

FOR LIFE TRUST

England & Wales · Charity number 1143950

Details

Other names	FOR LIFE
Status	Registered
Legal form	Charitable company
Company number	07607850
Registered	2011-09-23
Register	View on the Charity Commission register

Contact

Address	For Life Trust COURTESY OF Safe Child Thailand The Brew Eagle House 163 City Road London EC1V 1NR
Phone	02031765254
Email	info@forlifethailand.org
Website	www.4lifethailand.org

Activities

Objects: THE OBJECTS OF THE CHARITY ARE: 1.TO PROMOTE AND PROTECT THE PHYSICAL AND MENTAL HEALTH OF DISABLED AND ABANDONED CHILDREN AND THEIR CARERS AND FAMILIES IN ASIA THROUGH THE PROVISION OF FINANCIAL ASSISTANCE, SUPPORT, EDUCATION AND PRACTICAL ADVICE; 2. TO ADVANCE THE EDUCATION OF THE GENERAL PUBLIC IN AREAS RELATING TO DISABLED AND ABANDONED CHILDREN IN ASIA; AND 3. TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF FAITH SET OUT IN SCHEDULE 2 TO THESE ARTICLES.

Activities: 1. Raising funds to support and advance the work of our partner charity in Thailand (CCD, Registered Thai Foundation). 2. Recruiting, screening and training skilled volunteers and professional interns on behalf of CCD. 3. Raising publicawareness of the needs of children with disabilities in Thailand.

Classification

- **How:** Makes Grants To Organisations, Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Children/young People, People With Disabilities, Other Charities Or Voluntary Bodies

Geography

- Thailand
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£83,014	£101,154	-	-
2024-04-30	£96,333	£80,419	-	-
2023-04-30	£96,215	£98,153	-	-
2022-04-30	£93,679	£97,118	-	-
2021-04-30	£133,502	£130,026	-	-

Trustees

Name	Role	Appointed
MARK PATTERSON		2025-09-01
Simon Landy		2025-09-01
Stephan Buckley		2025-09-01

FOR LIFE TRUST

England & Wales - Charity number 1143950

Accounts



FOR LIFE TRUST

(A Charitable Company Limited by Guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR YEAR ENDED

31st August 2025

For Life Trust is a Charitable Company Limited by Guarantee

Registered Company Number: 07607850

Registered with the Charity Commission for England & Wales

Registered Charity Number: 1143950

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REFERENCE AND ADMINISTRATION DETAILS

Charity Number:	1143950
Company Number:	07607850
Registered Office:	Until 31 August 2025: Stanley Halls 12 South Norwood Hill London SE25 6AB From 01 September 2025: % Safe Child Thailand Eagle House 163 City Road London EC1V 1NR
Trustees:	Mrs Lydia George (Chair) Ms Justine Clifford Mrs Christine Bryan Mr Patrick Daly Mr Robert Whitelaw Mrs Julia Whitehorn Ms Charlotte Drury
Managing Director:	N/A
Independent Examiner:	CounterCulture 23 St Leonards Road Bexhill-on-Sea East Sussex TN40 1HH
Bankers:	The Co-operative Bank P.O. Box 250 Delf House Southway Skelmersdale WN8 6WT
Insurance Provider:	Aviva Insurance Limited

TRUSTEES' REPORT

FOR THE YEAR ENDED 31st AUGUST 2025

The Trustees present their annual report together with the financial statements of For Life Trust for the period from 1 May 2024 to 31st August 2025. This report and financial statements are prepared for a longer 16 month period, ended 31st August 2025 because For Life Thailand merged into Safe Child Thailand on 1st September 2025. It was agreed a final 16 month 'winding up' report was the most appropriate report. Therefore, the comparative amounts are presented in the financial statements (including the related notes) are not entirely comparable.

The Trustees confirm that the Annual Report and financial statements of the company comply with the current statutory requirements, the requirements of the company's Articles of Association and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

STRUCTURE, GOVERNANCE AND MANAGEMENT

GOVERNING DOCUMENT

The company is constituted under Articles of Association dated 10th April 2011. For Life Trust ('For Life', 'For Life Thailand') incorporated from the original charity For Life (Registered Charity Number 1104291) on 1st February 2012. The Official Transfer document was signed 28th January 2012 and came into effect after close of business on 31st January 2012 when all monies, IP rights and policies were transferred across from the unincorporated Charity Number 1104291. The unincorporated charity was dissolved in February 2025.

APPOINTMENT OF DIRECTORS/TRUSTEES

The Directors of the company are also charity Trustees for the purposes of charity law. Under the Articles of Association, the minimum number of trustees is five and the maximum is seven. The Board of Trustees decide on the appointment of new trustees.

POLICIES FOR THE INDUCTION AND TRAINING OF NEW TRUSTEES

Trustees are appointed subject to a satisfactory DBS (background) check and receipt of satisfactory references. New Trustees are encouraged to read the Charity Commission guide 'the Essential Trustee.'

No new trustees or staff were added during this reporting period as decisions were being made to merge into Safe Child Thailand.

ORGANISATIONAL STRUCTURE

The Board of Trustees meet three to four times per year and are responsible for the strategic direction and policy of the Trust. The Finance Sub-Committee met to review finance reports and make decisions about how much money to send to CCD. Any matter requiring a vote will always go to the full Board of Trustees.

RELATIONSHIPS WITH RELATED PARTIES

For Life has no contractual relationships with related parties. The Trust has a close working relationship with their partner charity (CCD) in Thailand. An MOU outlining the roles and responsibilities of each party is in place but a review of this MOU is needed.

RISK MANAGEMENT

For Life uses a Risk Register to actively monitor and manage its risks. The main risks to the Trust are a shortfall in funding, an allegation of improper fundraising methods (i.e. in violation of data protection laws), an allegation of inappropriate behaviour by CCD, or and an allegation of inappropriate behaviour by a volunteer representing For Life.

To mitigate the risk of a shortfall in funding, the Trustees regularly monitor the Trust's financial situation, oversee a fundraising strategy, and have a Reserves Policy in place.

To mitigate safeguarding risks, all staff and Trustees are screened before they go to the projects in Thailand. A compulsory DBS (background) check is carried out on all Trustees or staff who will come into contact with children and/or vulnerable adults during their work with or representing For Life.

A Safeguarding Policy is in place to protect minors and vulnerable adults with whom For Life staff and Trustees have contact.

For Life is registered with the Fundraising Regulator and are compliant with regulations and guidelines set out by the Regulator, the Charity Commission and the Institute of Fundraising.

For Life follows up-to-date guidelines on data use and data protection and are GDPR compliant.

The Managing Director of For Life stepped down on 30/5/2023 and the charity has had no staff leadership since then except a part-time Operations Co-Ordinator. In April 2024, the trustees began discussions about partnering with Safe Child Thailand (SCT), a charity with similar objectives to support children in Thailand, and who have an existing relationship with both CCD and For Life Thailand. A thorough due diligence assessment was carried out to ensure a merger/partnership with SCT is in the best interests of FLT and will protect and further the objectives of FLT. The Heads of Terms was signed on 12th March 2025 and the final transfer agreement was signed on 29th August 2025 with the transfer to come into effect 01 September 2025.

PUBLIC BENEFIT

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in determining For Life's activities; detail of this activity is provided below.

LETTER TO DONORS TO EXPLAIN THE MERGER INTO SAFE CHILD THAILAND AND EXPRESS THANKS

Hello friends,

8th October 2025

We are writing to let you know about some exciting changes that are happening with For Life and CCD. As a valued donor and supporter, we wanted to write to you personally to explain what these changes are and why we are doing them.

For the last two years, we have been operating For Life without a paid member of staff. This means that the Trustees have been sharing the administration and communications in a voluntary capacity around their paid jobs and other commitments. This has not been easy, but the good news is that we have been sending more of your donations directly to CCD because our overheads have been very small. We have sent £275,000 to CCD over the last five years, thanks to your generosity and the hard work and commitment of the For Life Trustees. That is roughly 12 million Thai Baht, which is a transformational amount for CCD!

However, long term we know that it is not sustainable to keep For Life running entirely on volunteers, and in time things will run down. As such, we have been seeking a good long-term solution. Through a careful process, much thought and research, I am glad to announce that For Life Thailand has now merged with [Safe Child Thailand](#) (registered charity 1085407), an organisation with similar values, which already supports many projects in Thailand – including CCD. Safe Child Thailand will now take over the administration of donations to CCD, continuing to send your funds over to support their vital work with children with disabilities and reporting back to you on the impact of your donations.

Safe Child Thailand is already a partner charity with CCD and been involved with them for nearly 10 years through Charlie Drury, who first came to For Life in 2010 as a volunteer and worked with us and CCD since then. She is now the CEO of Safe Child Thailand and has a strong relationship with CCD and Khun Wasan and his family, and deep commitment to see CCD thrive.

In 2004, Lydia & Henry George and James & Esther Treasure founded For Life with a huge heart and massive vision. As many of you know, it followed an extraordinary chain of events in 2003, when Lydia won £16,000 on 'Who Wants to Be a Millionaire?' and gave all the money to CCD. What an incredible journey the last 22 years have been, and we are deeply moved and amazed by the generosity of the friends who have supported CCD through For Life.

Thank you so much for putting your trust in us for all this time. It has truly been one of the honours and privileges of our lives, to work with CCD and to run For Life. We ask now that you put that trust in Safe Child Thailand who have a proven record and shown their dedication to Thailand and to CCD.

Lastly, we want to thank you for your generosity, compassion and encouragement over the last two and a half decades. Wasan and Chariya are thrilled to learn about the merger and are in full support.

With much love, deep gratitude and affection,

Lydia George



Charlie Drury



FINANCIAL OVERSIGHT

RESERVES POLICY

A 'winding up' budget was agreed by the For Life trustees to include legal costs of the merger, communication costs for writing to donors and insurance costs. The remaining balance of For Life donor funds was transferred to CCD dated August 2025.

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees (who are also the Directors of For Life Trust for the purposes of company law) 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).

Company law 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 charitable company. The financial statements and reports demonstrate incoming resources, application of resources, income and expenditure 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 Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures 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 Companies Act 2006. They are also responsible for safeguarding the assets of the charity, hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees, on 24/03/2026 and signed on their behalf by:



Lydia George
Chair of Trust

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF FOR LIFE TRUST

I report to the trustees on my examination of the financial statements of For Life Trust for the period ended 31st August 2025.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

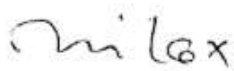
Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 386 of the Companies Act 2006.
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 financial statements to be reached.



Tom Wilcox
Counterculture Partnership LLP
23 St Leonards Road
Bexhill-on-Sea
East Sussex
TN40 1HH

Date: 14 April 2026

**FOR LIFE TRUST
ANNUAL ACCOUNTS
YEAR ENDING 31 AUGUST 2025**

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BALANCE SHEET

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
	Note				
CURRENT ASSETS					
Stocks		-	-	-	-
Debtors	5	2,755	-	2,755	2,794
Investments			-	-	-
Cash at bank and in hand	7	28,741	-	28,741	87,749
TOTAL CURRENT ASSETS		31,496	-	31,496	90,543
CREDITORS: amounts falling due within one year	6	(26,920)	-	(26,920)	(67,902)
NET CURRENT ASSETS		4,576	-	4,576	22,640
FUNDS OF THE CHARITY					
Restricted funds		-	-	-	-
Unrestricted funds		4,576	-	4,576	22,640
TOTAL FUNDS		4,576	-	4,576	22,640

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the period ended 31 August 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on 30th March 2026



Lydia George
Chair of Trustees

STATEMENT OF FINANCIAL AFFAIRS

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
	Note				
INCOME FROM	2				
Donations and legacies	2.1	80,894	1,440	82,334	95,689
Charitable activities	2.2	-	-	-	-
Investments	2.3	-	-	-	-
Other	2.4	680	-	680	644
TOTAL INCOME		81,574	1,440	83,014	96,333
EXPENDITURE ON:					
Raising funds	3.1	3,333	-	3,333	6,381
Charitable activities	3.2	86,021	2,064	88,085	71,935
Governance	3.3	9,735	-	9,735	2,103
TOTAL EXPENDITURE		99,089	2,064	101,154	80,419
NET MOVEMENT IN FUNDS		(17,515)	(624)	(18,140)	15,914
RECONCILIATION OF FUNDS:					
Total funds brought forward		22,016	624	22,640	6,726
TOTAL FUNDS CARRIED FORWARD		4,500	0	4,500	22,640

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 AUGUST 2025

NOTE 1: ACCOUNTING POLICIES

1.1 Basis of preparation

This report and financial statements are prepared for a longer 16 month period, ending 31st August 2025 because For Life Thailand merged into Safe Child Thailand on 1st September 2025. It was agreed a final 16 month 'winding up' report was the most appropriate report. Therefore, the comparative amounts are presented in the financial statements (including the related notes) are not entirely comparable.

The financial statements have been prepared in accordance with 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) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

For Life Trust meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 Company status

The company is limited by guarantee. The members of the company are the trustees. In the event of the company being wound up, the liability in respect of the guarantee is £1 per member of the company.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund.

1.4 Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has

been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities are costs incurred on the company's operations, including support costs. These costs are to fund activities which directly further the charity's aims and objectives.

1.6 Pensions

The company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

1.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount incurred net of any trade discounts due.

1.8 Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.9 Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.10 Financial instruments

The company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

NOTES TO THE ACCOUNTS

NOTE 2: INCOME

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
2.1 DONATIONS & LEGACIES				
Donations and gifts	64,873	1,440	66,313	62,423
Gift Aid	9,221	-	9,221	7,467
Legacies	-	-	-	21,000
Grants	6,800	-	6,800	4,800
Subscriptions and sponsorship donations	-	-	-	-
Donated goods, facilities and services	-	-	-	-
Other	-	-	-	-
TOTAL DONATIONS & LEGACIES	80,894	1,440	82,334	95,689
	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
2.2 CHARITABLE ACTIVITIES				
Charity product sales	-	-	-	-
Other	-	-	-	-
TOTAL CHARITABLE ACTIVITIES	-	-	-	-
	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
2.3 INVESTMENT INCOME				
Bank interest received	680	-	680	644

TOTAL INVESTMENT INCOME	680	-	680	<i>644</i>
	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
2.4 OTHER INCOME				
Job Retention Scheme	-	-	-	-
Other	-	-	-	-
TOTAL OTHER INCOME	-	-	-	-

NOTES TO THE ACCOUNTS

NOTE 3: EXPENDITURE

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
3.1 RAISING FUNDS				
Promotion/Publicity	-	-	-	-
Fundraising	552	-	552	212
Staff Costs	1,732	-	1,732	5,267
Support Costs	1,049	-	1,049	902
Other	-	-	-	-
TOTAL EXPENDITURE ON RAISING FUNDS	3,333	-	3,333	6,381

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
3.2 CHARITABLE ACTIVITIES				
Direct project funding (Thailand)	83,795.76	2,064	85,860	67,000
Volunteer screening & training	-	-	-	-
Advocacy	-	-	-	-
Monitoring & Evaluation	-	-	-	-
Staff Costs	1,386	-	1,386	4,214
Support Costs	840	-	840	721
Other	-	-	-	-
TOTAL EXPENDITURE ON CHARITABLE ACTIVITIES	86,021	2,064	88,085	71,935

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
3.3 GOVERNANCE COSTS				
Legal fees (merger)	5,400	-	5,400	-
Insurance	367	-	367	470

Trustees expenses	150	-	150	145
Financial services	3	-	3	242
Staff Costs	3,162	-	3,162	1,053
Support Costs	210	-	210	180
Other	443	-	443	13
TOTAL GOVERNANCE	9,735	-	9,735	2,103
	99,089	2,064	101,154	80,419

3.4 STAFF COSTS

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Salaries and Wages	3,421	-	3,421	9,085
Tax / NI	-	-	-	1,210
Pension contributions	-	-	-	231
Payroll	-	-	-	-
Other	42	-	42	8
TOTAL STAFF COSTS	3,464	-	3,464	10,534

3.5 STAFF MEMBERS

No.	2025	2024
	0.3	0.3

NOTES TO THE ACCOUNTS

NOTE 5: DEBTORS

	Total funds 2025 £	Total funds 2024 £
5.1 DEBTORS		

Trade debtors	2755	2605
Prepayments and accrued income		189
Other debtors	-	-
TOTAL DEBTORS	2,755	2,794

NOTES TO THE ACCOUNTS

NOTE 6: CREDITORS

Amounts falling due within one year

	Total funds 2025	<i>Total funds 2024</i>
CREDITORS: Amounts falling due within one year	£	£
Accruals for grants payable	(25,000)	(67,220)
Bank loans and overdrafts	-	-
Trade Creditors		(682)
Accruals and deferred income	(1,920)	-
Taxation and social security	-	-
Other creditors	-	-
TOTAL CREDITORS	(26,920)	(67,902)

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NOTES TO THE ACCOUNTS

NOTE 7: CASH AT BANK

	Total funds	<i>Total funds</i>
	2025	<i>2024</i>
CASH AT BANK AND IN HAND	£	<i>£</i>
Short term cash investments	-	-
Short term deposits	-	-
Cash at bank and in hand	28,741	87,749
TOTAL CASH AT BANK AND IN HAND	28,741	<i>87,749</i>

NOTE 8: RESTRICTED FUNDS

8.1 MOVEMENT IN FUNDS

Fund name	Fund balance brought forward	Income	Expenditure	Transfers	Gains & Losses	Fund balances carried forward
CCD General	624	0	-624	-	-	0
Child "J"	-	320	-320	-	-	-
Rainbow House Salaries	-	160	-160	-	-	-
Toys for day care	-	960	-960	-	-	-

8.2 FUND DESCRIPTION

CCD General: Funds restricted to CCD for their allocation, based on current need.

Child "J": Funds for the care of a specific child living at CCD.

Rainbow House Salaries: Funds for payment of staff working at Rainbow House.

Toys for Day Care: Funds for toys and play equipment at the daycare centre and nursery.

ANALYSIS OF NET ASSETS

	Unrestrict ed funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Unrestrict ed funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
TOTAL CURRENT ASSETS	31,496	-	31,496	89,918	624	90,543
TOTAL CURRENT LIABILITIES	(26,920)	-	(26,920)	(67,902)	-	(67,902)
NET CURRENT ASSETS	4,576	-	4,576	22,016	624	22,640

NOTE 9: ADDITIONAL NOTES

9.1 TRUSTEE REMUNERATION AND BENEFITS

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

9.2 RELATED PARTY TRANSACTIONS

There were no disclosable related party transactions during the year.

FOR LIFE TRUST

England & Wales - Charity number 1143950

Accounts



FOR LIFE TRUST

(A Charitable Company Limited by Guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

**FOR YEAR ENDED
30 APRIL 2024**

For Life Trust is a Charitable Company Limited by Guarantee

Registered Company Number: 07607850

Registered with the Charity Commission for England & Wales

Registered Charity Number: 1143950

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REFERENCE AND ADMINISTRATION DETAILS

Charity Number:	1143950
Company Number:	07607850
Registered Office:	Stanley Halls 12 South Norwood Hill London SE25 6AB
Trustees:	Mrs Lydia George (Chair) Ms Justine Clifford Mrs Christine Bryan Mr Patrick Daly Mr Robert Whitelaw Mrs Julia Whitehorn Ms Charlotte Drury (appointed 31/05/2023)
Independent Examiner:	Counterculture Partnership LLP Bank Chambers Main Street Hawes North Yorkshire DL8 3QL
Bankers:	The Co-operative Bank P.O. Box 250 Delf House Southway Skelmersdale WN8 6WT
Insurance Provider:	Zurich Insurance The Zurich Centre 3000 Parkway Whiteley Fareham Hampshire PO15 7JZ

TRUSTEES' REPORT

FOR THE YEAR ENDED 30 APRIL 2024

The Trustees present their annual report together with the financial statements of For Life Trust for the period from 1 May 2023 to 30 April 2024. The Trustees confirm that the Annual Report and financial statements of the company comply with the current statutory requirements, the requirements of the company's Articles of Association and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

STRUCTURE, GOVERNANCE AND MANAGEMENT

GOVERNING DOCUMENT

The company is constituted under Articles of Association dated 10th April 2011. For Life Trust ('For Life', 'For Life Thailand') incorporated from the original charity For Life (Registered Charity Number 1104291) on 1st February 2012. The Official Transfer document was signed 28th January 2012 and came into effect after close of business on 31st January 2012 when all monies, IP rights and policies were transferred across from the unincorporated Charity Number 1104291. As of 13th February 2025, the unincorporated charity is dissolved and removed from the Charity Commission register.

APPOINTMENT OF DIRECTORS/TRUSTEES

The Directors of the company are also charity Trustees for the purposes of charity law. Under the Articles of Association, the minimum number of trustees is five and the maximum is seven. The Board of Trustees decide on the appointment of new trustees.

In this period, Charlotte Drury was appointed as a trustee. Charlotte Drury handed in her resignation as managing director in March 2023 (before the end of this financial year dated 30/4/2023). At the AGM on 25/04/2023 it was voted that Charlotte would be appointed as a Trustee on the termination of her contract on 30th May 2023.

POLICIES FOR THE INDUCTION AND TRAINING OF NEW TRUSTEES

Prospective trustees are interviewed by a group from the Board of Trustees and briefed about the work For Life Thailand does. Trustees are appointed subject to a satisfactory DBS (background) check and receipt of satisfactory references. Following their appointment, they are encouraged to visit the projects in Thailand to gain personal experience of the work we are doing and the issues we engage with. New Trustees are encouraged to read the Charity Commission guide 'the Essential Trustee.'

ORGANISATIONAL STRUCTURE

The Board of Trustees meet three to four times per year and are responsible for the strategic direction and policy of the Trust. During this reporting period, there was no Managing Director but we continued to have a part time Operations Co-Ordinator to help process donations. The Finance Sub-Committee met to review finance reports and make decisions about how much money to send to CCD. Any matter requiring a vote will always go to the full Board of Trustees.

RELATIONSHIPS WITH RELATED PARTIES

For Life has no contractual relationships with related parties. The Trust has a close working relationship with their partner charity (CCD) in Thailand. An MOU outlining the roles and responsibilities of each party is in place. A review of this MOU is needed.

RISK MANAGEMENT

For Life uses a Risk Register to actively monitor and manage its risks. The main risks to the Trust are: a shortfall in funding; an allegation of improper fundraising methods (i.e. in violation of data protection laws); an allegation of inappropriate behaviour by a partner in Thailand; or an allegation of inappropriate behaviour by a volunteer/staff member representing For Life.

To mitigate the risk of a shortfall in funding, the Trustees regularly monitor the Trust's financial situation, oversee a fundraising strategy, and have a Reserves Policy in place.

To mitigate safeguarding risks, all staff, volunteers and Trustees are screened before they go to the projects in Thailand. A compulsory DBS (background) check is carried out on all Trustees, staff and volunteers who will encounter children and/or vulnerable adults during their work with or representing For Life. All representatives of For Life receive training on the charity's Code of Conduct, Safeguarding Policies and Procedures, working within the Thai context and correct use of media and data.

A Safeguarding Policy is in place to protect minors and vulnerable adults with whom For Life staff and Trustees have contact.

For Life is registered with the Fundraising Regulator and are compliant with regulations and guidelines set out by the Regulator, the Charity Commission and the Institute of Fundraising.

For Life follows up-to-date guidelines on data use and data protection and are GDPR compliant.

The Managing Director of For Life stepped down on 30/5/2023. The trustee board agreed to scale down operations for 1 year and divide tasks up between the Trustees and continue without a Managing Director. In April 2024 discussions began about partnering with Safe Child Thailand (SCT) (FLT), a charity with similar objectives to support children in Thailand, and who have an existing relationship with both CCD and For Life Thailand. The possibility of merging FLT into Safe Child Thailand for the purposes of administrative and financial support is currently being carefully considered. For Life Trustees will carry out a thorough assessment to ensure a merger/partnership with SCT is in the best interests of FLT and will protect and further the objectives of FLT.

PUBLIC BENEFIT

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in determining For Life's activities; detail of this activity is provided below.

OBJECTIVES AND ACTIVITIES

AIMS OF THE CHARITY

For Life's objectives, as set out in its Articles of Association, are:

- to promote and protect the physical and mental health of disabled and abandoned children and their carers and families in Asia
- to advance the education of the general public in areas relating to disability, care systems, family welfare and rights of children in Asia.
- This is achieved through the provision of financial assistance, support, education and practical advice in Asia, as well as through advocacy campaigns in the UK.

For Life achieves its mission by partnering with the Christian Care Foundation for Children with Disabilities (CCD) - a Thai registered NGO established in 1997. CCD's projects include a purpose-built residential home (Rainbow House), day-care centres within Government-run institutions, and community-based rehabilitation projects (CBR) to prevent the unnecessary institutionalisation of disabled children. CCD is also working with young adults to develop vocational training, financial independence and full integration into society.

For Life's core activities are:

1. FUNDRAISING

To provide financial aid for disabled and abandoned children in Thailand by raising funds from UK individuals, groups, companies and charitable trusts.

2. ADVOCACY

To raise awareness for the issues facing disabled children in Thailand and to educate the general public in the UK about disability in Thailand, deinstitutionalisation, and disability rights.

3. VOLUNTEER MANAGEMENT

To screen and train volunteers from the UK and Europe on behalf of CCD, to ensure that they are suitable for working with children and vulnerable adults, and to prepare them for living and working within the CCD context and Thai culture.

As the Managing Director of FLT stepped down on 30/5/2023, the decision was made to scale down the administrative team of FLT for one year. This means that no volunteers were recruited, screened or trained on behalf of CCD during the financial year 1st May 2023 to 30th April 2024. Prospective volunteers from the UK and Europe are encouraged to apply directly to CCD for screening, interview and training. At present there are no plans to reinstate the Volunteer Management activities of For Life.

ACTIVITIES IN 2023/2024

FINANCIAL REVIEW

During this year For Life's overall income was £96,333 compared with £95,215 in 2023. Expenditure was £80,419, compared to £98,153 in 2023. The net movement in funds was £15,914, with £22,640 brought forward into 2024/2025.

PROGRAMME DELIVERY

During this year For Life sent grants to Thailand that supported project work with hundreds of children, young people and families in Thailand. For Life's support reached beneficiaries in two provinces in Thailand: Nonthaburi and Pathum Thani.

For Life's income was slightly up from 2023, which is very encouraging given the 'cost of living crisis' and financial recovery post-Covid-19. Financial controls assure funds are allocated/spent on the restricted items and activities in accordance with the Charity Commission regulations. An annual report is produced by CCD each year showing their audited expenditure figures. As For Life's UK expenditure for 2023-2024 was significantly lower, the trustees were able to send considerably more to Thailand than in the previous year.

For Life sent grants totalling £67,000 to Thailand (70% of For Life's annual income) with a specific grant of £20,000 towards capacity building and project growth in Thailand. This is a significant increase (63%) on the previous year's grants to Thailand. This is thanks to the For Life Trustees deciding to scale down the administrative side of For Life and not appoint a new Managing Director after Charlotte Drury resigned. The trustees divided up the critical operations of the Managing Director between themselves in a voluntary capacity, and this meant that more money was able to be transferred to Thailand and benefitted the disabled children in Thailand. The trustees are pleased that significantly more money was sent to the projects thanks to the voluntary efforts of the FLT board of trustees.

FUNDRAISING & ADVOCACY

For Life's core funding comes from individual givers, fundraisers, small Trusts and businesses. Despite the economic challenges of the current climate, and with less opportunities for fundraising with no Managing Director in place, the donations and gifts increased to £96,333 in 2024 compared with £95,215 in 2023.

For Life received a small unrestricted grant of £4,800 in this financial year, as well as legacy gifts totalling £21,000. All of this has contributed to For Life's increased income during this year.

For Life's Thai restaurant campaign continues to grow, although with no pro-active Managing Director in place, the board is mindful that these relationships might diminish. Another reason to consider merging into Safe Child Thailand, is because they could better develop this income stream.

VOLUNTEER MANAGEMENT

Owing to the after-effects of the Covid-19 pandemic, volunteer numbers have been extremely low since 2020. Because of cultural shifts in the impact of volunteering, plus a down-scaling in For Life operations from June 2023, For Life took a break from Volunteer management and have pointed all volunteers to CCD directly. This will continue into the near future. For Life remains a member of the Thirty-one Eight (CPPAS) Disclosure Barring Service.

FINANCIAL OVERSIGHT

GOING CONCERN

The Trustees have made appropriate enquiries and have a reasonable expectation that the charity has adequate resources to continue operational existence for the foreseeable future. The Trustees continue to adopt the going concern basis in preparing the financial statements.

RESERVES POLICY

Following the resignation of the Managing Director, and decision to scale down for 1 year, the reserves policy was reviewed and minimal running costs were set aside. As the charity is not currently paying rent, and only 1 day per week salary for an Operations Co-Ordinator, the 4 months running costs reserve amount has significantly reduced.

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees (who are also the Directors of For Life Trust for the purposes of company law) 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).

Company law 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 charitable company. The financial statements and reports demonstrate incoming resources, application of resources, income and expenditure 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 Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures 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 Companies Act 2006. They are also responsible for safeguarding the assets of the charity, hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees, on 28/02/2025 and signed on their behalf by:



Lydia George
Chair of Trustees

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF FOR LIFE TRUST

I report to the trustees on my examination of the financial statements of For Life Trust for the year ended 30 April 2024.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

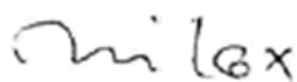
Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 386 of the Companies Act 2006.
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 financial statements to be reached.



Tom Wilcox
Counterculture Partnership LLP
Bank Chambers
Main Street
Hawes
North Yorkshire
DL8 3QL
Date: 24 March 2025

**FOR LIFE TRUST
ANNUAL ACCOUNTS
YEAR ENDING 30 APRIL 2024**

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BALANCE SHEET

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
CURRENT ASSETS:	Note				
Stocks		-	-	-	-
Debtors	5	2,794	-	2,794	1,651
Investments			-	-	-
Cash at bank and in hand	7	87,749	-	87,749	6,246
TOTAL CURRENT ASSETS		90,543	-	90,543	7,897
CREDITORS:					
<i>amounts due within 1 year</i>	6	(67,902)	-	(67,902)	(1,171)
NET CURRENT ASSETS		22,640	-	22,640	6,726
FUNDS OF THE CHARITY:					
Restricted funds		-	-	-	-
Unrestricted funds		22,640	-	22,640	6,726
TOTAL FUNDS		22,640	-	22,640	6,726

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 30 April 2024.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on 28th February 2025



Lydia George
Chair of Trustees

STATEMENT OF FINANCIAL ACTIVITIES

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
	Note				
INCOME FROM:					
Donations and legacies	2.1	73,699	21,990	95,689	95,842
Charitable activities	2.2	-	-	-	291
Investments	2.3	-	-	-	82
Other	2.4	644	-	644	-
TOTAL INCOME		74,343	21,990	96,333	96,215
EXPENDITURE ON:					
Raising funds	3.1	6,381	-	6,381	29,433
Charitable activities	3.2	49,945	21,990	71,935	62,075
Governance	3.3	2,103	-	2,103	6,645
TOTAL EXPENDITURE		58,429	21,990	80,419	98,153
NET MOVEMENT IN FUNDS		15,914	-	15,914	(1,938)
RECONCILIATION OF FUNDS:					
Total funds brought forward		6,102	624	6,726	8,664
FUNDS CARRIED FORWARD:		22,016	624	22,640	6,726

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2024

NOTE 1: ACCOUNTING POLICIES

1.1 Basis of preparation

The financial statements have been prepared in accordance with 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) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

For Life Trust meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 Company status

The company is limited by guarantee. The members of the company are the trustees. In the event of the company being wound up, the liability in respect of the guarantee is £1 per member of the company.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund.

1.4 Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities are costs incurred on the company's operations, including support costs. These costs are to fund activities which directly further the charity's aims and objectives.

1.6 Pensions

The company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

1.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount incurred net of any trade discounts due.

1.8 Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.9 Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.10 Financial instruments

The company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

NOTE 2: INCOME

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
2.1 DONATIONS & LEGACIES				
Donations and gifts	61,432	990	62,422	80,849
Gift Aid	7,467	-	7,467	8,593
Legacies	-	21,000	21,000	-
Grants	4,800	-	4,800	5,400
Subscriptions and sponsorship	-	-	-	-
Donated goods and services	-	-	-	-
Other	-	-	-	-
TOTAL DONATIONS & LEGACIES	73,699	21,990	95,689	94,842
	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
2.2 CHARITABLE ACTIVITIES				
Charity product sales	-	-	-	291
Other	-	-	-	-
TOTAL CHARITABLE ACTIVITIES	-	-	-	291
	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
2.3 INVESTMENT INCOME				
Bank interest received	644	-	644	82
TOTAL INVESTMENT INCOME	644	-	644	82
	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2023 £
2.4 OTHER INCOME				
Job Retention Scheme	-	-	-	-
Other	-	-	-	-
TOTAL OTHER INCOME	-	-	-	-
TOTAL INCOME	74,343	21,990	96,333	95,215

NOTE 3: EXPENDITURE

3.	EXPENDITURE	Unrestricted	Restricted	Total	Total
		funds	funds	funds	funds
		2024	2024	2024	2023
		£	£	£	£
3.1	RAISING FUNDS				
	Promotion/Publicity	-	-	-	74
	Fundraising	212	-	212	3,472
	Staff Costs	5,267	-	5,267	25,113
	Support Costs	902	-	902	757
	Other	-	-	-	-
	TOTAL RAISING FUNDS	6,381	-	6,381	29,415
		Unrestricted	Restricted	Total	Total
		funds	funds	funds	funds
		2024	2024	2024	2023
		£	£	£	£
3.2	CHARITABLE ACTIVITIES				
	Project funding-Thailand	45,010	21,990	67,000	40,760
	Volunteer management	-	-	-	-
	Advocacy	-	-	-	-
	Monitoring & Evaluation	-	-	-	619
	Staff Costs	4,214	-	4,214	20,090
	Support Costs	721	-	721	606
	Other	-	-	-	18
	TOTAL CHARITABLE ACT.	49,945	21,990	71,935	62,093
		Unrestricted	Restricted	Total	Total
		funds	funds	funds	funds
		2024	2024	2024	2023
		£	£	£	£
3.3	GOVERNANCE COSTS				
	Insurance	470	-	470	622
	Trustees expenses	145	-	145	510
	Financial services	242	-	242	266
	Staff Costs	1,053	-	1,053	5,023
	Support Costs	180	-	180	151
	Other	13	-	13	73
	TOTAL GOVERNANCE	2,103	-	2,103	6,645
	TOTAL EXPENDITURE	58,429	21,990	80,419	98,153

NOTE 4: STAFF

4.1 STAFF COSTS

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Salaries and Wages	9,085	-	9,085	37,273
Tax / NI	1,210	-	1,210	14,862
Pension contributions	231	-	231	2,703
Payroll	-	-	-	(4,842)
Other	8	-	8	229
TOTAL STAFF COSTS	10,534	-	10,534	50,225
-	-	-	-	-

4.2 STAFF MEMBERS

No.	2023	2023
	0.3	1.2

*Full Time Equivalent

NOTE 5: DEBTORS

	Total funds 2024 £	Total funds 2023 £
5.1 DEBTORS		
Trade debtors	2605	1,158
Prepayments and accrued income	189	493
Other debtors	-	-
TOTAL DEBTORS	2,794	1,651

N.B

. Gift Aid accrued April 24	533.35
Donations accrued (Brother Thai)	251.65
Donations accrued (Zaap)	1741.50
Donations accrued Lazy Frog	58.00
Overpayment in Expenses (to be reimbursed)	20.07
	2604.57

NOTE 6: CREDITORS*Amounts falling due within one year*

	Total funds 2024 £	<i>Total funds 2023 £</i>
6.1 CREDITORS		
Accruals for grants payable	(67,220)	-
Bank loans and overdrafts	-	-
Trade Creditors	(682)	<i>(1,171)</i>
Accruals and deferred income	-	-
Taxation and social security	-	-
Other creditors	-	-
TOTAL CREDITORS	(67,902)	<i>(1,171)</i>

N.B.

<i>Payment to CCD approved April 2024</i>	<i>-67220</i>
<i>Staff Salary: Operations Coordinator</i>	<i>-541.33</i>
<i>Royal Mail invoice</i>	<i>-141.16</i>
	<i>-67,902.49</i>

NOTE 7: CASH AT BANK AND IN HAND

	Total funds 2024 £	<i>Total funds 2023 £</i>
7.1 CASH AT BANK AND IN HAND		
Short term cash investments	-	-
Short term deposits	-	-
Cash at bank and in hand	87,749	6,246
TOTAL CASH AT BANK AND IN HAND	87,749	6,246

NOTE 8: RESTRICTED FUNDS

8.1 MOVEMENT IN FUNDS

Fund name	Fund balance brought forward	Income	Expenditure	Transfers	Gains & Losses	Fund balances carried forward
CCD General	624	21,000	-21,000	-	-	624
Child "J"	-	240	-240	-	-	-
Rainbow House Salaries	-	120	-120	-	-	-
Toys for day care	-	630	-630	-	-	-

8.2 FUND DESCRIPTION

CCD General: Funds restricted to CCD for their allocation, based on current need.

Child "J": Funds for the care of a specific child living at CCD.

Rainbow House Salaries: Funds for payment of staff working at Rainbow House.

Toys for Day Care: Funds for toys and play equipment at the daycare centre and nursery.

NOTE 9: ADDITIONAL NOTES

9.1 TRUSTEE REMUNERATION AND BENEFITS

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

9.2 RELATED PARTY TRANSACTIONS

There were no disclosable related party transactions during the year 2023/2024.

FOR LIFE TRUST

England & Wales - Charity number 1143950

Accounts



FOR LIFE TRUST

(A Charitable Company Limited by Guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

**FOR YEAR ENDED
30 APRIL 2023**

For Life Trust is a Charitable Company Limited by Guarantee.
Registered Company Number: 07607850

Registered with the Charity Commission for England & Wales.
Registered Charity Number: 1143950

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REFERENCE AND ADMINISTRATION DETAILS

Charity Number:	1143950
Company Number:	07607850
Registered Office:	Stanley Halls 12 South Norwood Hill London SE25 6AB
Trustees:	Mrs Lydia George (Chair) Ms Justine Clifford Mrs Christine Bryan Mr Patrick Daly Mr Robert Whitelaw Mrs Julia Whitehorn (appointed February 2022)
Managing Director:	Ms Charlotte Drury
Independent Examiner:	Mrs Leanne Malde
Bankers:	The Co-operative Bank P.O. Box 250 Delf House Southway Skelmersdale WN8 6WT
Insurance Provider:	Aviva Insurance Limited

TRUSTEES' REPORT
FOR THE YEAR ENDED 30 APRIL 2023

The Trustees present their annual report together with the financial statements of For Life Trust for the period from 1 May 2022 to 30 April 2023. The Trustees confirm that the Annual Report and financial statements of the company comply with the current statutory requirements, the requirements of the company's Articles of Association and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

STRUCTURE, GOVERNANCE AND MANAGEMENT

GOVERNING DOCUMENT

The company is constituted under Articles of Association dated 10th April 2011. For Life Trust ('For Life', 'For Life Thailand') incorporated from the original charity For Life (Registered Charity Number 1104291) on 1st February 2012. The Official Transfer document was signed 28th January 2012 and came into effect after close of business on 31st January 2012 when all monies, IP rights and policies were transferred across from the unincorporated Charity Number 1104291.

APPOINTMENT OF DIRECTORS/TRUSTEES

The Directors of the company are also charity Trustees for the purposes of charity law. Under the Articles of Association, the minimum number of trustees is five and the maximum is seven. The Board of Trustees decide on the appointment of new trustees.

In this period, no new trustees were appointed but Henry George stepped down as trustee at the AGM on 10/05/2022 due to his increased responsibility in Ichthus and the demands on his time. The For Life trustees would like to thank Henry for his many years of loyal service. Henry was one of the founding trustees of For Life in 2004.

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The Part Time Operations Coordinator role continued in her role, overseen by the Managing Director.

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- to advance the education of the general public in areas relating to disability, care systems, family welfare and rights of children in Asia.
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For Life achieves its mission by partnering with the Christian Care Foundation for Children with Disabilities (CCD) - a Thai registered NGO established in 1997. CCD's projects include a purpose-built residential home (Rainbow House), day-care centres within Government-run institutions, and community-based rehabilitation projects (CBR) to prevent the unnecessary institutionalisation of disabled children. CCD is also working with young adults to develop vocational training, financial independence and full integration into society.

For Life's core activities are:

1. FUNDRAISING:

To provide financial aid for disabled and abandoned children in Thailand by raising funds from UK individuals, groups, companies and charitable trusts.

2. ADVOCACY:

To raise awareness for the issues facing disabled children in Thailand and to educate the general public in the UK about disability in Thailand, deinstitutionalisation, and disability rights.

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ACTIVITIES IN 2022/2023

PROGRAMME DELIVERY

Grant funding

During this year For Life sent grants to Thailand that supported project work with over 400 children, young people and families in Thailand. For Life's support reached beneficiaries in four provinces in Thailand: Nonthaburi, Pathum Thani, Chai Nat and Uthai Thani.

For Life sent grants totalling £40,760 to Thailand (a small increase on last year's grants to Thailand). For Life's income was slightly up from 2022 which is very encouraging given the 'cost of living crisis', Financial controls assure funds are allocated/spent on the restricted items in accordance with the Charity Commission regulations. An annual report is produced by CCD each year showing their audited expenditure figures.

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FUNDRAISING & ADVOCACY

For Life's core funding comes from individual givers, fundraisers (usually former volunteers), small Trusts and businesses. All income streams have suffered this year with the economic downturn caused by the pandemic and the cost-of-living crisis. Despite this, and less opportunities for fundraising, the donations and gifts increased from £95,842 in 2023 compared with £93,293 in 2022.

For Life's Thai restaurant campaign continues to expand, with more restaurants signing up to give us a more stable regular income. This will be a core focus in the future fundraising strategy.

Trust and Foundation income continues to be an important income stream that the charity tries to tap into, however, the downturn in international aid funding is still making it difficult to achieve this.

VOLUNTEER MANAGEMENT

Owing to the after-effects of the Covid-19 pandemic, volunteer numbers have been extremely low. Because of cultural shifts in the impact of volunteering, plus a down scaling in For Life operations from June 2023, For Life will take a break from active volunteer management from June 2023.

For Life remains a member of the Thirty-one Eight (CPPAS) Disclosure Barring Service.

FINANCIAL OVERSIGHT

GOING CONCERN

The Trustees have made appropriate enquiries and have a reasonable expectation that the charity has adequate resources to continue operational existence for the foreseeable future. The Trustees continue to adopt the going concern basis in preparing the financial statements.

RESERVES POLICY

Following the Covid-19 pandemic, the Trustees' revised the reserves policy to maintain reserves sufficient to cover two months' operational expenditure and to meet contractual obligations, e.g. redundancy costs, in the event of having to close the business.

This policy has been retained for this financial year and will be reviewed again in 2023-2024.

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees (who are also the Directors of For Life Trust for the purposes of company law) 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).

Company law 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 charitable company. The financial statements and reports demonstrate incoming resources, application of resources, income and expenditure 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 Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures 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 Companies Act 2006. They are also responsible for safeguarding the assets of the charity, hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees, on 29th February 2024 and signed on their behalf by:



Lydia George
Chair of Trustees

**FOR LIFE TRUST
ANNUAL ACCOUNTS
YEAR ENDING 30 APRIL 2023**

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BALANCE SHEET

	Note	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	<i>funds</i>	<i>Total</i> 2022 £
CURRENT ASSETS						
Stocks		-	-	-		-
Debtors	5	1,651	-	1,651		3,693
Investments			-	-		-
Cash at bank and in hand	7	6,246	-	6,246		9,859
TOTAL CURRENT ASSETS		7,897	-	7,897		13,553
CREDITORS						
amounts falling due within one year	6	(1,171)	-	(1,171)		(4,889)
NET CURRENT ASSETS		6,726	-	6,726		8,664
FUNDS OF THE CHARITY						
Restricted funds		-	-	-		-
Unrestricted funds		6,726	-	6,726		8,664
TOTAL FUNDS		6,726	-	6,726		8,664

STATEMENT OF FINANCIAL AFFAIRS

	Note	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
INCOME FROM:					
Donations and legacies	2.1	76,525	19,316	95,841	93,293
Charitable activities	2.2	291	-	291	381
Investments	2.3	82	-	82	4
TOTAL INCOME		76,898	19,316	96,215	93,679
EXPENDITURE ON:					
Raising funds	3.1	28,633	800	29,433	29,413
Charitable activities	3.2	43,559	18,516	62,075	61,452
Governance	3.3	6,645	-	6,645	6,253
TOTAL EXPENDITURE		78,836	19,316	98,153	97,118
NET MOVEMENT IN FUNDS		(1,938)	-	(1,938)	(3,439)
RECONCILIATION OF FUNDS:					
Total funds brought forward		8,040	624	8,664	8,657
TOTAL FUNDS CARRIED FORWARD		6,102	624	6,726	8,664

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2022

NOTE 1: ACCOUNTING POLICIES

1.1 Basis of preparation

The financial statements have been prepared in accordance with 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) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

For Life Trust meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 Company status

The company is limited by guarantee. The members of the company are the trustees. In the event of the company being wound up, the liability in respect of the guarantee is £1 per member of the company.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund.

1.4 Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities are costs incurred on the company's operations, including support costs. These costs are to fund activities which directly further the charity's aims and objectives.

1.6 Pensions

The company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

1.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount incurred net of any trade discounts due.

1.8 Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.9 Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.10 Financial instruments

The company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

NOTES TO THE ACCOUNTS

Note 2. INCOME

	Unrestricted funds 2023 £	Restricted funds 2022 £	Total funds 2023 £	Total funds 2022 £
2.1 DONATIONS & LEGACIES				
Donations and gifts	62,532	18,316	81,848	72,503
Gift Aid	7,593	1,000	8,593	11,035
Legacies	-	-	-	-
Grants	5,400	-	5,400	9,755
Subscriptions & sponsorship	-	-	-	-
Donated goods, facilities and services	-	-	-	-
Other	-	-	-	-
TOTAL DONATIONS & LEGACIES	75,525	19,316	95,841	93,293
	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
2.2 CHARITABLE ACTIVITIES				
Charity product sales	291	-	291	381
Other	-	-	-	-
TOTAL CHARITABLE ACTIVITIES	291	-	291	381
	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
2.3 INVESTMENT INCOME				
Bank interest received	82	-	82	4
TOTAL INVESTMENT INCOME	82	-	82	4

NOTES TO THE ACCOUNTS

Note 3. EXPENDITURE

	Unrestricted funds 2023 £	Restricted funds 2023 £	<i>Total funds 2023 £</i>	<i>Total funds 2022 £</i>
3.1 RAISING FUNDS				
Promotion/Publicity	74	-	74	215
Fundraising	2,690	800	3,490	3,651
Staff Costs	25,113	-	25,113	24,230
Support Costs	757	-	757	1,317
Other	-	-	-	-
TOTAL EXPENDITURE ON RAISING FUNDS	28,633	800	29,433	29,413
	Unrestricted funds 2023 £	Restricted funds 2023 £	<i>Total funds 2023 £</i>	<i>Total funds 2022 £</i>
3.2 CHARITABLE ACTIVITIES				
Direct project funding (Thailand)	22,244	18,516	40,760	39,650
Volunteer screening & training	-	-	-	129
Advocacy	-	-	-	414
Monitoring & Evaluation	619	-	619	821
Staff Costs	20,090	-	20,090	19,384
Support Costs	606	-	606	1,054
Other	-	-	-	-
TOTAL EXPENDITURE ON CHARITABLE ACTIVITIES	43,559	18,516	62,075	61,452
	Unrestricted funds 2023 £	Restricted funds 2023 £	<i>Total funds 2023 £</i>	<i>Total funds 2022 £</i>
3.3 GOVERNANCE COSTS				
Insurance	622	-	622	716
Trustees expenses	510	-	510	103
Financial services	266	-	266	211
Staff Costs	5,023	-	5,023	4,846
Support Costs	151	-	151	263
Other	73	-	73	113
TOTAL GOVERNANCE	6,645	-	6,645	6,253
	78,836	19,316	98,153	97,118

NOTES TO THE ACCOUNTS

Note 4. STAFF

STAFF COSTS

	Unrestricted funds 2023 £	Restricted funds 2023 £	<i>Total funds 2023 £</i>	<i>Total funds 2022 £</i>
Salaries and Wages	37,273	-	37,273	34,014
Tax / NI	10,020	-	10,020	10,781
Pension contributions	2,703	-	2,703	3,185
Payroll	-	-	-	459
Other	229	-	229	21
TOTAL STAFF COSTS	50,225	-	50,225	48,460

No. of staff employed (FTE) 37.5 hours per week

No.	2023	2022
	1.2	1.2

NOTES TO THE ACCOUNTS

NOTE 5: DEBTORS

	Total funds 2023 £	<i>Total funds 2022 £</i>
DEBTORS		
Trade debtors	1,158	3,378
Prepayments and accrued income	493	315
Other debtors	-	-
TOTAL DEBTORS	1,651	3,693

N.B.

<i>Donations and Legacies accrued (Brother Thai)</i>	271
<i>Unrestricted Gift Aid Accrued</i>	779
<i>Donations and Legacies accrued (Amazon Smile)</i>	33
<i>Justgiving Income</i>	55
<i>Other</i>	21

NOTES TO THE ACCOUNTS

NOTE 6: CREDITORS

	Total funds 2023 £	<i>Total funds 2022 £</i>
CREDITORS: Amounts falling due within one year		
Accruals for grants payable	-	-
Bank loans and overdrafts	-	-
Trade Creditors	1,171	4,859
Accruals and deferred income	-	-
Taxation and social security	-	-
Other creditors	-	30
TOTAL CREDITORS	1,171	4,889
N.B. <i>M1 tax (HMRC)</i>	495	
<i>Nest pension</i>	231	
<i>Marathon Invoice</i>	123	
<i>Expenses</i>	322	

NOTES TO THE ACCOUNTS

NOTE 7.

	Total funds 2023 £	<i>Total funds 2022 £</i>
CASH AT BANK AND IN HAND		
Short term cash investments	-	-
Short term deposits	-	-
Other	-	-
Cash at bank and in hand	6,246	<i>9,859</i>
TOTAL CASH AT BANK AND IN HAND	6,246	<i>9,859</i>



FOR LIFE TRUST

(A Charitable Company Limited by Guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

**FOR YEAR ENDED
30 APRIL 2023**

For Life Trust is a Charitable Company Limited by Guarantee.
Registered Company Number: 07607850

Registered with the Charity Commission for England & Wales.
Registered Charity Number: 1143950

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REFERENCE AND ADMINISTRATION DETAILS

Charity Number:	1143950
Company Number:	07607850
Registered Office:	Stanley Halls 12 South Norwood Hill London SE25 6AB
Trustees:	Mrs Lydia George (Chair) Ms Justine Clifford Mrs Christine Bryan Mr Patrick Daly Mr Robert Whitelaw Mrs Julia Whitehorn (appointed February 2022)
Managing Director:	Ms Charlotte Drury
Independent Examiner:	Mrs Leanne Malde
Bankers:	The Co-operative Bank P.O. Box 250 Delf House Southway Skelmersdale WN8 6WT
Insurance Provider:	Aviva Insurance Limited

TRUSTEES' REPORT
FOR THE YEAR ENDED 30 APRIL 2023

The Trustees present their annual report together with the financial statements of For Life Trust for the period from 1 May 2022 to 30 April 2023. The Trustees confirm that the Annual Report and financial statements of the company comply with the current statutory requirements, the requirements of the company's Articles of Association and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

STRUCTURE, GOVERNANCE AND MANAGEMENT

GOVERNING DOCUMENT

The company is constituted under Articles of Association dated 10th April 2011. For Life Trust ('For Life', 'For Life Thailand') incorporated from the original charity For Life (Registered Charity Number 1104291) on 1st February 2012. The Official Transfer document was signed 28th January 2012 and came into effect after close of business on 31st January 2012 when all monies, IP rights and policies were transferred across from the unincorporated Charity Number 1104291.

APPOINTMENT OF DIRECTORS/TRUSTEES

The Directors of the company are also charity Trustees for the purposes of charity law. Under the Articles of Association, the minimum number of trustees is five and the maximum is seven. The Board of Trustees decide on the appointment of new trustees.

In this period, no new trustees were appointed but Henry George stepped down as trustee at the AGM on 10/05/2022 due to his increased responsibility in Ichthus and the demands on his time. The For Life trustees would like to thank Henry for his many years of loyal service. Henry was one of the founding trustees of For Life in 2004.

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ACTIVITIES IN 2022/2023

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Grant funding

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For Life sent grants totalling £40,760 to Thailand (a small increase on last year's grants to Thailand). For Life's income was slightly up from 2022 which is very encouraging given the 'cost of living crisis', Financial controls assure funds are allocated/spent on the restricted items in accordance with the Charity Commission regulations. An annual report is produced by CCD each year showing their audited expenditure figures.

Compared to the UK, Covid-19 remains a significant risk in Thailand during this reporting period; due to a reduced roll out of the vaccine to the public and the fear/behaviour change that remains in the culture. The impact of this was significant, and it has proved harder to get children/families back to the CBR centres. CCD remained vigilant about opening fully to visitors and volunteers in order to protect the vulnerable children and adults that CCD work alongside. The government homes remain closed to all visitors and NGOs which has meant closing the Fung Fah CCD daycare centre and also the Rachawadee Boys CCD day care centre. It is still unclear whether the government homes will be re-opened to NGOs.

FUNDRAISING & ADVOCACY

For Life's core funding comes from individual givers, fundraisers (usually former volunteers), small Trusts and businesses. All income streams have suffered this year with the economic downturn caused by the pandemic and the cost-of-living crisis. Despite this, and less opportunities for fundraising, the donations and gifts increased from £95,842 in 2023 compared with £93,293 in 2022.

For Life's Thai restaurant campaign continues to expand, with more restaurants signing up to give us a more stable regular income. This will be a core focus in the future fundraising strategy.

Trust and Foundation income continues to be an important income stream that the charity tries to tap into, however, the downturn in international aid funding is still making it difficult to achieve this.

VOLUNTEER MANAGEMENT

Owing to the after-effects of the Covid-19 pandemic, volunteer numbers have been extremely low. Because of cultural shifts in the impact of volunteering, plus a down scaling in For Life operations from June 2023, For Life will take a break from active volunteer management from June 2023.

For Life remains a member of the Thirty-one Eight (CPPAS) Disclosure Barring Service.

FINANCIAL OVERSIGHT

GOING CONCERN

The Trustees have made appropriate enquiries and have a reasonable expectation that the charity has adequate resources to continue operational existence for the foreseeable future. The Trustees continue to adopt the going concern basis in preparing the financial statements.

RESERVES POLICY

Following the Covid-19 pandemic, the Trustees' revised the reserves policy to maintain reserves sufficient to cover two months' operational expenditure and to meet contractual obligations, e.g. redundancy costs, in the event of having to close the business.

This policy has been retained for this financial year and will be reviewed again in 2023-2024.

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees (who are also the Directors of For Life Trust for the purposes of company law) 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).

Company law 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 charitable company. The financial statements and reports demonstrate incoming resources, application of resources, income and expenditure 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 Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures 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 Companies Act 2006. They are also responsible for safeguarding the assets of the charity, hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees, on 29th February 2024 and signed on their behalf by:



Lydia George
Chair of Trustees

**FOR LIFE TRUST
ANNUAL ACCOUNTS
YEAR ENDING 30 APRIL 2023**

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BALANCE SHEET

	Note	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	<i>funds</i>	<i>Total</i> 2022 £
CURRENT ASSETS						
Stocks		-	-	-		-
Debtors	5	1,651	-	1,651		3,693
Investments			-	-		-
Cash at bank and in hand	7	6,246	-	6,246		9,859
TOTAL CURRENT ASSETS		7,897	-	7,897		13,553
CREDITORS						
amounts falling due within one year	6	(1,171)	-	(1,171)		(4,889)
NET CURRENT ASSETS		6,726	-	6,726		8,664
FUNDS OF THE CHARITY						
Restricted funds		-	-	-		-
Unrestricted funds		6,726	-	6,726		8,664
TOTAL FUNDS		6,726	-	6,726		8,664

STATEMENT OF FINANCIAL AFFAIRS

	Note	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
INCOME FROM:					
Donations and legacies	2.1	76,525	19,316	95,841	93,293
Charitable activities	2.2	291	-	291	381
Investments	2.3	82	-	82	4
TOTAL INCOME		76,898	19,316	96,215	93,679
EXPENDITURE ON:					
Raising funds	3.1	28,633	800	29,433	29,413
Charitable activities	3.2	43,559	18,516	62,075	61,452
Governance	3.3	6,645	-	6,645	6,253
TOTAL EXPENDITURE		78,836	19,316	98,153	97,118
NET MOVEMENT IN FUNDS		(1,938)	-	(1,938)	(3,439)
RECONCILIATION OF FUNDS:					
Total funds brought forward		8,040	624	8,664	8,657
TOTAL FUNDS CARRIED FORWARD		6,102	624	6,726	8,664

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2022

NOTE 1: ACCOUNTING POLICIES

1.1 Basis of preparation

The financial statements have been prepared in accordance with 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) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

For Life Trust meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 Company status

The company is limited by guarantee. The members of the company are the trustees. In the event of the company being wound up, the liability in respect of the guarantee is £1 per member of the company.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund.

1.4 Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities are costs incurred on the company's operations, including support costs. These costs are to fund activities which directly further the charity's aims and objectives.

1.6 Pensions

The company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

1.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount incurred net of any trade discounts due.

1.8 Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.9 Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.10 Financial instruments

The company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

NOTES TO THE ACCOUNTS

Note 2. INCOME

	Unrestricted funds 2023 £	Restricted funds 2022 £	Total funds 2023 £	Total funds 2022 £
2.1 DONATIONS & LEGACIES				
Donations and gifts	62,532	18,316	81,848	72,503
Gift Aid	7,593	1,000	8,593	11,035
Legacies	-	-	-	-
Grants	5,400	-	5,400	9,755
Subscriptions & sponsorship	-	-	-	-
Donated goods, facilities and services	-	-	-	-
Other	-	-	-	-
TOTAL DONATIONS & LEGACIES	75,525	19,316	95,841	93,293

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
2.2 CHARITABLE ACTIVITIES				
Charity product sales	291	-	291	381
Other	-	-	-	-
TOTAL CHARITABLE ACTIVITIES	291	-	291	381

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
2.3 INVESTMENT INCOME				
Bank interest received	82	-	82	4
TOTAL INVESTMENT INCOME	82	-	82	4

NOTES TO THE ACCOUNTS

Note 3. EXPENDITURE

	Unrestricted funds 2023 £	Restricted funds 2023 £	<i>Total funds 2023 £</i>	<i>Total funds 2022 £</i>
3.1 RAISING FUNDS				
Promotion/Publicity	74	-	74	215
Fundraising	2,690	800	3,490	3,651
Staff Costs	25,113	-	25,113	24,230
Support Costs	757	-	757	1,317
Other	-	-	-	-
TOTAL EXPENDITURE ON RAISING FUNDS	28,633	800	29,433	29,413
	Unrestricted funds 2023 £	Restricted funds 2023 £	<i>Total funds 2023 £</i>	<i>Total funds 2022 £</i>
3.2 CHARITABLE ACTIVITIES				
Direct project funding (Thailand)	22,244	18,516	40,760	39,650
Volunteer screening & training	-	-	-	129
Advocacy	-	-	-	414
Monitoring & Evaluation	619	-	619	821
Staff Costs	20,090	-	20,090	19,384
Support Costs	606	-	606	1,054
Other	-	-	-	-
TOTAL EXPENDITURE ON CHARITABLE ACTIVITIES	43,559	18,516	62,075	61,452
	Unrestricted funds 2023 £	Restricted funds 2023 £	<i>Total funds 2023 £</i>	<i>Total funds 2022 £</i>
3.3 GOVERNANCE COSTS				
Insurance	622	-	622	716
Trustees expenses	510	-	510	103
Financial services	266	-	266	211
Staff Costs	5,023	-	5,023	4,846
Support Costs	151	-	151	263
Other	73	-	73	113
TOTAL GOVERNANCE	6,645	-	6,645	6,253
	78,836	19,316	98,153	97,118

Note 4. STAFF

STAFF COSTS

	Unrestricted funds 2023 £	Restricted funds 2023 £	<i>Total funds 2023 £</i>	<i>Total funds 2022 £</i>
Salaries and Wages	37,273	-	37,273	34,014
Tax / NI	10,020	-	10,020	10,781
Pension contributions	2,703	-	2,703	3,185
Payroll	-	-	-	459
Other	229	-	229	21
TOTAL STAFF COSTS	50,225	-	50,225	48,460

No. of staff employed (FTE) 37.5 hours per week

No.	2023	2022
	1.2	1.2

NOTES TO THE ACCOUNTS

NOTE 5: DEBTORS

	Total funds 2023 £	<i>Total funds 2022 £</i>
DEBTORS		
Trade debtors	1,158	3,378
Prepayments and accrued income	493	315
Other debtors	-	-
TOTAL DEBTORS	1,651	3,693

N.B.

<i>Donations and Legacies accrued (Brother Thai)</i>	271
<i>Unrestricted Gift Aid Accrued</i>	779
<i>Donations and Legacies accrued (Amazon Smile)</i>	33
<i>Justgiving Income</i>	55
<i>Other</i>	21

NOTES TO THE ACCOUNTS

NOTE 6: CREDITORS

	Total funds 2023 £	<i>Total funds 2022 £</i>
CREDITORS: Amounts falling due within one year		
Accruals for grants payable	-	-
Bank loans and overdrafts	-	-
Trade Creditors	1,171	4,859
Accruals and deferred income	-	-
Taxation and social security	-	-
Other creditors	-	30
TOTAL CREDITORS	1,171	4,889
N.B. <i>M1 tax (HMRC)</i>	495	
<i>Nest pension</i>	231	
<i>Marathon Invoice</i>	123	
<i>Expenses</i>	322	

NOTES TO THE ACCOUNTS

NOTE 7.

	Total funds 2023 £	<i>Total funds 2022 £</i>
CASH AT BANK AND IN HAND		
Short term cash investments	-	-
Short term deposits	-	-
Other	-	-
Cash at bank and in hand	6,246	<i>9,859</i>
TOTAL CASH AT BANK AND IN HAND	6,246	<i>9,859</i>

**INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 30 APRIL 2023**

**REPORT TO THE TRUSTEES OF FOR LIFE TRUST, CHARITY NUMBER
1143950**

I report to the charity trustees on my examination of the accounts of the above charity ("the charity") for the year ended 30 April 2023.

Responsibilities and basis of report

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

Independent examiner's statement- matter of concern identified

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:

1. The accounting records were not kept as required by section 130 of the Act; or
2. The accounts do not accord with those records.

In carrying out my examination I noted a lapse in the keeping of accounting records in respect of the year end accruals. At the end of the financial year, the Managing Director stepped down and the charity was under a significant change of leadership, which led to a lack of review of the year end position and therefore several expenditure items that had to be added or amended.

These have now been thoroughly reviewed, and I am satisfied that the accounts are not materially misstated. However, a continued failure to carry out the recommended annual review of the charity's financial controls, of which the year end position forms part, and an over-reliance on one individual to handle the charity's accounts and finances, does pose a risk of misstatement in future: The absence of well-kept and well organised

accounting records, capable of ready retrieval, gives rise to a significant risk of misstatement, loss from fraud and theft, or the misappropriation of charitable funds.

Furthermore, I recommend that financial controls and maintaining adequate financial records are added to the charity's risk register, since the forthcoming financial year will be more significantly impacted by the departure of the previous Managing Director. My recommendation is a full and proper review of all financial controls and an action plan for how risks will be mitigated now that there is no MD.

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed: 

Name: Leanne Malde

Relevant professional membership: ICAEW member number 2105962

Address: 22 Machell Road, SE15 3XQ

Date: 28.02.24

FOR LIFE TRUST

England & Wales - Charity number 1143950

Accounts



FOR LIFE TRUST
(A Charitable Company Limited by Guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

**FOR YEAR ENDED
30 APRIL 2022**



For Life Trust is a Charitable Company Limited by Guarantee.
Registered Company Number: 07607850

Registered with the Charity Commission for England & Wales.
Registered Charity Number: 1143950

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REFERENCE AND ADMINISTRATION DETAILS

Charity Number:	1143950
Company Number:	07607850
Registered Office:	Stanley Halls 12 South Norwood Hill London SE25 6AB
Trustees:	Mrs Lydia George (Chair) Mr Henry George Ms Justine Clifford Mrs Christine Bryan Mr Patrick Daly Mr Robert Whitelaw Mrs Julia Whitehorn (appointed February 2022)
Managing Director:	Ms Charlotte Drury
Independent Examiner:	Mr Alan Ince
Bankers:	The Co-operative Bank P.O. Box 250 Delf House Southway Skelmersdale WN8 6WT
Insurance Provider:	Aviva Insurance Limited

TRUSTEES' REPORT

FOR THE YEAR ENDED 30 APRIL 2022

The Trustees present their annual report together with the financial statements of For Life Trust for the period from 1 May 2021 to 30 April 2022. The Trustees confirm that the Annual Report and financial statements of the company comply with the current statutory requirements, the requirements of the company's Articles of Association and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

STRUCTURE, GOVERNANCE AND MANAGEMENT

GOVERNING DOCUMENT

The company is constituted under Articles of Association dated 10th April 2011. For Life Trust ('For Life', 'For Life Thailand') incorporated from the original charity For Life (Registered Charity Number 1104291) on 1st February 2012. The Official Transfer document was signed 28th January 2012 and came into effect after close of business on 31st January 2012 when all monies, IP rights and policies were transferred across from the unincorporated Charity Number 1104291.

APPOINTMENT OF DIRECTORS/TRUSTEES

The Directors of the company are also charity Trustees for the purposes of charity law. Under the Articles of Association, the minimum number of trustees is five and the maximum is seven. The Board of Trustees decide on the appointment of new trustees.

In this period, one new Trustee was appointed: Mrs Julia Whitehorn, who brings skills in marketing and communications in the context of international education. Mrs Whitehorn is a former employee of the British Embassy, Bangkok and has longstanding professional relations with Thailand.

POLICIES FOR THE INDUCTION AND TRAINING OF NEW TRUSTEES

Prospective trustees are interviewed by a group from the Board of Trustees and briefed about the work we do. Trustees are appointed subject to a satisfactory DBS (background) check and receipt of satisfactory references. Following their appointment, they are encouraged to visit the projects in Thailand to gain personal experience of the work we are doing and the issues we engage with.

New Trustees are encouraged to read the Charity Commission guide 'the Essential Trustee.'

ORGANISATIONAL STRUCTURE

The Board of Trustees meet four times a year and are responsible for the strategic direction and policy of the Trust.

This year, it was decided that within the Board four Sub-Committees would be formed representing Finance, Programmes, Fundraising and Safeguarding. Each Sub-Committee has a Lead and meet to discuss topical issues that are then shared with the full Board. Any matter requiring a vote will always go to the full Board of Trustees.

The day-to-day management of the Charity is the responsibility of the Managing Director. The Managing Director attends all Trustee Board Meetings, but has no voting rights.

In January 2022 the Office Administrator role was replaced with a part time Operations Coordinator role, which had greater responsibility for financial administration and volunteer coordination.

RELATIONSHIPS WITH RELATED PARTIES

For Life has no contractual relationships with related parties. The Trust has a close working relationship with their partner charity (CCD) in Thailand. An MOU outlining the roles and responsibilities of each party is in place. Whilst Covid-19 restrictions halted review of this MOU this year, this is scheduled for review next year (2022-23).

RISK MANAGEMENT

For Life uses a Risk Register to actively monitor and manage its risks. The Risk Register is regularly reviewed and updated by the Trustees. The main risks to the Trust are a shortfall in funding, an allegation of improper fundraising methods (i.e. in violation of data protection laws), and an allegation of inappropriate behaviour by a volunteer representing For Life.

To mitigate the risk of a shortfall in funding, the Trustees regularly monitor the Trust's financial situation, oversee a fundraising strategy, implemented by the Managing Director and have a Reserves Policy in place.

To mitigate the risk of financial mis-spending, For Life have Financial Controls in place, ensuring that restricted funding is sent with specific and clear instructions for project use. To assure appropriate expenditure of funds, For Life visit CCD once a year for a Monitoring and Evaluation visit and have a detailed finance meeting with the CCD Executive team to discuss project costing and budgets.

To mitigate safeguarding risks, all volunteers, staff and Trustees are screened, interviewed and trained, with references obtained, before they go to the projects in Thailand. A compulsory DBS (background) check is carried out on all Volunteers, Trustees or staff who will come into contact with children and/or vulnerable adults during their work with or representing For Life. In the case of very short term visitors (less than two weeks) who are accompanied by a former volunteer or visiting a current volunteer, For Life carry out a DBS check, but CCD provide basic training on arrival instead of For Life.

A Safeguarding Policy is in place to protect minors and vulnerable adults with whom For Life staff, Trustees and volunteers have contact.

For Life is registered with the Fundraising Regulator and are compliant with regulations and guidelines set out by the Regulator, the Charity Commission and the Institute of Fundraising.

For Life follows up-to-date guidelines on data use and data protection and are GDPR compliant.

PUBLIC BENEFIT

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in determining For Life's activities; detail of this activity is provided below.

OBJECTIVES AND ACTIVITIES

AIMS OF THE CHARITY

For Life's objectives, as set out in its Articles of Association, are:

- to promote and protect the physical and mental health of disabled and abandoned children and their carers and families in Asia
- to advance the education of the general public in areas relating to disability, care systems, family welfare and rights of children in Asia.
- This is achieved through the provision of financial assistance, support, education and practical advice in Asia, as well as through advocacy campaigns in the UK.

For Life achieves its mission by partnering with the Christian Care Foundation for Children with Disabilities (CCD) - a Thai registered NGO established in 1997. CCD's projects include a purpose-built residential home (Rainbow House), day-care centres within Government-run institutions, and community-based rehabilitation projects (CBR) to prevent the unnecessary institutionalisation of disabled children. CCD is also working with young adults to develop vocational training, financial independence and full integration into society.

For Life's core activities are:

1. FUNDRAISING:

To provide financial aid for disabled and abandoned children in Thailand by raising funds from UK individuals, groups, companies and charitable trusts.

2. ADVOCACY:

To raise awareness for the issues facing disabled children in Thailand and to educate the general public in the UK about disability in Thailand, deinstitutionalisation, and disability rights.

3. VOLUNTEER MANAGEMENT

For Life continues to screen and train volunteers from the UK and Europe on behalf of CCD, to ensure that they are suitable for working with children and vulnerable adults, and to prepare them for living and working within the CCD context and Thai culture.

ACTIVITIES IN 2021/2022

PROGRAMME DELIVERY

Grant funding

During this year For Life sent grants to Thailand that supported project work with over 250 children, young people and caregivers in Thailand. For Life's support reached beneficiaries in four provinces in Thailand: Nonthaburi, Pathum Thani, Chai Nat and Uthai Thani.

For Life sent grants totalling £39,650 to Thailand (a decrease on last year's grants to Thailand). For Life's income was down this year, mostly owing to a restricted grant to Thailand in the previous year of £31,000. Financial controls assure funds are allocated/spent on the restricted items in accordance with the Charity Commission regulations. An annual report is produced by CCD each year showing their audited expenditure figures.

Compared to the UK, Covid-19 was still a significant risk in Thailand during this reporting period; due to a slower roll out of the vaccine to the public and a third wave of the Omicron variant reaching Thailand in April 2021. The impact of this was significant, with many projects experience long bouts of closure and disruption due to sickness and/or risk of spreading the virus. CCD remained vigilant about opening fully to visitors and volunteers in order to protect the vulnerable children and adults that CCD work alongside.

The periods of closure was used by CCD for deep cleaning, strategy development, policy review and to research and implement new income generation projects.

Community Based Rehabilitation/ Social work

The social outreach team have an active caseload of 98 (Nonthaburi – 31; Pathum Thani – 21; Chai Nat, 39; Uthai Thani – 7) children and young people with disabilities living at home with families. Social workers deliver an average of 45 home visits a month.

The spread of the COVID-19 virus in the community area was closely monitored and the risk assessed in order to plan community visits and social work. There was a full suspension of community outreach in some areas with a large number of infected and/or at-risk people.

The Nonthaburi Special Education Centre guided the Nonthaburi outreach team during this period. One measure was to limit capacity in day centres and outreach visits to 5 children per day, which meant staff had to adjust work plans to follow suit.

During a critical period between April and November 2021, we received an order from Provincial offices to temporarily close the nursery and day centres and suspend home visits. This meant 4 months of closure during this reporting period. During the suspension of service, the staff periodically called the parents to inquire about the health of the child and gave support and guidance and over the phone where they could. Social workers also delivered "survival kits" of food and basic household necessities to families during this time.

Local schools also cooperated with the outreach team to help them develop learning activities and resources for children at home during the project closures.

Positive outcomes, however were the expansion of Vocational training for young adults/teenagers. A community coffee shop run by disabled staff was opened in Nonthaburi province and a mushroom farm project for growing and selling oyster mushrooms was started in Chai Nat.

Education

28 children (20 males, 8 females) attend the Rehabilitation Centre. 6 of these children live in protective housing. Despite Covid forcing closures throughout the year, the children all displayed positive progress towards:

- Developing better language and communication skills, for example, children can communicate to tell their own needs and follow instructions from caregivers and demonstrate increased vocabulary i.e. short words and/or simple sentences
- Developing better emotional and social skills, for example, children can get along with others and do activities in small and large groups and understanding how to share and conflict resolution.
- Developing academic skills, for example, children recognize different colors, know Thai-English consonants, can identify shapes, animals etc., and able to paint and draw.
- Developing personal care skills such as toilet training, self-feeding, dressing etc.
- Developing skills in readiness for mainstream school enrolment.

10 pre-schoolers attend the Nursery school (6 male, 4 female). These children live in the local community in deprived or disadvantaged families. 5 children graduated to the school system. Despite Covid forcing closures throughout the year, the children all displayed positive progress towards:

- Toilet training
- Moving from feeding bottles to solid foods
- Socialising and participating in activities with peers and teachers
- Learning basic Thai and English words
- Knowing how to wait when the teacher tells them to wait
- Getting dressed and undressed independently
- Daily life activities, such as drinking water, self-feeding, carrying their belongings etc.
- Naming 5 or more basic colours, shapes, animals, foods etc.
- Recognising the benefits of basic objects and keep toys tidy after playing
- Developing fine-motor skills through -building activities
- Learning the classroom rules and obey teachers

Case Study

Manit* is 22 years old and has Learning Difficulties. He lived with his parents as a young child but his father developed dementia, which led to him having violent outbursts with his son. Manit's mother also had health problems and felt unable to take care of him. In 2004, when Manit was 5 years old, his parents took him to a government orphanage home. At that time, CCD had a day-care centre project at the orphanage where Manit was living. After attending day-care sessions with CCD, Manit was able to move into Rainbow House (CCD's bespoke home for children with disabilities). Manit lived in Rainbow House until he was 17, when he moved into Vision House – an assisted-living house share for young men to live independently in the community. During his time with CCD, Manit was able to reconnect with his parents and they started to visit him and often take him out for dinner. Sadly, his mother passed away in 2015 and his father was moved to a nursing home in Bangkok. CCD take Manit to visit his father 2-3 times a year and sometimes his father's social worker will bring him to visit Manit.

Manit completed primary school but his disability meant that he felt unable to continue to secondary education. CCD supported him to study at a computer training centre, where he learnt some IT skills. Manit also joined the CCD vocational programme. Now Manit is a trainee at "Rainbow Café" – a coffee shop and vocational programme for young people with disabilities. He has learnt how to take orders from customers, make coffee orders, clean the coffee shop and take payments. Because of Manit's learning disability, he often has mood swings and is prone to losing his temper and breaking things. Since working at the Café, he has developed a sense of responsibility and pride in his work. We have seen a marked improvement in his mood and his ability to control his emotions and talk about his feelings.

Manit enjoys being part of Café team and he is proud of himself, which lifts his mood and helps him to focus.

**Name changed to protect identity of the individual.*



SIGNIFICANT ACTIVITIES

	Direct Project Services	Expansion of scope and capacity	Staff and resource development	Advocacy and Network Development
Opened a vocational training programme in Mushroom farming in Chai Nat	☒			
Coordinated with the Village Volunteer Group of Ban Chang Subdistrict to survey and accept more children to receive developmental and physical rehabilitation services.		☒		☒
Participated in the opening ceremony of the health care and rehabilitation center for the elderly and the disabled in Bang Khu Rat Subdistrict.				☒
Coordinate contact with the Bang Plub Subdistrict Administrative Organization to find more cases.		☒		☒
Bring essential items such as diapers, milk and rice to help children in the project	☒			
Raised funds for and installed a replacement lift in the Rehabilitation centre	☒	☒		
Provide physiotherapy equipment to family: (1 x adaptive seat; 1 x adapted bicycle; 1 x new wheelchair)	☒			
Build a good relationship with Wat Saleekho School in cooperating with organizing activities for special children one day a week (every Tuesday from 9:00 AM to 11:30 AM).		☒		☒
CBR N/P staff took Step Ahead and Alternative Care Thailand (ACT) staff to visit the community to study the work of the foundation.			☒	☒
Joined the Alternative Care Thailand Group to advise on care reform for children with disabilities			☒	☒
Improved the condition of family homes and installed of accessibility features: (1x Built accessible shower room; 1 x New outdoor sink and washing area; 1 x Replaced structural damage of house)	☒			
Further strategy meetings in cooperation with the local government office Chai Nat province		☒	☒	☒
Covid-19 vaccination of all young adults in residential and vocational programmes (12 years +).	☒			
Two new staff members (Project Manager and Physiotherapist) appointed in Chai Nat province			☒	
Opened Rainbow Café in July 2021 (Vocational project) which provides employment for 2 young people with disabilities.	☒	☒		

FUNDRAISING & ADVOCACY

For Life's core funding comes from individual givers, fundraisers (usually former volunteers), small Trusts and businesses. All income streams have suffered this year with the economic downturn caused by the pandemic and the cost-of-living crisis. We saw a decrease in the fundraiser income due to no volunteers going to Thailand, which is usually a catalyst for fundraisers.

For Life participated in several Thai festivals to raise funds and awareness of our work amongst the Thai community and travellers to Thailand. These festivals have not proved to be significantly fruitful in terms of fundraising but have been good for advocacy and network development in the Thai community in the UK.

For Life's Thai restaurant campaign expanded this year, with more restaurants signing up to give us a more stable regular income. This will be a core focus in the future fundraising strategy.

Trust and Foundation income continues to be an important income stream that the charity tries to tap into, however, the downturn in international aid funding is still making it difficult to achieve this.

VOLUNTEER MANAGEMENT

Owing to the after-effects of the Covid-19 pandemic, volunteer numbers were extremely low. Because of cultural shifts in the impact of volunteering, For Life has been reflecting on our role in volunteer recruitment and training. This will be under review next year.

As there is a greater global awareness of the ethical implications of volunteering abroad (especially with children and vulnerable adults) For Life commits to running an ethical volunteering programme, assuring the best interests of both volunteer and beneficiary/host organisation. There is scope to review our volunteering programme, to ensure that the programme is as ethical and effective as possible.

For Life will continue to provide a volunteer screening service free of charge to prospective volunteers. For Life remains a member of the Thirty-one Eight (CCPAS) Disclosure Barring Service.

FINANCIAL OVERSIGHT

GOING CONCERN

The Trustees have made appropriate enquiries and have a reasonable expectation that the charity has adequate resources to continue operational existence for the foreseeable future. The Trustees continue to adopt the going concern basis in preparing the financial statements.

RESERVES POLICY

Following the Covid-19 pandemic, the Trustees' revised the reserves policy to maintain reserves sufficient to cover two months' operational expenditure and to meet contractual obligations, e.g. redundancy costs, in the event of having to close the business.

This policy has been retained for this financial year and will be reviewed again in 2022-2023.

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees (who are also the Directors of For Life Trust for the purposes of company law) 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).

Company law 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 charitable company. The financial statements and reports demonstrate incoming resources, application of resources, income and expenditure 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 Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures 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 Companies Act 2006. They are also responsible for safeguarding the assets of the charity, hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees, on 28th February 2023 and signed on their behalf by:



Lydia George
Chair of Trustees

**FOR LIFE TRUST
ANNUAL ACCOUNTS
YEAR ENDING 30 APRIL 2022**

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BALANCE SHEET

		Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
	Note				
CURRENT ASSETS					
Stocks		-	-	-	-
Debtors	4	3,693	-	3,693	2,007
Investments			-	-	-
Cash at bank and in hand	6	9,859	-	9,859	11,475
TOTAL CURRENT ASSETS		13,553	-	13,553	13,482
CREDITORS: amounts falling due within one year					
	5	(4,859)	-	(4,859)	1,348
NET CURRENT ASSETS		8,694	-	8,694	12,133
FUNDS OF THE CHARITY					
Restricted funds		-	-	-	624
Unrestricted funds		8,694	-	8,694	11,509
TOTAL FUNDS		8,694	-	8,694	12,133

STATEMENT OF FINANCIAL AFFAIRS

		Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
	Note				
INCOME FROM	2				
Donations and legacies	2.1	77,767	15,526	93,293	121,727
Charitable activities	2.2	381	-	381	2,422
Investments	2.3	4	-	4	9
Other	2.4	-	-	-	9,344
TOTAL INCOME		78,152	15,526	93,679	133,502
EXPENDITURE ON	3				
Raising funds	3.1	29,413	-	29,413	29,539
Charitable activities	3.2	45,926	15,526	61,452	94,212
Governance	3.3	6,253	-	6,253	6,275
TOTAL EXPENDITURE		81,592	15,526	97,118	130,026
NET MOVEMENT IN FUNDS		(3,439)	-	(3,439)	(3,476)
RECONCILIATION OF FUNDS					
Total funds brought forward		11,509	624	12,133	8,657
TOTAL FUNDS CARRIED FORWARD		8,069	624	8,694	12,133

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2022

NOTE 1: ACCOUNTING POLICIES

1.1 Basis of preparation

The financial statements have been prepared in accordance with 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) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

For Life Trust meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 Company status

The company is limited by guarantee. The members of the company are the trustees. In the event of the company being wound up, the liability in respect of the guarantee is £1 per member of the company.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund.

1.4 Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities are costs incurred on the company's operations, including support costs. These costs are to fund activities which directly further the charity's aims and objectives.

1.6 Pensions

The company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

1.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount incurred net of any trade discounts due.

1.8 Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.9 Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.10 Financial instruments

The company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2022

NOTE 2: INCOME

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
2.1 DONATIONS & LEGACIES				
Donations and gifts	62,567	9,936	72,503	101,234
Gift Aid	9,785	1,250	11,035	10,493
Legacies	-	-	-	-
Grants	5,415	4,340	9,755	10,000
Subscriptions and sponsorship donations	-	-	-	-
Donated goods, facilities and services	-	-	-	-
Other	-	-	-	-
TOTAL DONATIONS & LEGACIES	77,767	15,526	93,293	121,727

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
2.2 CHARITABLE ACTIVITIES				
Charity product sales	381	-	381	2,422
Other	-	-	-	-
TOTAL CHARITABLE ACTIVITIES	381	-	381	2,422

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
2.3 INVESTMENT INCOME				
Bank interest received	4	-	4	9
TOTAL INVESTMENT INCOME	4	-	4	9

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
2.4 OTHER INCOME				
Job Retention Scheme	-	-	-	9,344
Other	-	-	-	-
TOTAL OTHER INCOME	-	-	-	9,344

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2022

NOTE 3: EXPENDITURE

	Unrestricted funds 2022 £	Restricted funds 2022 £	<i>Total funds 2022 £</i>	<i>Total funds 2021 £</i>
3.1 RAISING FUNDS				
Promotion/Publicity	215	-	215	523
Fundraising	3,651	-	3,651	1,765
Staff Costs	24,230	-	24,230	24,362
Support Costs	1,317	-	1,317	2,889
Other	-	-	-	-
TOTAL EXPENDITURE ON RAISING FUNDS	29,413	-	29,413	29,539

	Unrestricted funds 2022 £	Restricted funds 2022 £	<i>Total funds 2022 £</i>	<i>Total funds 2021 £</i>
3.2 CHARITABLE ACTIVITIES				
Direct project funding (Thailand)	24,124	15,526	39,650	72,252
Volunteer screening & training	129	-	129	129
Advocacy	414	-	414	31
Monitoring & Evaluation	821	-	821	-
Staff Costs	19,384	-	19,384	19,490
Support Costs	1,054	-	1,054	2,311
Other	-	-	-	-
TOTAL EXPENDITURE ON CHARITABLE ACTIVITIES	45,926	15,526	61,452	94,213

	Unrestricted funds 2022 £	Restricted funds 2022 £	<i>Total funds 2022 £</i>	<i>Total funds 2021 £</i>
3.3 GOVERNANCE COSTS				
Insurance	716	-	716	644
Trustees expenses	103	-	103	37
Financial services	211	-	211	144
Staff Costs	4,846	-	4,846	4,872
Support Costs	263	-	263	578
Other	113	-	113	-
TOTAL GOVERNANCE	6,253	-	6,253	6,275

3.4 STAFF MEMBERS	No.	2022	2021
		1.2	1.4
	Full Time Equivalent (FTE)		

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2022

NOTE 4: DEBTORS

	Total funds 2022 £	<i>Total funds 2021 £</i>
4.1 DEBTORS		
Trade debtors	3378	<i>1,658</i>
Prepayments and accrued income	315	<i>349</i>
Other debtors	-	-
TOTAL DEBTORS	3,693	<i>2,007</i>

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2022

NOTE 5: CREDITORS

	Total funds 2022 £	<i>Total funds 2021 £</i>
5.1 CREDITORS: Amounts falling due within one year		
Accruals for grants payable	-	-
Bank loans and overdrafts	-	-
Trade Creditors	4,859	<i>1,348</i>
Accruals and deferred income	-	-
Taxation and social security	-	-
Other creditors	-	-
TOTAL CREDITORS	4,859	<i>1,348</i>

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2022

NOTE 6: CASH AT BANK AND IN HAND

	Total funds 2022 £	<i>Total funds 2021 £</i>
6.1 CASH AT BANK AND IN HAND		
Short term cash investments	-	-
Short term deposits	-	-
Other	-	-
Cash at bank and in hand	9,859	<i>11,475</i>
TOTAL CASH AT BANK AND IN HAND	9,859	<i>11,475</i>

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 30 APRIL 2022

REPORT TO THE TRUSTEES OF FOR LIFE TRUST, CHARITY NUMBER 1143950

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30 April 2022, which are set out in this Annual Report.

Responsibilities and basis of report

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 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.

Signed: **A.Ince**

Date: 26.01.23

Mr Alan Ince
Accountant
ACCA. 0976535

33 London Road
Wokingham
RG40 1YA

FOR LIFE TRUST

England & Wales - Charity number 1143950

Accounts



FOR LIFE TRUST

(A Charitable Company Limited by Guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

**FOR YEAR ENDED
30 APRIL 2021**



For Life Trust is a Charitable Company Limited by Guarantee.
Registered Company Number: 07607850

Registered with the Charity Commission for England & Wales.
Registered Charity Number: 1143950

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REFERENCE AND ADMINISTRATION DETAILS

Charity Number:	1143950
Company Number:	07607850
Registered Office:	Stanley Halls 12 South Norwood Hill London SE25 6AB
Trustees:	Mrs Susannah Doyle (resigned: August 2020) Mrs Lydia George Mr Henry George Mrs Olubukola Marcinkowski (resigned: February 2021) Miss Justine Clifford Mrs Christine Bryan (appointed: June 2020) Mr Patrick Daly (appointed: October 2020) Mr Robert Whitelaw (appointed: September 2020)
Managing Director:	Miss Charlotte Drury
Accountant:	Mrs Leanne Malde
Independent Examiner:	Mr Alan Ince
Bankers:	The Co-operative Bank P.O. Box 250 Delf House Southway Skelmersdale WN8 6WT
Insurance Provider:	Aviva Insurance Limited

TRUSTEES' REPORT

FOR THE YEAR ENDED 30 APRIL 2021

The Trustees present their annual report together with the financial statements of For Life Trust for the period from 1 May 2020 to 30 April 2021. The Trustees confirm that the Annual Report and financial statements of the company comply with the current statutory requirements, the requirements of the company's Articles of Association and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

STRUCTURE, GOVERNANCE AND MANAGEMENT

GOVERNING DOCUMENT

The company is constituted under Articles of Association dated 10th April 2011. For Life Trust ('For Life', 'For Life Thailand') incorporated from the original charity For Life (Registered Charity Number 1104291) on 1st February 2012. The Official Transfer document was signed 28th January 2012 and came into effect after close of business on 31st January 2012 when all monies, IP rights and policies were transferred across from the unincorporated Charity Number 1104291.

APPOINTMENT OF DIRECTORS/TRUSTEES

The Directors of the company are also charity Trustees for the purposes of charity law. Under the Articles of Association, the minimum number of trustees is five and the maximum is seven. The Board of Trustees decide on the appointment of new trustees.

In this period, Mrs Susannah Doyle resigned as Chair of Trustees after serving almost 12 years on the For Life Trustee Board. For Life Trust is hugely grateful to Susannah for her dedication, commitment and the skills that she brought to the board for so many years. Mrs Olubukola Marcinkowski also resigned from her position as Trustee due to increased other commitments. Mrs Marcinkowski is an accountant so the Board felt strongly that a replacement with professional accountancy experience was found promptly. Mrs Marcinkowski agreed to remain on the Board until a suitable replacement was found so she could assure a smooth handover in understanding the charity's accounting systems and processes.

This year was significant for diversifying and developing the skillset of the Trustee Board. It was agreed in a meeting in August 2020, that we should look to recruit new Trustees and to amend our governing document to allow us up to 9 Trustees at a time. This would enable a wider range of skill, more representation of our service-users on the Board and adequate transition time between Trustees resigning and being appointed.

In June 2020, Mrs Christine Bryan, a retired nurse and safeguarding lead for the NHS was appointed. Mrs Bryan's expertise in safeguarding children and young adults was seen as a significant asset to the Board.

In September 2020, the Board appointed Mr Robert Whitelaw, who has significant experience in programme delivery in Thailand.

In October 2020, the Board appointed Mr Patrick Daly, an Internal Audit Director for Credit Suisse. Mr Daly had a 2 month handover period with Mrs Marcinkowski supporting the onboarding process. Therefore, Mrs Marcinkowski felt able to resign in February 2021. We are hugely grateful to her for her skills and many years of commitment. Both trustees will be missed, but we are very excited about the three new trustees who joined the board during the financial year 2020-2021.

POLICIES FOR THE INDUCTION AND TRAINING OF NEW TRUSTEES

Prospective trustees are interviewed by a group from the Board of Trustees and briefed about the work we do. Trustees are appointed subject to a satisfactory DBS (safeguarding) check and receipt of satisfactory references. Following their appointment, they are encouraged (if they haven't already) to visit the projects in Thailand to gain personal experience of the work we are doing and the issues we engage with. New Trustees are encouraged to read the Charity Commission guide 'the Essential Trustee.'

ORGANISATIONAL STRUCTURE

The Board of Trustees meet four times a year and are responsible for the strategic direction and policy of the trust.

The Managing Director attends all Trustee Board Meetings, but has no voting rights.

The day-to-day management of the Charity is the responsibility of the Managing Director.

In November 2020, an Office Administrator was hired (part time / 8 hours per week) to support general administration.

RELATIONSHIPS WITH RELATED PARTIES

For Life has no contractual relationships with related parties. The Trust has a close working relationship with a partner charity, CCD, in Thailand. An MOU outlining the roles and responsibilities of each party is in place.

The Managing Director of For Life was unable to visit the projects in Thailand due to the pandemic. Regular contact was maintained between the project Directors and staff using Zoom and Facetime.

The postponement of a review of the MOU and re-signing by both parties due to the pandemic means a new renewal date of 30 June 2022.

RISK MANAGEMENT

For Life uses a Risk Register to actively monitor and manage its risks. The Risk Register is regularly reviewed and updated by the Trustees. The main risks to the Trust are a shortfall in funding, an allegation of improper fundraising methods (i.e. in violation of data protection laws), and an allegation of inappropriate behaviour by a volunteer representing For Life.

To mitigate the risk of a shortfall in funding, the Trustees regularly monitor the Trust's financial situation, oversee a fundraising strategy, implemented by the Managing Director and have a Reserves Policy in place.

To mitigate safeguarding risks, all volunteers, staff and Trustees are screened, interviewed and trained, with references obtained, before they go to the projects in Thailand. A compulsory DBS

(background) check is carried out on all Volunteers, Trustees or staff who will come into contact with children and/or vulnerable adults during their work with or representing For Life. In the case of very short term visitors (less than two weeks) who are accompanied by a former volunteer or visiting a current volunteer, For Life carry out a DBS check, but CCD provide basic training on arrival instead of For Life.

Furthermore, a Safeguarding Policy is in place to protect minors and vulnerable adults with whom For Life staff, Trustees and volunteers have contact.

For Life is registered with the Fundraising Regulator and are compliant with regulations and guidelines set out by the Regulator, the Charity Commission and the Institute of Fundraising.

For Life follows up-to-date guidelines on data use and data protection and are GDPR compliant.

PUBLIC BENEFIT

The Trustees have paid due regard to the Charity Commissions guidance on public benefit in determining For Life's activities; detail of this activity is provided below.

OBJECTIVES AND ACTIVITIES

AIMS OF THE CHARITY

For Life's objectives, as set out in its Articles of Association, are:

- to promote and protect the physical and mental health of disabled and abandoned children and their carers and families in Asia
- to advance the education of the general public in areas relating to disability, care systems, family welfare and rights of children in Asia.
- This is achieved through the provision of financial assistance, support, education and practical advice in Asia, as well as through advocacy campaigns in the UK.

For Life achieves its mission by partnering with the Christian Care Foundation for Children with Disabilities (CCD) - a Thai registered NGO established in 1997. CCD's projects include a purpose-built residential home (Rainbow House), day-care centres within Government-run institutions, and community-based rehabilitation projects (CBR) to prevent the unnecessary institutionalisation of disabled children. CCD is also working with young adults to develop vocational training, financial independence and full integration into society.

For Life's core activities are:

1. FUNDRAISING:

To provide financial aid for disabled and abandoned children in Thailand by raising funds from UK individuals, groups, companies and charitable trusts.

2. ADVOCACY:

To raise awareness for the issues facing disabled children in Thailand and to educate the general public in the UK about disability in Thailand, deinstitutionalisation, and disability rights.

3. VOLUNTEER MANAGEMENT

For Life continues to screen and train volunteers from the UK and Europe on behalf of CCD, to ensure that they are suitable for working with children and vulnerable adults, and to prepare them for living and working within the CCD context and Thai culture.

ACTIVITIES IN 2020/2021

PROGRAMME DELIVERY

During this year For Life supported CCD's work with over 400 children, young people and families in Thailand. For Life's support currently reaches 4 provinces in Thailand: Nonthaburi, Pathum Thani, Chai Nat and Uthaitani.

For Life sent funds totalling £72,252 to CCD (227% increase on last year's grants to Thailand). Financial controls assure funds are allocated/spent on the restricted items in accordance with the Charity Commission regulations. An annual report is produced by CCD each year showing their audited expenditure figures.

Sadly, the childcare projects were closed for approximately 6 months this year due to the Coronavirus Pandemic, with a reduced service being run for much of the remaining time. No visitors or volunteers were allowed to the projects so as to protect the vulnerable children and adults that CCD work alongside.

The period of closure was used by CCD for deep cleaning, strategy development, policy review and to research and implement new income generation projects, such as a sewing class (particularly producing face coverings), a community coffee shop and research into a new mushroom farm to be established later in 2021.

During the pandemic, some families moved out of the Bangkok suburbs and back to villages in other areas of Thailand. This meant a decrease in the number of families reached through outreach. New families are now being identified and offered CCD services, so we hope the reach will increase again next year.

FUNDRAISING

For Life's core funding comes from individual givers as well as from community fundraising and events – particularly held by former volunteers to CCD. Both income streams were at risk this year with the economic downturn caused by the pandemic. We saw a decrease in the fundraiser income due to fundraising events and challenges being cancelled.

For Life organised a virtual Thai festival, "For Life Live" in July 2020. This was streamed live via YouTube and featured contributions from a number of Thai and British artists, chefs, musicians as well as from the children and staff at CCD. The event was successful in raising funds and broadening For Life's network of supporters and friends in the Thai community.

For Life sold cotton facemasks on behalf of CCD – the masks were handmade by staff and vocational students. This was a good income generator in the UK with almost £2,500 raised in sales.

For Life received a one-off restricted donation of £31,000 for a new accessible minibus. The gift was from a former volunteer who had spent time at CCD. The minibus was purchased and provides accessible and safe transport for young disabled community – supporting education, healthcare and day-care services.

This year, For Life launched a new corporate fundraising programme to engage Thai restaurants in fundraising. This campaign launched in July 2020 but the effect of Covid-19 on the hospitality industry made recruitment of restaurants into the scheme more challenging. Despite this, several core partnerships were developed leading to regular income contributions from Thai restaurant fundraising.

Trust and foundation income is still low and continues to be an important income stream that the charity would like to increase. This will form a significant part of the fundraising strategy in 2021-22.

STRATEGY/PLANNING

With several new Board members, the Chair thought it important to review For Life's Vision and Values – to enable us develop a foundation for building upon strategically in the coming years. The Board are looking to grow For Life's reach, but feel it important to stay grounded and true to our core values.

In February 2020, an external facilitator worked with the Board (virtually) to look at redefining organisational values and vision. This exercise was successful in introducing new Board members to the organisational goals and culture and allowed opportunity to look to future planning.

This workshop was followed up with an additional strategic planning event and produced important ideas, themes and priorities for the Managing Director to form the basis of a 3-5 year strategic plan. This will be an ongoing exercise with further strategic sessions planned to map out a roadmap to organisational growth.

VOLUNTEER MANAGEMENT

Owing to the Covid-19 pandemic, it was not possible for For Life to facilitate any volunteer placements in Thailand. Whilst 2 volunteers were due to go to Thailand within this period, both trips had to be postponed until further notice.

It has been a good opportunity to reflect on our volunteer recruitment and training process. For Life hopes to rebuild the volunteer programme in 2022 using an ethical volunteering strategy.

As there is a greater global awareness of the ethical implications of volunteering abroad (especially with children and vulnerable adults) For Life commits to running an ethical volunteering programme, assuring the best interests of both volunteer and beneficiary/host organisation. There is scope to review our volunteering programme, to ensure that the programme is as ethical and effective as possible.

For Life will continue to provide a volunteer screening service free of charge to prospective volunteers. For Life remains a member of the Thirty-one Eight (formerly CPPAS) Disclosure Barring Service.

JOB RETENTION SCHEME

For Life's Managing Director remained on part-time furlough throughout May, June, July, August and September 2020. Furlough payments were paid by HMRC monthly as a contribution to Miss Drury's salary. These furlough payments can be found under Other Income in our Statement of Financial Activities.

FINANCIAL OVERSIGHT

GOING CONCERN

The Trustees have made appropriate enquiries and have a reasonable expectation that the charity has adequate resources to continue operational existence for the foreseeable future. The Trustees continue to adopt the going concern basis in preparing the financial statements.

RESERVES POLICY

The Trustees' policy is to maintain reserves sufficient to cover three months' operational expenditure and to meet contractual obligations, e.g. redundancy costs, in the event of having to close the business.

At an extraordinary Trustees meeting held on 01 April 2020 to discuss the emerging COVID-19 pandemic, the Trustees agreed to loosen the reserves policy to cover 2 months' operational costs, to allow for additional emergency funds to be sent to Thailand during a time of financial difficulty.

RESULTS FOR THE YEAR

Incoming resources in this financial year amounted to £133,502 and resources expended were £130,025.63. The surplus of £3,476 was added to our reserves making total year end reserves of £12,133 (circa. 3 months reserves policy).

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees (who are also the directors of For Life Trust for the purposes of company law) 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).

Company law 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 charitable company. The financial statements and reports demonstrate incoming resources, application of resources, income and expenditure 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 Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures 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 Companies Act 2006. They are also responsible for safeguarding the assets of the charity, hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees, on 28th February 2022 and signed on their behalf by:

A handwritten signature in black ink, appearing to read 'Lydia George', written in a cursive style.

Lydia George, Chair

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 APRIL 2021**

	Note	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
INCOME FROM	2				
Donations and legacies	2.1	73,448	48,280	121,727	<i>70,709</i>
Charitable activities	2.2	2,422	-	2,422	<i>112</i>
Investments	2.3	9	-	9	<i>54</i>
Other	2.4	-	9,344	9,344	<i>2,532</i>
TOTAL INCOME		75,879	57,624	133,502	<i>73,407</i>
EXPENDITURE ON:					
Raising funds	3.1	24,867	4,672	29,539	<i>28,000</i>
Charitable activities	3.2	42,695	51,517	94,212	<i>42,847</i>
Governance	3.3	5,340	934	6,275	<i>5,870</i>
TOTAL EXPENDITURE		72,902	57,124	130,026	<i>76,717</i>
NET MOVEMENT IN FUNDS		2,976	500	3,476	<i>(3,310)</i>
RECONCILIATION OF FUNDS:					
Total funds brought forward		8,533	124	8,657	<i>11,967</i>
TOTAL FUNDS CARRIED FORWARD		11,509	624	12,133	<i>8,657</i>

*The notes on pages 11 to 16 form part of these financial statements.

**BALANCE SHEET
AS AT 30 APRIL 2021**

	Note	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
CURRENT ASSETS					
Stocks		-	-	-	-
Debtors	5	2,007	-	2,007	4,675
Investments		-	-	-	-
Cash at bank and in hand	7	11,475	-	11,475	4,603
TOTAL CURRENT ASSETS		13,482	-	13,482	9,279
CREDITORS: amounts falling due within one year					
	6	1,348	-	1,348	622
NET CURRENT ASSETS		12,133	-	12,133	8,657
FUNDS OF THE CHARITY					
Restricted funds		-	624	624	124
Unrestricted funds		11,509	-	11,509	8,533
TOTAL FUNDS		11,509	624	12,133	8,657

The company's financial statements have been prepared in accordance with the provisions applicable to companies that are subject to the Small Companies Regime.

The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The financial statements were approved and authorised for issue by the Trustees and signed of their behalf, by:

Lydia George, Chair of Trustees



Date

28th February 2022

*The notes on pages 13 to 18 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2021

1. ACCOUNTING POLICIES

1.1 Basis of preparation

The financial statements have been prepared in accordance with 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) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

For Life Trust meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 Company status

The company is limited by guarantee. The members of the company are the trustees. In the event of the company being wound up, the liability in respect of the guarantee is £1 per member of the company.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund.

1.4 Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities are costs incurred on the company's operations, including support costs. These costs are to fund activities which directly further the charity's aims and objectives.

1.6 Pensions

The company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

1.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount incurred net of any trade discounts due.

1.8 Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.9 Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.10 Financial instruments

The company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
2.1 DONATIONS & LEGACIES				
Donations and gifts	54,204	47,030	101,234	61,619
Gift Aid	9,243	1,250	10,493	9,090
Legacies	-	-	-	-
Grants	10,000	-	10,000	-
Subscriptions and memberships	-	-	-	-
TOTAL DONATIONS & LEGACIES	73,448	48,280	121,727	70,709

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
2.2 CHARITABLE ACTIVITIES				
Charity product sales	2,422	-	2,422	112
Other	-	-	-	-
TOTAL CHARITABLE ACTIVITIES	2,422	-	2,422	112

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
2.3 INVESTMENT INCOME				
Bank interest received	9	-	9	54
TOTAL INVESTMENT INCOME	9	-	9	54

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
2.4 OTHER INCOME				
Job Retention Scheme	-	9,344	9,344	2,532
Other	-	-	-	-
TOTAL OTHER INCOME	-	9,344	9,344	2,532

3. EXPENDITURE ON RAISING FUNDS

	Unrestricted funds 2021 £	Restricted funds 2021 £	<i>Total funds 2021 £</i>	<i>Total funds 2020 £</i>
3.1 RAISING FUNDS				
Promotion/Publicity	523	-	523	250
Fundraising	1,765	-	1,765	2,315
Staff Costs	19,690	4,672	24,362	20,643
Support Costs	2,889	-	2,889	4,792
Other	-	-	-	-
TOTAL EXPENDITURE ON RAISING FUNDS	24,867	4,672	29,539	28,000

	Unrestricted funds 2021 £	Restricted funds 2021 £	<i>Total funds 2021 £</i>	<i>Total funds 2020 £</i>
3.2 CHARITABLE ACTIVITIES				
Direct project funding (Thailand)	24,472	47,780	72,252	21,956
Volunteer screening & training	129	-	129	233
Advocacy	31	-	31	250
Staff Costs	15,752	3,738	19,490	16,514
Support Costs	2,311	-	2,311	3,833
Other	-	-	-	61
TOTAL EXPENDITURE ON CHARITABLE ACTIVITIES	42,695	51,517	94,212	42,847

	Unrestricted funds 2021 £	Restricted funds 2021 £	<i>Total funds 2021 £</i>	<i>Total funds 2020 £</i>
3.3 GOVERNANCE COSTS				
Insurance	644	-	644	578
Trustees expenses	37	-	37	70
Financial services	144	-	144	98
Staff Costs	3,938	934	4,872	4,129
Support Costs	578	-	578	958
Other	-	-	-	37
TOTAL GOVERNANCE	5,340	934	6,275	5,870

4. STAFF COSTS

	Total funds 2021	<i>Total funds 2020</i>
	£	£
STAFF COSTS		
Salaries and wages	33,659	28,399
NI / Tax	11,432	10,462
Pension costs	2,966	1,816
Payroll	667	608
TOTAL STAFF COSTS	48,724	41,285

During the year, no Trustees received any remuneration (2020 - £NIL).

During the year, no Trustees received any benefits in kind (2020 - £NIL).

No employee received remuneration amounting to more than £60,000 in either year.

The number of persons employed by the company during the year was as follows:

2021	<i>2020</i>
No.	<i>No.</i>
2	1

5. DEBTORS

	Total funds 2021	<i>Total funds 2020</i>
	£	£
DEBTORS		
Trade debtors	1,658	4,360
Prepayments and accrued income	349	315
Other debtors	-	-
TOTAL DEBTORS	2,007	4,675

6. CREDITORS

	Total funds 2021	<i>Total funds 2020</i>
	£	£
CREDITORS: Amounts falling due within one year		
Accruals for grants payable	-	-
Bank loans and overdrafts	-	-
Trade Creditors	1,348	622
Accruals and deferred income	-	-
Taxation and social security	-	-
Other creditors	-	-
TOTAL CREDITORS	1,348	622

7. CASH AT BANK AND IN HAND

	Total funds 2021	<i>Total funds 2020</i>
	£	£
CASH AT BANK AND IN HAND		
Cash at bank and in hand	11,475	4,603
Other	-	-
TOTAL CASH AT BANK AND IN HAND	11,475	4,603

8. PENSION COMMITMENTS

The company operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents the contributions payable by the company that have been paid in the year amounting to £2,966 (2020 - £1,816).

**INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 30 APRIL 2021**

REPORT TO THE TRUSTEES OF FOR LIFE TRUST, CHARITY NUMBER 1143950

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30 April 2021, which are set out on pages 11 to 18.

Responsibilities and basis of report

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 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.

Signed: *A. Ince (e-signed)*

Date: 27/02/2022

Mr Alan Ince
Accountant
ACCA. 0976535

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