



FOR LIFE TRUST

(A Charitable Company Limited by Guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR YEAR ENDED

31st August 2025

For Life Trust is a Charitable Company Limited by Guarantee

Registered Company Number: 07607850

Registered with the Charity Commission for England & Wales

Registered Charity Number: 1143950

CONTENTS

Reference and administrative details of the charity, its Trustees and advisers	3
Trustees' Report	4 - 7
Trustees' Responsibility Statement	7
Independent Examiner's Report	8
Balance Sheet	10
Statement of Financial Activities	11
Notes to the financial statements	14-20

REFERENCE AND ADMINISTRATION DETAILS

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

TRUSTEES' REPORT

FOR THE YEAR ENDED 31st AUGUST 2025

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

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

GOVERNING DOCUMENT

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

APPOINTMENT OF DIRECTORS/TRUSTEES

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

POLICIES FOR THE INDUCTION AND TRAINING OF NEW TRUSTEES

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

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

ORGANISATIONAL STRUCTURE

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

RELATIONSHIPS WITH RELATED PARTIES

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

RISK MANAGEMENT

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

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

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

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

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

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

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

PUBLIC BENEFIT

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

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

Hello friends,

8th October 2025

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

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

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

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

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

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

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

With much love, deep gratitude and affection,

Lydia George



Charlie Drury



FINANCIAL OVERSIGHT

RESERVES POLICY

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

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees (who are also the Directors of For Life Trust for the purposes of company law) are responsible for preparing a Trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company. The financial statements and reports demonstrate incoming resources, application of resources, income and expenditure for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity, hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

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



Lydia George
Chair of Trust

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

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

Responsibilities and basis of report

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

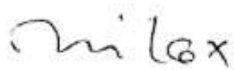
Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities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

Independent examiner's statement

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

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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



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

Date: 14 April 2026

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

CONTENTS	PAGE
BALANCE SHEET	10
STATEMENT OF FINANCIAL AFFAIRS (SOFA)	11
NOTE 1: ACCOUNTING POLICIES	12
NOTE 2: INCOME	14
NOTE 3: EXPENDITURE	16
NOTE 4: STAFF	17
NOTE 5: DEBTORS	18
NOTE 6: CREDITORS	18
NOTE 7: CASH AT BANK AND IN HAND	19
NOTE 8: RESTRICTED FUNDS BALANCE	20
NOTE 9: ADDITIONAL NOTES	20

BALANCE SHEET

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

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

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

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

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

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



Lydia George
Chair of Trustees

STATEMENT OF FINANCIAL AFFAIRS

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

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

NOTE 1: ACCOUNTING POLICIES

1.1 Basis of preparation

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

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

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

1.2 Company status

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

1.3 Fund accounting

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

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

1.4 Income

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

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

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

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

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

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

1.5 Expenditure

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

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

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

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

1.6 Pensions

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

1.7 Debtors

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

1.8 Cash at Bank and in hand

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

1.9 Creditors and provisions

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

1.10 Financial instruments

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

NOTES TO THE ACCOUNTS

NOTE 2: INCOME

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

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

NOTES TO THE ACCOUNTS

NOTE 3: EXPENDITURE

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

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

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

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

3.4 STAFF COSTS

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

3.5 STAFF MEMBERS

No.	2025	2024
	0.3	0.3

NOTES TO THE ACCOUNTS

NOTE 5: DEBTORS

	Total funds 2025 £	Total funds 2024 £
5.1 DEBTORS		

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

NOTES TO THE ACCOUNTS

NOTE 6: CREDITORS

Amounts falling due within one year

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

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NOTES TO THE ACCOUNTS

NOTE 7: CASH AT BANK

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

NOTE 8: RESTRICTED FUNDS

8.1 MOVEMENT IN FUNDS

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

8.2 FUND DESCRIPTION

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

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

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

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

ANALYSIS OF NET ASSETS

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

NOTE 9: ADDITIONAL NOTES

9.1 TRUSTEE REMUNERATION AND BENEFITS

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

9.2 RELATED PARTY TRANSACTIONS

There were no disclosable related party transactions during the year.