



## **FOR LIFE TRUST**

*(A Charitable Company Limited by Guarantee)*

### **TRUSTEES' REPORT AND FINANCIAL STATEMENTS**

**FOR YEAR ENDED  
30 APRIL 2022**

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**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**

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### **GOVERNING DOCUMENT**

The company is constituted under Articles of Association dated 10<sup>th</sup> April 2011. For Life Trust ('For Life', 'For Life Thailand') incorporated from the original charity For Life (Registered Charity Number 1104291) on 1<sup>st</sup> February 2012. The Official Transfer document was signed 28<sup>th</sup> January 2012 and came into effect after close of business on 31<sup>st</sup> 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

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### 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

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### 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	<input checked="" type="checkbox"/>			
Coordinated with the Village Volunteer Group of Ban Chang Subdistrict to survey and accept more children to receive developmental and physical rehabilitation services.		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Participated in the opening ceremony of the health care and rehabilitation center for the elderly and the disabled in Bang Khu Rat Subdistrict.				<input checked="" type="checkbox"/>
Coordinate contact with the Bang Plub Subdistrict Administrative Organization to find more cases.		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Bring essential items such as diapers, milk and rice to help children in the project	<input checked="" type="checkbox"/>			
Raised funds for and installed a replacement lift in the Rehabilitation centre	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Provide physiotherapy equipment to family: (1 x adaptive seat; 1 x adapted bicycle; 1 x new wheelchair)	<input checked="" type="checkbox"/>			
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).		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
CBR N/P staff took Step Ahead and Alternative Care Thailand (ACT) staff to visit the community to study the work of the foundation.			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Joined the Alternative Care Thailand Group to advise on care reform for children with disabilities			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
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)	<input checked="" type="checkbox"/>			
Further strategy meetings in cooperation with the local government office Chai Nat province		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Covid-19 vaccination of all young adults in residential and vocational programmes (12 years +).	<input checked="" type="checkbox"/>			
Two new staff members (Project Manager and Physiotherapist) appointed in Chai Nat province			<input checked="" type="checkbox"/>	
Opened Rainbow Café in July 2021 (Vocational project) which provides employment for 2 young people with disabilities.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

## **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**

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### **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

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

# STATEMENT OF FINANCIAL AFFAIRS

		Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
	Note				
<b>INCOME FROM</b>	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
<b>TOTAL INCOME</b>		<b>78,152</b>	<b>15,526</b>	<b>93,679</b>	<b>133,502</b>
<b>EXPENDITURE ON</b>	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
<b>TOTAL EXPENDITURE</b>		<b>81,592</b>	<b>15,526</b>	<b>97,118</b>	<b>130,026</b>
<b>NET MOVEMENT IN FUNDS</b>		<b>(3,439)</b>	<b>-</b>	<b>(3,439)</b>	<b>(3,476)</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		11,509	624	12,133	8,657
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>8,069</b>	<b>624</b>	<b>8,694</b>	<b>12,133</b>



## **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 £
<b>2.1 DONATIONS &amp; LEGACIES</b>				
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	-	-	-	-
<b>TOTAL DONATIONS &amp; LEGACIES</b>	<b>77,767</b>	<b>15,526</b>	<b>93,293</b>	<b>121,727</b>

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

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

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
<b>2.4 OTHER INCOME</b>				
Job Retention Scheme	-	-	-	9,344
Other	-	-	-	-
<b>TOTAL OTHER INCOME</b>	-	-	-	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>
<b>3.1 RAISING FUNDS</b>				
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	-	-	-	-
<b>TOTAL EXPENDITURE ON RAISING FUNDS</b>	<b>29,413</b>	<b>-</b>	<b>29,413</b>	<b>29,539</b>

	Unrestricted funds 2022 £	Restricted funds 2022 £	<i>Total funds 2022 £</i>	<i>Total funds 2021 £</i>
<b>3.2 CHARITABLE ACTIVITIES</b>				
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	-	-	-	-
<b>TOTAL EXPENDITURE ON CHARITABLE ACTIVITIES</b>	<b>45,926</b>	<b>15,526</b>	<b>61,452</b>	<b>94,213</b>

	Unrestricted funds 2022 £	Restricted funds 2022 £	<i>Total funds 2022 £</i>	<i>Total funds 2021 £</i>
<b>3.3 GOVERNANCE COSTS</b>				
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	-
<b>TOTAL GOVERNANCE</b>	<b>6,253</b>	<b>-</b>	<b>6,253</b>	<b>6,275</b>

<b>3.4 STAFF MEMBERS</b>	<b>No.</b>	<b>2022</b>	<b>2021</b>
		<b>1.2</b>	<b>1.4</b>
	Full Time Equivalent (FTE)		

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

**NOTE 4: DEBTORS**

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

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

**NOTE 5: CREDITORS**

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



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

**NOTE 6: CASH AT BANK AND IN HAND**

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