



# ANNUAL REPORT JULY 2022 - MARCH 2023



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





# ACKNOWLEDGEMENTS

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

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

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

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

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

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

In gratitude,

*educate for Life*

# Our Mission & Vision

Educate for Life is a UK registered charity. Our aim is to support community-led, long-term socio-economic transformation of indigenous Adivasi communities in Southern Rajasthan. We have two main areas of work:

- 1) strengthening the provision of education to improve life skills for children and young people
- 2) providing community health programmes to support healthy pregnancies and childhoods.

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



## A Rural India of Happy and Healthy Children and Young People



# KEY ACHIEVEMENTS IN 2022/23

## JULY 2022



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

## SEPTEMBER 2022



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

## NOVEMBER 2022



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

## JANUARY 2023



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

## MARCH 2023



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

## AUGUST 2022



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

## OCTOBER 2022



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

## DECEMBER 2022



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

## FEBRUARY 2023



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

# Community Health Outreach Work

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

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

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

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



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

**- Community member who attended an appointment at the mobile clinic**





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

***- Mother supported by the Safe Motherhood Programme***

# COMMUNITY HEALTH OUTREACH WORK

COMMUNITY MEMBERS BENEFITTING FROM HEALTH PROGRAMMES  
IN 2022/23

## IMPACT

110

supported through  
their pregnancies

WOMEN



79



new babies delivered  
through our Safe  
Motherhood Programme

422



pre-school children  
benefitted from our Safe  
Childhood Programme

79%



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

75%



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

12



mobile clinic visits took  
place

978



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

## PROJECT PARTNERS



Global Hospital & Research Centre

[www.educateforlife.org.uk](http://www.educateforlife.org.uk)



# Improving Secondary Education

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

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

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

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

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

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



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





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

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



# IMPROVING SECONDARY EDUCATION

SUPPORTING SECONDARY AGE STUDENTS IN 2022/23

## IMPACT

2

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



7



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

323



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

>90%



final year students passed compulsory end of secondary school exams

1



career guidance session to discuss post-secondary options with students

1



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

1



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

7



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

## PROJECT PARTNERS



[www.educateforlife.org.uk](http://www.educateforlife.org.uk)

# Supporters

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

Clockwork Foundation

Lady Ryder of Warsaw Memorial Trust

Maharashtra Foundation

Mills Foundation

Mrs F B Laurence's Charitable Trust

Pat Newman Memorial Trust

Paulson Ellis Trust

Rainford Trust

Sisi and Savita Charitable Trust

St Mary's Charity

The Allan & Nesta Ferguson Charitable Trust

The Women's India Association

Tula Trust

Ward Family Charitable Trust

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





# Governance

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

## STAFF

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

## BOARD OF TRUSTEES

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

## ADVISORS

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

# Our Partners in India

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

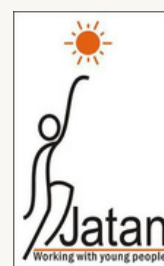
## RAJASTHAN BAL KALYAN SAMITI (RBKS)

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



## JATAN SANSTHAN

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



## KSHAMTALAYA

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





# Our Partners in India

## **AARAMBH INDIA INITIATIVE - RATI FOUNDATION**

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



## **THE GLOBAL HOSPITAL AND RESEARCH CENTRE**

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



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

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

# The Next Chapter

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

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

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

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



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



**EDUCATE FOR LIFE**  
**FINANCIAL STATEMENTS**  
**9 MONTH PERIOD ENDED 31 MARCH 2023**

**Charity Number 1114271**

**EDUCATE FOR LIFE**  
**FINANCIAL STATEMENTS**  
**9 MONTH PERIOD ENDED 31 MARCH 2023**

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**EDUCATE FOR LIFE**  
**TRUSTEES' ANNUAL REPORT**  
**9 MONTH PERIOD ENDED 31 MARCH 2023**

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

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

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

**Objectives and activities for the public benefit**

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

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

**A review of our achievements and performance**

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

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

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

Key achievements in 2022/23 include:

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

## **Financial review**

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

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

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

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

## **Structure, governance and management**

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

## **Key management personnel**

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

## **Fundraising**

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

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



## **Reference and administrative information**

### ***Registered charity name***

Educate for Life

### ***Charity registration number***

1114271

### ***Principal office***

13 Rustat Road, Cambridge, CB1 3QR

### ***Trustees***

Dr A Patel

Mr B Patel

Ms R Frost

Dr N Limaye

Ms A Roach

Ms J Ridge

Mr S Henderson (joined 8 November 2021, resigned 14 January 2023)

## Trustees' responsibilities in relation to the financial statements

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


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

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

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

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

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

Signature   
Name BIMAL PATEL  
Date 30/11/23



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

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

### Responsibilities and basis of report

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

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

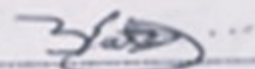
### Independent examiner's statement

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

- accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signature



Name

MR. JAYENDRA RATILAL PATEL (FCCA-Regd)

Address

7- CECIL PLACE, MITCHAM, SURREY CR4-4EH

Date

30 - NOVEMBER - 2023.

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

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

All amounts relate to continuing activities.

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

**Educate for Life**  
**Balance sheet**  
**As at 31 March 2023**

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

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

The notes following form part of these accounts.

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

Signature 

Name BIJAL PATEL

Date 30/11/23



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

**1. Statutory information**

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

**2. Accounting Policies**

***Basis of preparing the financial statements***

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

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

***Income***

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

***Expenditure***

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

***Fund structure***

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

***Short term debtors and creditors***

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

***Cash and cash equivalents***

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

***Trade and other creditors***

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

### 3. Analysis of income

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

### 4. Analysis of expenditure on raising funds

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

For support costs, see analysis in note 5.

### 5. Analysis of support costs

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

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

## 6. Analysis of charitable activities

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

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

## 7. Grantmaking

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

## 8. Independent examination

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

## 9. Staff costs

	2023 £	2022 £
Salaries and wages (including PAYE)	11,337	48,739
	<b>11,337</b>	<b>48,739</b>

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

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

## 10. Creditors

	2023 £	2022 £
PAYE tax and NIC payable	-	-
Funds returnable to donors	-	4,043
	<b>-</b>	<b>4,043</b>

## 11. Related party transactions and trustees' expenses and remuneration

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