



# ANNUAL REPORT

APRIL 2024 - MARCH 2025



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## ACKNOWLEDGEMENTS

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

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

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

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

In gratitude,

*educateforLife*

# Our Mission & Vision

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

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

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



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



# KEY ACHIEVEMENTS IN 2024/25

**APRIL 2024**



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

**MAY 2024**



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

**JUNE 2024**



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

**SEPTEMBER 2024**



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

**AUGUST 2024**



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

**JULY 2024**



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

**OCTOBER 2024**



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

**NOVEMBER 2024**



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

**DECEMBER 2024**



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

**MARCH 2025**



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

**FEBRUARY 2025**



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

**JANUARY 2025**



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

# Community Health Outreach Work

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

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

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



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

***- Pregnant woman in Safe Motherhood Programme***





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

# COMMUNITY HEALTH OUTREACH WORK

COMMUNITY MEMBERS BENEFITTING FROM HEALTH PROGRAMMES  
IN 2024/25

## IMPACT

109

supported through  
their pregnancies

WOMEN



100



new babies delivered  
through our Safe  
Motherhood Programme

558



pre-school children  
benefitted from our Safe  
Childhood Programme

90%



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

72%



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

73%



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

## PROJECT PARTNERS



Global Hospital & Research Centre



Natan  
Working with young people

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



# Improving Secondary Education

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

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

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

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

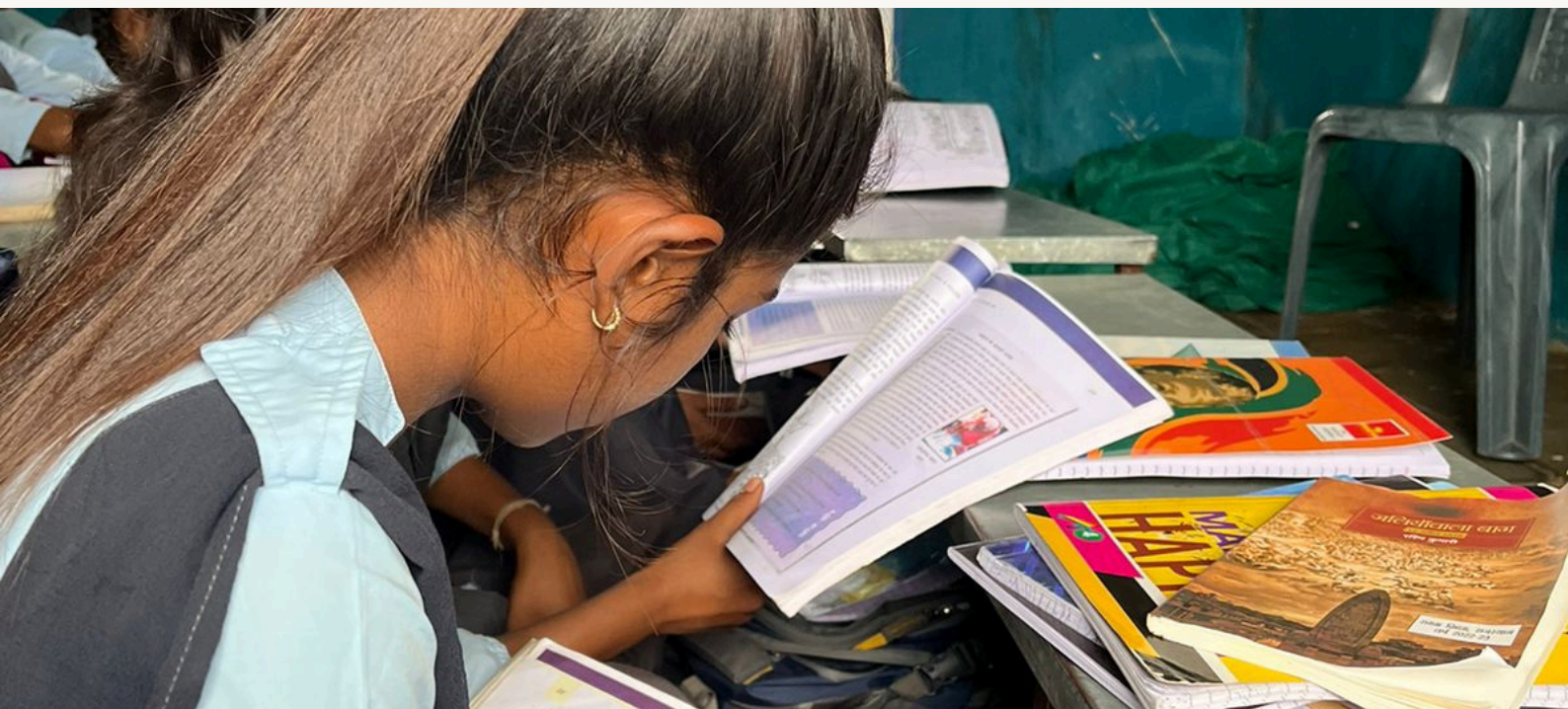
Another priority for this year was to improve **career awareness** for students, so they can make **informed decisions** about their ambitions for further education or career pathways after graduating secondary school. This is achieved through career counselling, application support, and exposure to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



***"The Diganth Team is the reason why secondary and higher secondary students are able to study."***

*— Assistant teacher, Mandwa School*





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

***“You supported my daughter like a family, I salute you with all my heart”***



# IMPROVING SECONDARY EDUCATION

SUPPORTING SECONDARY AGE STUDENTS IN 2024/25

## IMPACT

2

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



8



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

365

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

>97%



**final year students** passed compulsory end of secondary school **exams**

645



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

376



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

1



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

1



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

## PROJECT PARTNERS



[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 underserved rural communities to access education and healthcare services. Your help ensures that children growing up in these communities have happier and healthier childhoods and can reach their full potential in life.

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

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





# Governance

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

## BOARD OF TRUSTEES

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

## STAFF

- Jessica Whitaker, *Programme Manager*

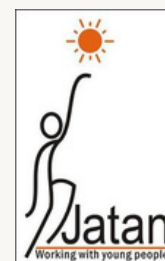


# Our Partners in India

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

## **JATAN SANSTHAN**

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



## **KSHAMTALAYA**

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



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

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



## **RATI FOUNDATION**

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





# The Next Chapter

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

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

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

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



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

**EDUCATE FOR LIFE**  
**FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2025**

**Charity Number 1114271**



**EDUCATE FOR LIFE**  
**FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2025**

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**EDUCATE FOR LIFE**  
**TRUSTEES' ANNUAL REPORT**  
**YEAR ENDED 31 MARCH 2025**

**Report of the trustees for the year ended 31 March 2025**

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

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

**Objectives and activities for the public benefit**

The objectives of the charity are:

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

**A review of our achievements and performance**

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

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

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

Key achievements in 2024/25 include:

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



## **Financial review**

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

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

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

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

## **Structure, governance and management**

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

## **Key management personnel**

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

## **Fundraising**

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

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

## **Reference and administrative information**

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

Educate for Life

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

1114271

### ***Principal office***

13 Rustat Road, Cambridge, CB1 3QR

### ***Trustees***

Dr A Patel

Mr B Patel

Ms R Frost

Dr N Limaye

Ms A Roach

Ms J Ridge

Ms I Harris (Appointed 7<sup>th</sup> January 2025)



## Trustees' responsibilities in relation to the financial statements

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


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

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

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

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

Approved by the trustees on 25<sup>th</sup> October 2025 and signed on their behalf by:

Signature 

Name Bijal Patel

Date 25<sup>th</sup> October 2025

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

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

### ***Responsibilities and basis of report***

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

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

### ***Independent examiner's statement***

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

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

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

Signature 

Name Mr Jayendra Ratilal Patel (FCCA)

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

Date 30 Sep 2025

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

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

All amounts relate to continuing activities.

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



**Educate for Life**  
**Balance sheet**  
**As at 31 March 2024**

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

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

The notes following form part of these accounts.

Approved by the trustees on 25<sup>th</sup> October 2025 and signed on their behalf by:

Signature



Name

Bijal Patel

Date

25<sup>th</sup> October 2025

## 1. Statutory information

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

## 2. Accounting Policies

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

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

### ***Income***

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

### ***Expenditure***

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

### ***Fund structure***

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

### ***Short term debtors and creditors***

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

### ***Cash and cash equivalents***

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

### ***Trade and other creditors***

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

### 3. Analysis of income

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

### 4. Analysis of expenditure on raising funds

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

For support costs, see analysis in note 5.

### 5. Analysis of support costs

	Raising funds £	Direct operational services £	Grants to Kshamtalya- Jatan £	Total £	Basis of Allocation
Communications and governance	417	417	417	<b>1,251</b>	Staff time
Finance	190	190	190	<b>570</b>	Usage
Operational	-	1,834	-	<b>1,834</b>	Usage
	<b>607</b>	<b>2,441</b>	<b>607</b>	<b>3,655</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 partner in India, Jatan Sansthan, as well as providing direct operational support through providing operational resources and providing staff and Trustee time to support operations in India.

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

## 7. Grantmaking

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

## 8. Independent examination

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

## 9. Staff costs

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Salaries and wages (including PAYE)	6,258	7,208
	<b>6,258</b>	<b>7,208</b>

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

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

## 10. Creditors

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
PAYE tax and NIC payable	-	-
Funds returnable to donors	-	-
	<b>-</b>	<b>-</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 (2024: £nil). No expenses were paid to the trustees in the year (2024: £nil)