

Tree Life Club
Unaudited Financial Statements
31 March 2025

LEVENSONS LTD
Chartered Certified Accountants
Rico House
George Street
Manchester
M25 9WS

Tree Life Club

Financial Statements

Year ended 31 March 2025

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Tree Life Club

Trustees' Annual Report

Year ended 31 March 2025

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 March 2025.

Reference and administrative details

Registered charity name	Tree Life Club
Charity registration number	1146505
Principal office	9 Roston Road Salford M7 4HH

The trustees

Mr D Greenblatt
Mr D Roberts
Mr E Cohen

Independent examiner	Yisroel Levenson FCCA CTA Rico House George Street Manchester M25 9WS
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Structure, governance and management

Tree Life Club is an unincorporated charity established on 22 March 2012 and is governed by a Trust Deed dated 5 January 2010, as amended on 6 March 2012.

Recruitment and appointment of new trustees

New trustees are appointed due to their interest in the work of charity and their recognised experience in specific fields which will further support the work of the charity.

Organisational structure

The trustees administer the day-to-day affairs of the charity. None of the trustees have any beneficial interest in the charity.

Induction and training of new trustees

New trustees are given a full induction by the directors. Trustees can retire when they wish as they do not serve under a fixed term of tenure.

Objectives and activities

Objectives and aims

The objects of the charity are to promote education and training of children and young people.

Public benefit

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aim and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

Tree Life Club

Trustees' Annual Report *(continued)*

Year ended 31 March 2025

Achievements and performance

During the year, Tree Life Club delivered an extensive, year-round programme of educational, therapeutic, and enrichment activities supporting children and young people, many of whom come from low-income families or face challenges that place them at risk of disengagement from mainstream education.

The charity ran multiple weekly youth sessions throughout the year, providing a structured and supportive environment. These sessions delivered a broad curriculum including social development, life skills, healthy living, teamwork, community responsibility, cultural enrichment, and sporting activities. The programmes complemented formal education while addressing barriers such as low confidence, behavioural difficulties, and poor engagement.

The charity provided homework support sessions and intensive one-to-one educational interventions for children struggling in school or at risk of dropping out of the education system. This support helped participants maintain academic engagement, rebuild confidence, and, where appropriate, transition back into mainstream or alternative educational pathways.

A successful mentoring programme operated throughout the year, pairing young people with positive role models who provided consistent guidance, encouragement, and support focused on aspiration, behaviour, responsibility, and goal-setting.

Tree Life Club delivered a wide range of physical health and wellbeing activities, including gym sessions designed to promote fitness, self-esteem, and body confidence, supporting young people in developing positive relationships with their physical and emotional wellbeing.

The charity also operated a cycle club, encouraging healthy lifestyles, discipline, resilience, and teamwork. Lego clubs were delivered to develop creativity, problem-solving, concentration, cooperation, and fine motor skills, particularly benefiting younger participants and those with additional learning or behavioural needs.

A range of food-based and nutrition-focused activities were delivered, ensuring children began the day with appropriate nutrition, as well as food events and practical sessions teaching healthy eating habits, nutrition, and mixed social skills such as cooperation and communication.

The charity organised weekend and holiday activities, including activities such as swimming, providing safe, supervised, and engaging opportunities for children and young people during periods when they might otherwise have limited access to positive provision. These activities ensured children were entertained in a holistic, healthy, and ethos-appropriate environment, reducing isolation and promoting constructive use of leisure time.

During the year, the charity also delivered several overnight camp experiences for children from low-income families. These residentials provided supervised opportunities for personal development, independence, teamwork, and confidence-building, and for many participants represented their first experience of an overnight educational or recreational programme away from home.

Tree Life Club continued to operate its vocational and avocational skills training centre, supporting young people in developing practical life and work-related skills. Participants were supported in working towards recognised qualifications, including City & Guilds and BTEC awards, improving employability, independence, and long-term prospects.

The charity also delivered animal care activities, providing therapeutic and educational benefits by helping participants develop responsibility, empathy, routine, and confidence, particularly for those who struggled in traditional classroom settings.

Tree Life Club

Trustees' Annual Report *(continued)*

Year ended 31 March 2025

In addition, public speaking training and leadership programmes were delivered, equipping young people with communication skills, confidence, and the ability to take on leadership roles within their peer groups and the wider community.

Beyond direct delivery, the charity donated funds to a local high school to enable additional extra-curricular activities, extending educational and enrichment opportunities to a wider group of beneficiaries.

Throughout the year, the trustees monitored activities to ensure alignment with the charity's objectives and delivery of clear public benefit. Feedback from participants, families, and partner organisations consistently demonstrated the positive impact of the charity's work in improving wellbeing, sustaining educational engagement, and supporting children and young people to develop the skills, confidence, and resilience needed for adult life.

Financial review

Financial position

Income from donations and investments totalled £662,503 (2024 - £470,419). Expenditure in furtherance of charitable activities aggregated £593,377 (2024 - £474,209) resulting in net income of £60,626 (2024 - expenditure £3,572). The financial results of the charity's activities for the year to 31 March 2025 are fully reflected on pages 5 and 6 of the Financial Statements together with the notes thereon.

Reserves policy

The trustees have established the level of reserves (that is those funds that are freely available) that the charity ought to have. Reserves are needed to bridge the funding gaps between spending on activities and receiving resources through voluntary grants. The trustees consider that the ideal level of reserves as at 31 March 2025 would be one month of resources expended which equates to around £49,500. The actual free reserves as at 31 March 2025 were £111,236 which is higher than our target figure. In calculating the free reserves, the trustees have excluded from total funds the fixed assets of £88,024.

The trustees' annual report was approved on 29 January 2026 and signed on behalf of the board of trustees by:

Mr D Roberts
Trustee

Tree Life Club

Independent Examiner's Report to the Trustees of Tree Life Club

Year ended 31 March 2025

I report to the trustees on my examination of the financial statements of Tree Life Club ('the charity') for the year ended 31 March 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements 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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do 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.

Yisroel Levenson FCCA CTA
Independent Examiner

Rico House
George Street
Manchester
M25 9WS

Tree Life Club

Statement of Financial Activities

Year ended 31 March 2025

		2025		2024
		Unrestricted funds	Total funds	Total funds
	Note	£	£	£
Income and endowments				
Donations and legacies	4	662,146	662,146	470,419
Other trading activities	5	(8,500)	(8,500)	–
Investment income	6	357	357	218
Total income		<u>654,003</u>	<u>654,003</u>	<u>470,637</u>
Expenditure				
Expenditure on raising funds:				
Costs of other trading activities	7	3,858	3,858	–
Expenditure on charitable activities	8,9	589,519	589,519	474,209
Total expenditure		<u>593,377</u>	<u>593,377</u>	<u>474,209</u>
Net income/(expenditure) and net movement in funds		<u>60,626</u>	<u>60,626</u>	<u>(3,572)</u>
Reconciliation of funds				
Total funds brought forward		205,043	205,043	208,615
Total funds carried forward		<u>265,669</u>	<u>265,669</u>	<u>205,043</u>

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 8 to 15 form part of these financial statements.

Tree Life Club

Statement of Financial Position

31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible fixed assets	16	177,618	181,214
Current assets			
Debtors	17	10,000	–
Cash at bank and in hand		101,263	51,119
		111,263	51,119
Creditors: amounts falling due within one year	18	23,212	27,290
Net current assets		88,051	23,829
Total assets less current liabilities		265,669	205,043
Funds of the charity			
Unrestricted funds		265,669	205,043
Total charity funds	19	265,669	205,043

These financial statements were approved by the board of trustees and authorised for issue on 29 January 2026, and are signed on behalf of the board by:

Mr D Roberts
Trustee

The notes on pages 8 to 15 form part of these financial statements.

Tree Life Club

Statement of Cash Flows

Year ended 31 March 2025

	2025 £	2024 £
Cash flows from operating activities		
Net income/(expenditure)	60,626	(3,572)
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	13,702	14,901
Other interest receivable and similar income	(357)	(218)
Interest payable and similar charges	580	—
<i>Changes in:</i>		
Trade and other debtors	(10,000)	—
Cash generated from operations	64,551	11,111
Interest paid	(580)	—
Interest received	357	218
Net cash from operating activities	<u>64,328</u>	<u>11,329</u>
Cash flows from investing activities		
Purchase of tangible assets	(10,106)	—
Net cash used in investing activities	<u>(10,106)</u>	<u>—</u>
Cash flows from financing activities		
Proceeds from borrowings	(4,078)	(4,657)
Net cash used in financing activities	<u>(4,078)</u>	<u>(4,657)</u>
Net increase in cash and cash equivalents	50,144	6,672
Cash and cash equivalents at beginning of year	<u>51,119</u>	<u>44,447</u>
Cash and cash equivalents at end of year	<u>101,263</u>	<u>51,119</u>

The notes on pages 8 to 15 form part of these financial statements.

Tree Life Club

Notes to the Financial Statements

Year ended 31 March 2025

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 9 Roston Road, Salford, M7 4HH.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Tree Life Club

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Tree Life Club

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Motor vehicles	-	25% reducing balance
Equipment	-	25% reducing balance
User defined asset	-	5% reducing balance

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Tree Life Club

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Donations			
Donations type 1	<u>662,146</u>	<u>—</u>	<u>662,146</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Donations type 1	<u>450,439</u>	<u>19,980</u>	<u>470,419</u>

5. Other trading activities

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Fundraising events	<u>(8,500)</u>	<u>(8,500)</u>	<u>—</u>	<u>—</u>

Tree Life Club

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

6. Investment income

	Unrestricted Funds	Total Funds 2025	Unrestricted Funds	Total Funds 2024
	£	£	£	£
Bank interest receivable type 1	<u>357</u>	<u>357</u>	<u>218</u>	<u>218</u>

7. Costs of other trading activities

	Unrestricted Funds	Total Funds 2025	Unrestricted Funds	Total Funds 2024
	£	£	£	£
Costs of other trading activities - Advertising and publicity	<u>3,858</u>	<u>3,858</u>	<u>—</u>	<u>—</u>

8. Expenditure on charitable activities by fund type

	Unrestricted Funds	Restricted Funds	Total Funds 2025
	£	£	£
Activity type 1	500,718	—	500,718
Support costs	<u>88,801</u>	<u>—</u>	<u>88,801</u>
	<u>589,519</u>	<u>—</u>	<u>589,519</u>

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Activity type 1	436,597	19,980	456,577
Support costs	<u>17,632</u>	<u>—</u>	<u>17,632</u>
	<u>454,229</u>	<u>19,980</u>	<u>474,209</u>

9. Expenditure on charitable activities by activity type

	Activities undertaken directly	Grant funding of activities	Support costs	Total funds 2025	Total fund 2024
	£	£	£	£	£
Activity type 1	<u>311,891</u>	<u>188,827</u>	<u>88,801</u>	<u>589,519</u>	<u>474,209</u>

10. Analysis of support costs

	Analysis of support costs activity 1	Total 2025	Total 2024
	£	£	£
Governance costs	<u>78,687</u>	<u>78,687</u>	<u>64,136</u>

Tree Life Club

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

11. Analysis of grants

	2025 £	2024 £
Grants to institutions		
Grants to institutions type 1	—	324,140
Kollel Gaon Yaakov	52,800	—
Etz Chaim	35,500	—
Bederech Kovod	40,750	—
small grants < £1000	1,370	—
	<u>130,420</u>	<u>324,140</u>
Grants to individuals		
Grants to individuals type 1	58,407	54,904
Total grants	<u>188,827</u>	<u>379,044</u>

12. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2025 £	2024 £
Depreciation of tangible fixed assets	<u>13,702</u>	<u>14,901</u>

13. Independent examination fees

	2025 £	2024 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>—</u>	<u>—</u>

14. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025 £	2024 £
Wages and salaries	<u>71,018</u>	<u>—</u>

The average head count of employees during the year was 21 (2024: 20). The average number of full-time equivalent employees during the year is analysed as follows:

	2025 No.	2024 No.
Number of staff - type 1	<u>21</u>	<u>20</u>

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

15. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees. A loan of £5000 was paid in error to a trustee which has been fully repaid.

Tree Life Club

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

16. Tangible fixed assets

	Motor vehicles £	Equipment £	User defined asset £	Total £
Cost				
At 1 April 2024	5,000	28,969	179,619	213,588
Additions	—	10,106	—	10,106
At 31 March 2025	<u>5,000</u>	<u>39,075</u>	<u>179,619</u>	<u>223,694</u>
Depreciation				
At 1 April 2024	2,187	12,674	17,513	32,374
Charge for the year	703	6,600	6,399	13,702
At 31 March 2025	<u>2,890</u>	<u>19,274</u>	<u>23,912</u>	<u>46,076</u>
Carrying amount				
At 31 March 2025	<u>2,110</u>	<u>19,801</u>	<u>155,707</u>	<u>177,618</u>
At 31 March 2024	<u>2,813</u>	<u>16,295</u>	<u>162,106</u>	<u>181,214</u>

17. Debtors

	2025 £	2024 £
Other debtors	<u>10,000</u>	<u>—</u>

18. Creditors: amounts falling due within one year

	2025 £	2024 £
Bank loans and overdrafts	<u>23,212</u>	<u>27,290</u>

19. Analysis of charitable funds

Unrestricted funds

	At 1 April 2024 £	Income £	Expenditure £	At 31 March 2025 £
General funds	<u>205,043</u>	<u>654,003</u>	<u>(593,377)</u>	<u>265,669</u>

	At 1 April 2023 £	Income £	Expenditure £	At 31 March 2024 £
General funds	<u>208,615</u>	<u>450,657</u>	<u>(454,229)</u>	<u>205,043</u>

Tree Life Club

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

20. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2025 £
Tangible fixed assets	177,618	177,618
Current assets	111,264	111,264
Creditors less than 1 year	—	—
Creditors greater than 1 year	(23,212)	(23,212)
Net assets	265,670	265,670

	Unrestricted Funds £	Total Funds 2024 £
Tangible fixed assets	181,214	181,214
Current assets	178,000	178,000
Creditors less than 1 year	(178,000)	(178,000)
Creditors greater than 1 year	—	—
Net assets	181,214	181,214

21. Analysis of changes in net debt

	At 1 Apr 2024 £	Cash flows £	At 31 Mar 2025 £
Cash at bank and in hand	51,119	50,144	101,263
Debt due within one year	(27,290)	4,078	(23,212)
	<u>23,829</u>	<u>54,222</u>	<u>78,051</u>