



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 each other, 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

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

STUDENTS



88%



average student attendance throughout the year

64,226



meals provided to students at breakfast and lunch

DAILY
WEEKLY



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



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



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



Global Hospital & Research Centre

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

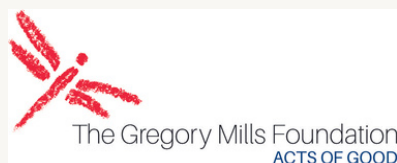


www.educateforlife.org.uk

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 Guinness Charitable Trust

Margaret McEwen Trust

The Sisi and Savita Charitable Trust

The Cuckoo Hill Trust

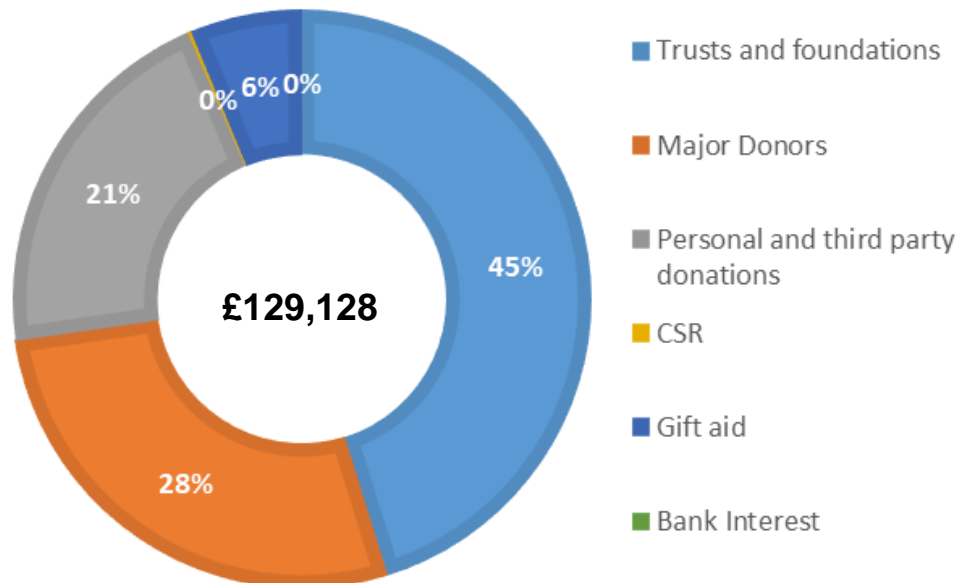
Educate for Life is committed to raising funds honestly and transparently, in line with the standards set by the Fundraising Regulator, and is committed to the Fundraising Promise. We have not received any complaints about our fundraising in the 2021/22 financial year.



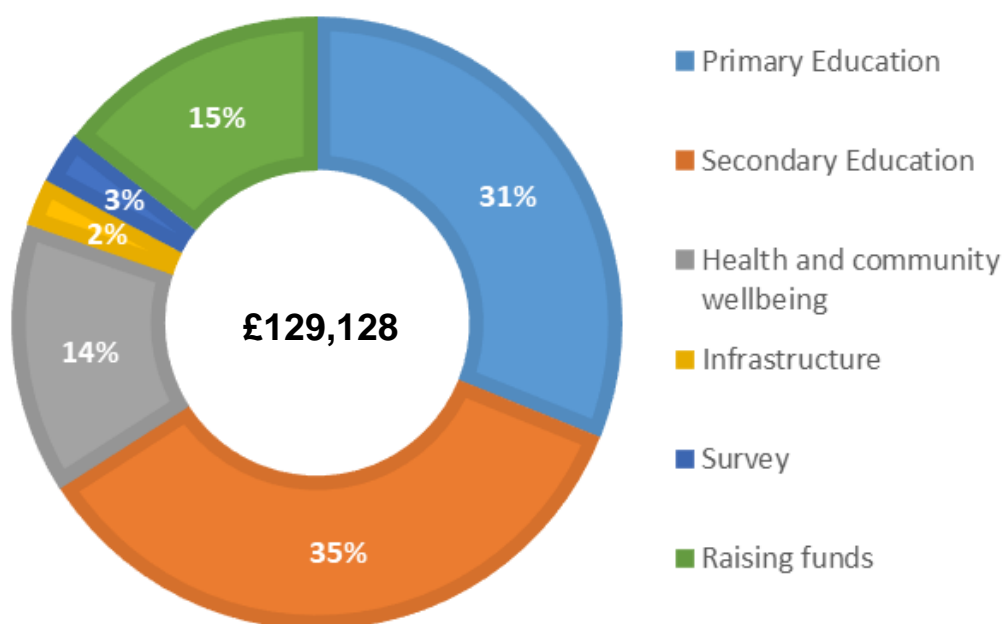
2021/22 FINANCIAL STATEMENT

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.

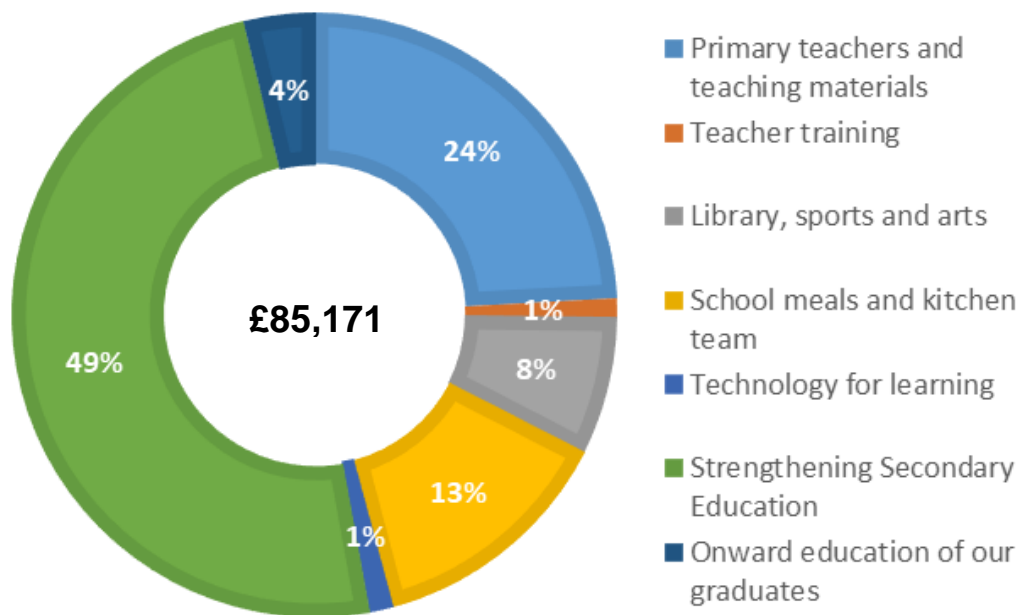
WHERE OUR FUNDS CAME FROM IN 2021/22



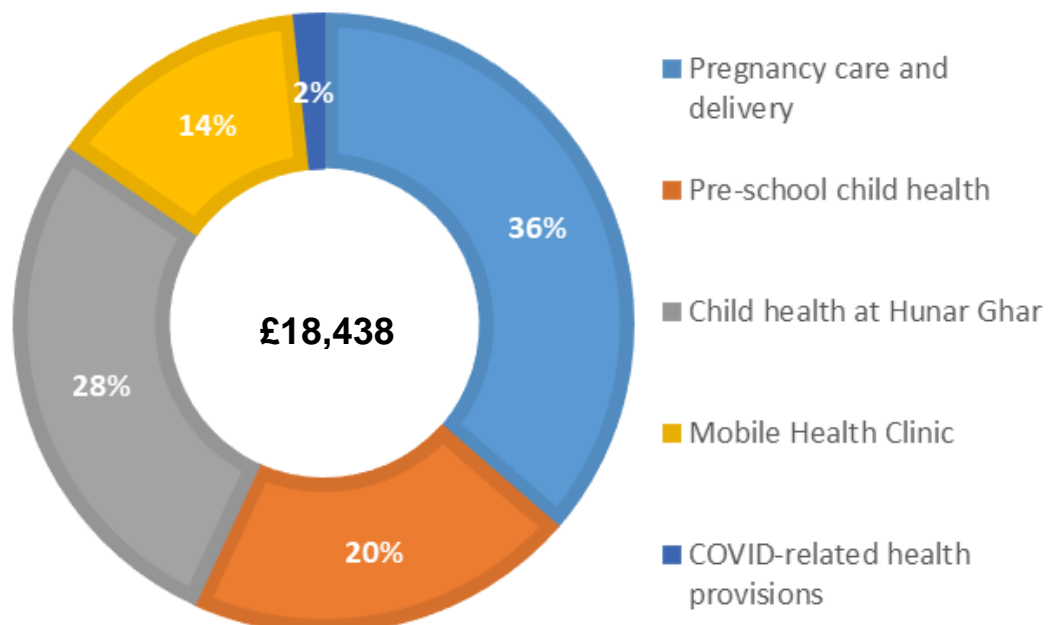
HOW WE SPENT OUR FUNDS IN 2021/22



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.



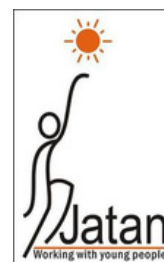
THE GLOBAL HOSPITAL AND RESEARCH CENTRE

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 accepts 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 BIMAL 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.

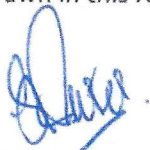
Independent examiner's statement

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

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

Date 21/9/22

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)