

# Learn For Life

England & Wales · Charity number 1140052

## Details

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**Other names** WALK FOR LIFE BANGLADESH

**Status** Registered

**Legal form** Trust

**Registered** 2011-01-26

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Ivy Cottage  
Sandford  
Crediton  
EX17 4EL

**Phone** 07866697303

## Activities

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**Objects:** To raise money to be used for the purpose of the alleviation of poverty, improvement of education and improvement of health. To organize such fundraising events as will generate funds towards the above object. To work closely with other charities with similar objects to achieve these goals.

**Activities:** Supporting projects in the Global South that improve education, health or relieve poverty.

## Classification

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- **How:** Makes Grants To Organisations
- **What:** Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief
- **Who:** Children/young People, Other Charities Or Voluntary Bodies

## Geography

- **Area of benefit:** BANGLADESH
- Bangladesh
- Ethiopia
- Nepal
- Pakistan
- Zambia
- Throughout England

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-10-13	£83,232	£8,939	-	-
2023-10-13	£0	£0	-	-
2022-10-13	£0	£0	-	-
2021-10-13	£0	£0	-	-
2020-10-13	£239	£25,363	-	-

## Trustees

Name	Role	Appointed
<b>CATHERINE LOCK BSC</b>	Chair	
Anne Benson		2024-01-10
Juliet Anne Kilty		2024-07-21
Mohammad Mamun Hossen Chowdhury		2023-04-21
Nnedinma Umeokafor		2024-11-10

**Learn For Life**

England & Wales - Charity number 1140052

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# Accounts

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**Trustees' Annual Report for the period**

**From** 13/10/2023 **Period start date** **To** 12/10/2024 **Period end date**

**Charity name:** Learn For Life

**Charity registration number:** 1140052

**Objectives and Activities**

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<ul style="list-style-type: none"><li>• To raise money to be used for the purpose of the alleviation of poverty, improvement of education and improvement of health</li><li>• To organize such fundraising events as will generate funds towards the above object</li><li>• To work closely with other charities with similar objects to achieve these goals</li></ul>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	This year the charity has invested its income in a variety of projects towards its aim as set out in its Registration Deed. These include: Scholarships in Nepal Support for a deaf school in Pakistan Support of fundraising activity for our partners via a consultant in the UK
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have respected and followed the guidance of the Charity Commission in using the funds of the charity to public benefit.

**Additional information (optional)**

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	

Contribution made by volunteers	Para 1.38	
Other		

### Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	The charity has supported the projects above in a variety of ways to towards the aims within the Trust Deed. These include: Improving the physical structure of the school in Pakistan and paying for teachers' salaries Supporting the ongoing training of a doctors working in rural areas in Nepal We also supported (via a UK consultant) the fundraising abilities of some of our partners.

### Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	

Other		
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## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity has sufficient funds to invest in the projects which has decided to support in the charity board meetings. This is evidenced in the charity accounts.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The charity's aim is to hold enough to meet the next payment to the agreed projects.
Amount of reserves held	Para 1.22	£74,293
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The charity receives donations from one principal donor and a small amount of other donations from individuals.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust Deed.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	It is constituted as a charity.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are selected by interview by existing trustees. References from two un-related references are sought before the Trustee is invited to join the Board.

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

### Reference and Administrative details

Charity name	Learn For Life
Other name the charity uses	
Registered charity number	<b>1140052</b>
Charity's principal address	Ivy Cottage, Sandford, Devon EX17 4EL

**Names of the charity trustees who manage the charity**

	<b>Trustee name</b>	<b>Office (if any)</b>	<b>Dates acted if not for whole year</b>	<b>Name of person (or body) entitled to appoint trustee (if any)</b>
1	Catherine Anne Lock	Chair		
2	Karen Newbigging		10/1/24	Trust Board
3	Juliet Anne Kilty	Treasurer	21/7/24	Trust Board
4	Anne Benson		10/1/24	Trust Board
6	Muhammed Mamun Hossen Chowdhury			
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**Corporate trustees – names of the directors at the date the report was approved**

<b>Director name</b>		

**Name of trustees holding title to property belonging to the charity**

<b>Trustee name</b>	<b>Dates acted if not for whole year</b>	

**Funds held as custodian trustees on behalf of others**

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	None
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	None

**Additional information (optional)**

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
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**Name of chief executive or names of senior staff members (Optional information)**

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**Exemptions from disclosure**

Reason for non-disclosure of key personnel details

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**Other optional information**

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**Declarations**

**The trustees declare that they have approved the trustees' report above.**

**Signed on behalf of the charity's trustees**

<b>Signature(s)</b>	Catherine Anne Lock	
<b>Full name(s)</b>		
<b>Position (eg Secretary, Chair, etc)</b>	Chair	
<b>Date</b>	10/1/24	

**Registered Charity No. 1140052**

**Learn for Life**  
**Financial Statements**  
**for the year ended 13 October 2024**

**Learn for Life**  
**Financial Statements**  
**for the year ended 13 October 2024**

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**Learn for Life**

**Financial Statements  
for the year ended 13 October 2024**

**Charity Information**

<b>Trustees</b>	Catherine Lock Mohammad Chowdhury Anne Benson (appointed 10 January 2024) Karen Newbigging (appointed 10 January 2024) Juliet Kilty (appointed 21 July 2024) Nnedinma Umeokafor (appointed 10 November 2024)
<b>Registered Charity No.</b>	1140052
<b>Contact Address</b>	Ivy Cottage Sandford Crediton Devon EX17 4EL
<b>Accountant</b>	Terry Bridle FMAAT 123 Greystone Walk Cullompton Devon EX15 1GZ

**Learn for Life**  
**Financial Statements**  
**for the year ended 13 October 2024**

**Independent Examiner's Report on the Financial Statements**  
**of Learn for Life**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 13 October 2024.

**Respective responsibilities of trustees and examiner**

As the charity's trustees, 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 (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

- \* the accounting records were not kept in accordance with section 130 of the Charities Act; or
- \* the accounts did not accord with the accounting records; or
- \* the accounts did 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.



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**Terry Bridle FMAAT**  
123 Greystone Walk  
Cullompton  
Devon  
EX15 1GZ

Dated: 12th January 2025

Learn for Life

Financial Statements  
for the year ended 13 October 2024

Receipts and Payments Account

	Notes	Unrestricted funds		2024 Total funds £
		2024 General fund £	2024 Designated funds £	
<b>Incoming resources</b>				
Grants and donations	1	83,232	-	83,232
Other income	1	-	-	-
<b>Total incoming resources</b>		<u>83,232</u>	<u>-</u>	<u>83,232</u>
<b>Less: Cost of generating funds</b>				
Fundraising expenses		<u>-</u>	<u>-</u>	<u>-</u>
<b>Net incoming resources available</b>		<u>83,232</u>	<u>-</u>	<u>83,232</u>
<b>Expenditure</b>				
Direct expenditure	2	6,909	-	6,909
Administration expenses	2	2,030	-	2,030
<b>Total charitable expenditure</b>		<u>8,939</u>	<u>-</u>	<u>8,939</u>
Total resources expended		<u>8,939</u>	<u>-</u>	<u>8,939</u>
<b>Net income / (loss) for the period</b>		74,293	-	74,293
Inter-fund transfers		-	-	-
Total funds at 14 October 2023		-	-	-
<b>Total funds at 13 October 2024</b>	3	<u>74,293</u>	<u>-</u>	<u>74,293</u>

Learn for Life

Financial Statements  
for the year ended 13 October 2024

Notes to the Financial Statements

1 Incoming resources

	General fund £	Designated funds £	2024 £
<b><u>Income from grants and donations</u></b>			
General donations	189	-	189
Donation from Colin MacFarlane	83,043	-	83,043
	<u>83,232</u>	<u>-</u>	<u>83,232</u>
<b><u>Other income</u></b>			
Bank interest received	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>
<b>Total incoming resources</b>	<b><u>83,232</u></b>	<b><u>-</u></b>	<b><u>83,232</u></b>

2 Total resources expended

	Direct activities £	Fund raising £	Governance £	2024 £
<b><u>Direct expenditure</u></b>				
Scholarships	2,071	-	-	2,071
Support of schools	4,838	-	-	4,838
	<u>6,909</u>	<u>-</u>	<u>-</u>	<u>6,909</u>
<b><u>Administrative expenditure</u></b>				
Consultancy fees	2,030	-	-	2,030
	<u>2,030</u>	<u>-</u>	<u>-</u>	<u>2,030</u>
<b>Total resources expended</b>	<b><u>8,939</u></b>	<b><u>-</u></b>	<b><u>-</u></b>	<b><u>8,939</u></b>

3 Statement of movements on funds

	As at 14.10.2023 £	Income £	Expenses £	Inter-fund transfers £	As at 13.10.2024 £
<b><u>Designated funds</u></b>					
Learn for Life	-	83,232	(8,939)	-	74,293
	<u>-</u>	<u>83,232</u>	<u>(8,939)</u>	<u>-</u>	<u>74,293</u>
<b>General / Administrative fund</b>	-	-	-	-	-
<b>Total Funds</b>	<b><u>-</u></b>	<b><u>83,232</u></b>	<b><u>(8,939)</u></b>	<b><u>-</u></b>	<b><u>74,293</u></b>