raising funds £	Direct operational services £	Grants to RBKS and Kshamtalya-Jatan £	Total £	Basis of Allocation
Communications and governance	5,932	5,932	5,932	**17,796**	Staff time
Finance	539	539	539	**1,617**	Usage
Operational	-	-	-	-	Usage
	6,471	**6,471**	**6,471**	**19,413**	

An estimate has been used to allocate staff time between the activities above based on estimated time spent on each activity.

6. Analysis of charitable activities

Educate for Life undertakes its charitable activities through grants awarded to its implementation partners in India, Rajasthan Bal Kalyan Samiti (RBKS) and Jatan, as well as providing direct operational support through providing operational resources and providing a significant amount of staff time to manage and direct school operations in India.

	Grants	Support costs	Total
	£	£	£
Grants to RBKS	37,232	6,471	**43,703**
Grants to Kshamtalaya-Jatan	-	-	-
Direct operational services	9,748	6,471	**16,218**
	46,980	**12,942**	**59,922**

7. Grantmaking

During the year ended 30 June 2021, Educate for Life made grants to Rajasthan Bal Kalyan Samiti (RBKS) totalling £37,232. RBKS is the implementation partner in relation to operating the school program and other services for Hunar Ghar.

8. Independent examination

The independent examiner did not charge a fee for services. The independent examination in 2020 was also not charged for.

9. Staff costs

	2021	2020
	£	£
Salaries and wages (including PAYE)	35,135	34,755
	35,135	**34,755**

The average monthly number of employees during the period was 2 (2020: 2)

No employees received emoluments in excess of £60,000.

10. Creditors

	2021	2020
	£	£
PAYE tax and NIC payable	3,101	1,019
	3,101	**1,019**

11. Related party transactions and trustees' expenses and remuneration

The trustees all give freely their time and expertise without any form of remuneration or other benefit in cash or kind (2020: £nil). No expenses were paid to the trustees in the year (2020: £nil)