



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.

Charlotte Drury handed in her resignation as managing director in March 2023 (before the end of this financial year dated 30/4/2023) and ended her role on 30/05/2023. At the AGM on 25/04/2023 it was voted that Charlotte would be appointed as a trustee after the end of her employment.

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. 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.

This year, the four Sub-Committees of Finance, Programmes, Fundraising and Safeguarding continued, although not all groups were able to meet regularly. The Finance Sub-Committee met regularly 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.

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

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), 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.

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.

A review of the Risk Register, in particular the person responsible for each area or risk will need to be done in light of the Managing Director stepping down on 30/5/2023. The trustee board agreed to scale down operations for 1 year and divide tasks up between the trustees. Time constraints will need to

be assessed and a realistic review done in August 2023 and then again in the months following. A decision will be made after 1 year as to whether we need to appoint a new Managing Director, and if not, who will be responsible for mitigating risks on the register.

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 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.

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 £ | Total funds 2023 £ | Total funds 2022 £ |
|---|---------------------------------|-------------------------------|--------------------------|--------------------------|
| 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 £ | Total funds 2023 £ | Total funds 2022 £ |
| 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 £ | Total funds 2023 £ | Total funds 2022 £ |
| 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 | - | - |
| | <hr/> | <hr/> |
| TOTAL DEBTORS | 1,651 | 3,693 |
| | <hr/> <hr/> | <hr/> <hr/> |

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 |
| | <hr/> | <hr/> |
| TOTAL CREDITORS | 1,171 | 4,889 |
| | <hr/> | <hr/> |
| 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> |



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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), 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.

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.

A review of the Risk Register, in particular the person responsible for each area or risk will need to be done in light of the Managing Director stepping down on 30/5/2023. The trustee board agreed to scale down operations for 1 year and divide tasks up between the trustees. Time constraints will need to

be assessed and a realistic review done in August 2023 and then again in the months following. A decision will be made after 1 year as to whether we need to appoint a new Managing Director, and if not, who will be responsible for mitigating risks on the register.

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 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.

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 £ | Total funds 2023 £ | Total funds 2022 £ |
|---|---------------------------------|-------------------------------|--------------------------|--------------------------|
| 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 £ | Total funds 2023 £ | Total funds 2022 £ |
| 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 £ | Total funds 2023 £ | Total funds 2022 £ |
| 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 | - | - |
| | <hr/> | <hr/> |
| TOTAL DEBTORS | 1,651 | 3,693 |
| | <hr/> <hr/> | <hr/> <hr/> |

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 |
| | <hr/> | <hr/> |
| TOTAL CREDITORS | 1,171 | 4,889 |
| | <hr/> | <hr/> |
| 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