



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

educate for Life

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.

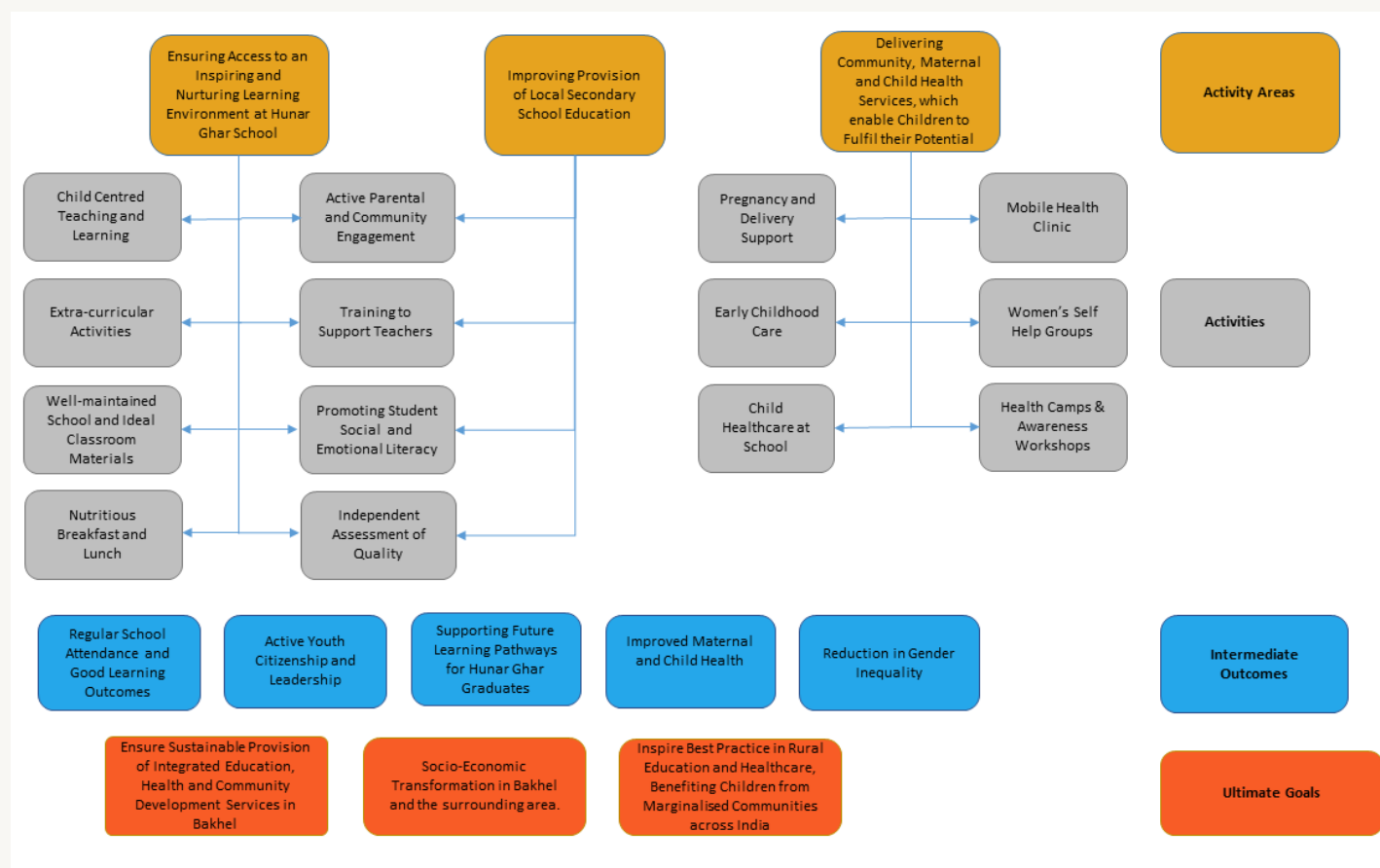
Educate for Life works in partnership with local organisations to successfully achieve this and to comply with Indian legislation.



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 arrange **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



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.

DECEMBER 2020

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

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.

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.

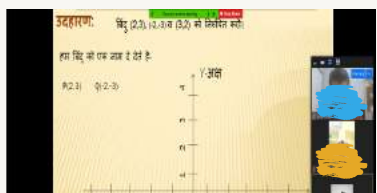


APRIL 2021

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.

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



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.

JANUARY 2021

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



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.



MAY 2021

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.



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



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



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



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



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.



GreenHall
FOUNDATION



The Women's India
Association



The Maharashtra
Foundation

The Tula Trust

The Hyne Trust

Bryan Lancaster Trust

The Cuckoo Hill Trust

The Waterloo Foundation

The Sisi and Savita Charitable Trust

Carmela and Ronnie Pignatelli Foundation

The Lennox Hannay Charitable Trust

Margaret McEwen Trust

Bryan Guinness Charitable Trust

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

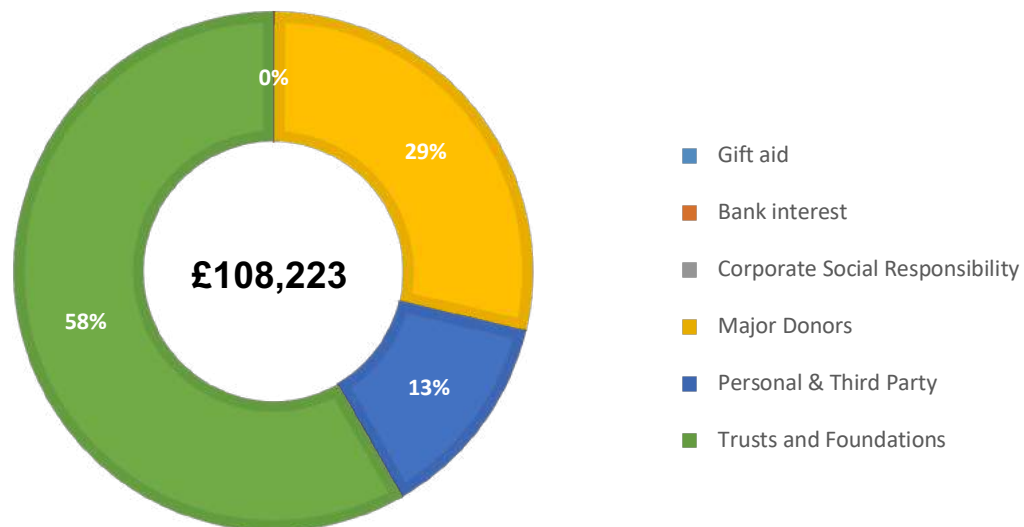
Educate for Life is committed to raising funds honestly and transparently, in line with the standards set by the Fundraising Regulator, and is committed to the Fundraising Promise. We have not received any complaints about our fundraising in the 2020/21 financial year.



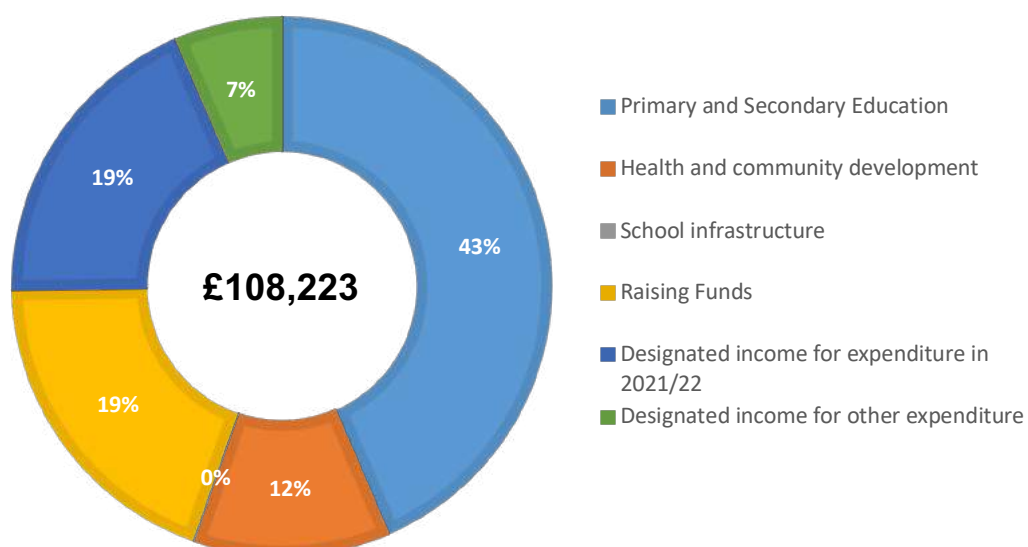
2020/21 FINANCIAL STATEMENT

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.

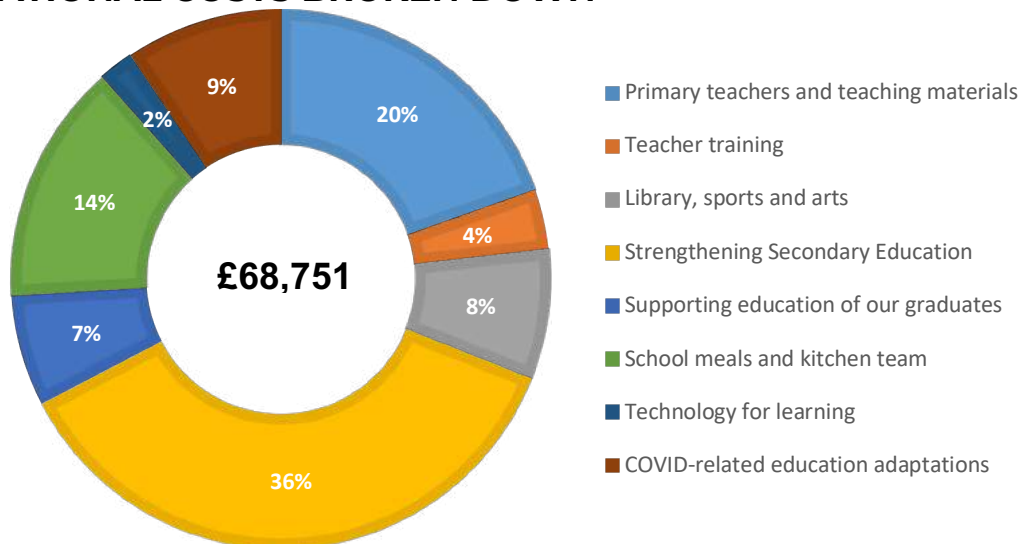
WHERE OUR FUNDS CAME FROM IN 2020/21



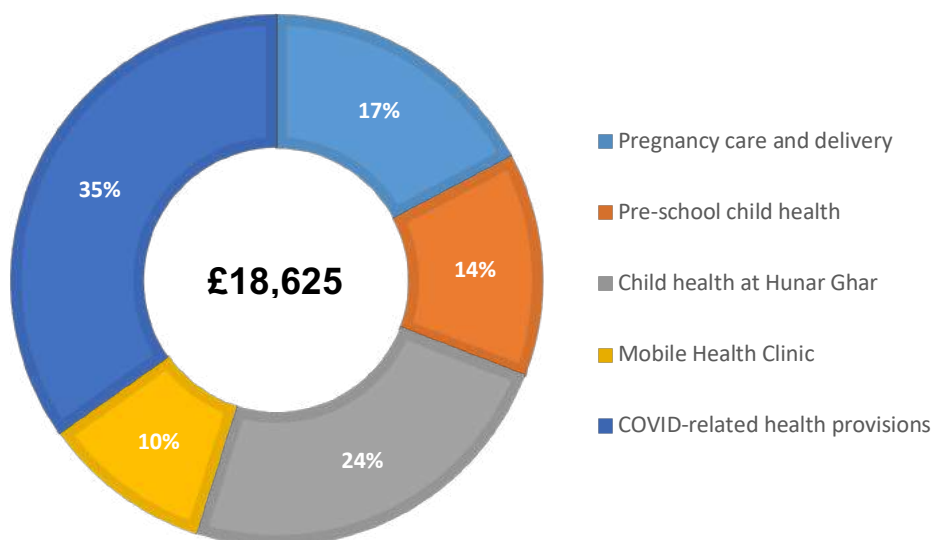
HOW WE SPENT OUR FUNDS IN 2020/21



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 accepts 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
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Cambridge,
CB1 3QR

www.educateforlife.org.uk



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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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

SUNIL 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

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

Date 9/2/2022

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 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)