



ANNUAL REPORT

APRIL 2023 - MARCH 2024



Contents

3	ACKNOWLEDGEMENTS
4	OUR MISSION & VISION
5	TIMELINE OF ACHIEVEMENTS IN 2021-22
6	COMMUNITY HEALTH OUTREACH WORK
9	PROJECT DIGANTH: IMPROVING SECONDARY EDUCATION
12	SUPPORTERS
13	GOVERNANCE
14	OUR PARTNERS IN INDIA
15	THE NEXT CHAPTER





ACKNOWLEDGEMENTS

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

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

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

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

In gratitude,



Our Mission & Vision

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

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

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



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

KEY ACHIEVEMENTS IN 2023/24

APRIL 2023



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

MAY 2023



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

JUNE 2023



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

SEPTEMBER 2023



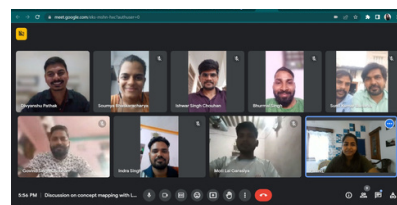
Students took newly-designed tests to determine foundational literacy and numeracy levels, to tailor teaching to the students' needs.

AUGUST 2023



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

JULY 2023



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

OCTOBER 2023



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

NOVEMBER 2023



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

DECEMBER 2023



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

MARCH 2024



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

FEBRUARY 2024



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

JANUARY 2024



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

Community Health Outreach Work

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

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

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



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

Mobile clinic patient



A story from the Safe Motherhood Programme

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

COMMUNITY HEALTH OUTREACH WORK

COMMUNITY MEMBERS BENEFITTING FROM HEALTH PROGRAMMES
IN 2023/24

IMPACT

137

supported through
their pregnancies

WOMEN



147



new babies delivered
through our Safe
Motherhood Programme

508



pre-school children
benefitted from our Safe
Childhood Programme

87%



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

76%



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

16



mobile clinic visits took
place

1,330



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

PROJECT PARTNERS



Global Hospital & Research Centre



www.educateforlife.org.uk

Improving Secondary Education

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

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

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

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



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



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

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

IMPROVING SECONDARY EDUCATION

SUPPORTING SECONDARY AGE STUDENTS IN 2023/24

IMPACT

2

understaffed government secondary schools benefitted from wide-ranging support



7



additional teachers facilitated remote and in person learning opportunities

325



students directly benefitted from contact with additional teaching staff

>77%



final year students passed compulsory end of secondary school exams

2



career guidance session to discuss post-secondary options with students

5



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

1



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

9



parent-teacher meetings conducted across both secondary schools

PROJECT PARTNERS



www.educateforlife.org.uk

Supporters

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

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

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



Governance

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

BOARD OF TRUSTEES

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

STAFF

- Jessica Whitaker, *Programme Manager*

ADVISORS

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

Our Partners in India

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

JATAN SANSTHAN

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



KSHAMTALAYA

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



THE GLOBAL HOSPITAL AND RESEARCH CENTRE

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



RATI FOUNDATION

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



The Next Chapter

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

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

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

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



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

EDUCATE FOR LIFE

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2024

EDUCATE FOR LIFE

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2024

Charity Number 1114271

EDUCATE FOR LIFE
FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2024

CONTENTS	PAGE
Trustees' annual report	3
Statement of financial activities	8
Balance sheet	9
Notes to the financial statements	10

EDUCATE FOR LIFE
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 MARCH 2024

Report of the trustees for the year ended 31 March 2024

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

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

Objectives and activities for the public benefit

The objectives of the charity are:

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

A review of our achievements and performance

Educate for Life works to ensure provision of holistic education, healthcare and community development services in under-served, remote rural communities, in southern Rajasthan, in India. Our aim is to support community-led, long-term socio-economic transformation of indigenous Adivasi communities in Southern Rajasthan. We have two main areas of work:

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

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

Key achievements in 2023/24 include:

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

Financial review

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

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

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

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

Structure, governance and management

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

Key management personnel

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

Fundraising

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

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

Reference and administrative information

Registered charity name

Educate for Life

Charity registration number

1114271

Principal office

13 Rustat Road, Cambridge, CB1 3QR

Trustees

Dr A Patel

Mr B Patel

Ms R Frost

Dr N Limaye

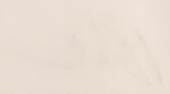
Ms A Roach

Ms J Ridge

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 ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations and the provisions of the Act. 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 records and for the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

Approved by the trustees on 12/10/2021 and signed on their behalf by:

Signature	
Name	Dr A Patel
Date	12/10/2021

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).

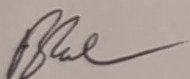
The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing 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 12/11/24 and signed on their behalf by:

Signature 
Name BISAL PATEL
Date 12/11/24

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

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

Responsibilities and basis of report

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

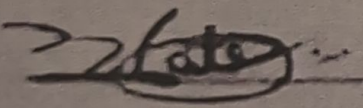
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

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

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

Signature 
Name MR JAVENDRA PATIL PATIL (FCCA-Kel)
Address 7- CECIL PLACE, MITCHAM, SURREY, CR4 4LH
Date 12 - NOVEMBER - 2024

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

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

All amounts relate to continuing activities.

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

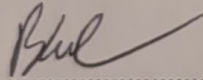
Educate for Life
Balance sheet
As at 31 March 2024

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

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

The notes following form part of these accounts.

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

Signature 

Name BRISAL PATEL

Date 12/11/24

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

1. Statutory information

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

2. Accounting Policies

Basis of preparing the financial statements

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

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

Income

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

Expenditure

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

Fund structure

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

Short term debtors and creditors

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

Cash and cash equivalents

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

Trade and other creditors

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

3. Analysis of income

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

4. Analysis of expenditure on raising funds

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

For support costs, see analysis in note 5.

5. Analysis of support costs

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

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

6. Analysis of charitable activities

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

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

7. Grantmaking

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

8. Independent examination

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

9. Staff costs

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

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

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

10. Creditors

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

11. Related party transactions and trustees' expenses and remuneration

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