



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	-	-
	<hr/>	<hr/>
TOTAL CREDITORS	1,348	622
	<hr/>	<hr/>

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	-	-
	<hr/>	<hr/>
TOTAL CASH AT BANK AND IN HAND	11,475	4,603
	<hr/>	<hr/>

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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Wokingham
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