

## **Review of the year to 31 October 2024 and the Year Ahead**

### **Life Global UK- Women Empowerment Program-**

Life Global UK's support of relief of poverty through vocational training and education continued during the period under review. The charity has increased its focus on creating awareness of issues which surround poverty, both in women and their children.

### **School Opening Events In November and December 2024**

The planning and building of two schools funded by two UK donors continue . The opening ceremonies are expected to take place in November/December 2025

### **The Year Ahead**

Life Global UK is planning to hold an event to raise funds for building a school

**REGISTERED CHARITY NUMBER: 1170850**

**REPORT OF THE TRUSTEES AND  
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 OCTOBER 2024  
FOR  
LIFE GLOBAL UK**

Macalvins Limited  
Chartered Accountants  
7 St John's Road  
Harrow  
Middlesex  
HA1 2EY

**LIFE GLOBAL UK**

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FOR THE YEAR ENDED 31 OCTOBER 2024**

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**LIFE GLOBAL UK**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 OCTOBER 2024**

The trustees present their report with the financial statements of the charity for the year ended 31 October 2024. The trustees have adopted the provisions of 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).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The object as defined by the Constitution are:

- relief of poverty
- advancement of education and awareness
- women empowerment through education and training
- other charitable objects as the Trustees of the Association may from time to time decide.

Within these objects the Association:

- the prevention or relief of poverty in State of Gujarat, India by providing: items and services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty
- the prevention or relief of poverty anywhere in the world by providing or assisting in the provision of education, training, healthcare projects and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.

**Public benefit**

The Executive Committee has given careful consideration to guidance published by the Charity Commission on public benefit, when reviewing their aims and objectives and in planning activities.

**ACHIEVEMENT AND PERFORMANCE**

**Review of the period and year ahead**

Life Global UK's continues its work on 'relief of poverty' through vocational training and education continued during the period under review. The charity has increased its focus on creating awareness of issues which surround poverty, both in women and their children.

In the year ahead, the charity continues with the planning and building of two schools funded by two UK donors continue. The opening ceremonies are expected to take place in November/December 2025.

Additionally, Life Global UK is planning to hold an event to raise funds for building a school.

**FINANCIAL REVIEW**

**Financial position**

The charity generated income of £103,300 during the year ended 31 October 2024 (2023: £34,442) and the charity recorded a net deficit of £874 for the year (2023: net deficit £533).

As at 31 October 2024 the charity had total funds of £11,662 (2023: £12,536).

**Principal funding sources**

The principal funding sources have been voluntary donations.

**Investment policy and objectives**

The charity does not have any specific investment policies as funds raised are used for its charitable activities in a short space of time and only a small amount is held for future activities.

**Reserves policy**

The trustees consider that, given the nature of the charity's activities and minimal costs, the charity does not require a reserves policy. Expenditure will not be incurred without having the funds in place.

**Going concern**

The trustees have reviewed the financial forecasts for the charity and have in particular considered the anticipated income and expenditure commitments for a period of twelve months from the date of approval of these financial statements. The trustees believe that the charity has adequate resources to continue in operational existence for at least the next twelve months and to meet its liabilities as they fall due. For that reason, the trustees continue to adopt the going concern basis in preparing the financial statements.

**LIFE GLOBAL UK**

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 OCTOBER 2024**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

**Organisational structure**

The charity is governed in accordance with the terms of its governing document.

**Global Ambassadors**

To assist in the operation and management of Life Global UK, the trustees have appointed the following ambassadors who assist the charity:

Mrs Anita Kamdar, Mrs Bina Mistry and Mrs Vanita Patel MBE

**Remuneration policy for key management personnel**

The trustees are considered to be the key management personnel of the charity. The trustees are in charge of directing, controlling, running and operating Life Global UK on a day to day basis. None of the trustees received any remuneration or benefits in the year for providing their services.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1170850

**Principal address**

7 St John's Road  
Harrow  
Middlesex  
HA1 2EY

**Trustees**

Mrs Bina Sanghvi  
Mr Bhogilal Sanghvi  
Mr Ramesh Shah  
Mr Kirit Vassa  
Mrs Meetal Koticha Shah

**Independent Examiner**

Shailesh Patel FCA  
Macalvins Limited  
Chartered Accountants  
7 St John's Road  
Harrow  
Middlesex  
HA1 2EY

Approved by order of the board of trustees on 23/5/2025 and signed on its behalf by:



.....  
Mrs Bina Sanghvi - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
LIFE GLOBAL UK**

**Independent examiner's report to the trustees of Life Global UK**

I report to the charity trustees on my examination of the accounts of Life Global UK (the Trust) for the year ended 31 October 2024.

**Responsibilities and basis of report**

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

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

**Independent examiner's statement**

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts 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.



Shailesh Patel FCA

Macalvins Limited  
Chartered Accountants  
7 St John's Road  
Harrow  
Middlesex  
HA1 2EY

Date: 29/5/25

**LIFE GLOBAL UK**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 OCTOBER 2024**

	Notes	Unrestricted fund £	Restricted funds £	31.10.24 Total funds £	31.10.23 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		11,877	91,423	103,300	34,442
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Education Programme		-	60,830	60,830	-
Women Empowerment Programme		-	33,170	33,170	35,000
Other Programmes		7,500	-	7,500	-
Other		2,674	-	2,674	(25)
<b>Total</b>		10,174	94,000	104,174	34,975
<b>NET INCOME/(EXPENDITURE)</b>		1,703	(2,577)	(874)	(533)
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		700	11,836	12,536	13,069
<b>TOTAL FUNDS CARRIED FORWARD</b>		2,403	9,259	11,662	12,536

The notes form part of these financial statements

LIFE GLOBAL UK

**BALANCE SHEET**  
**31 OCTOBER 2024**

	Notes	Unrestricted fund £	Restricted funds £	31.10.24 Total funds £	31.10.23 Total funds £
<b>CURRENT ASSETS</b>					
Cash at bank		3,714	9,259	12,973	12,536
<b>CREDITORS</b>					
Amounts falling due within one year	4	(1,311)	-	(1,311)	-
<b>NET CURRENT ASSETS</b>		<u>2,403</u>	<u>9,259</u>	<u>11,662</u>	<u>12,536</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>2,403</u>	<u>9,259</u>	<u>11,662</u>	<u>12,536</u>
<b>NET ASSETS</b>		<u>2,403</u>	<u>9,259</u>	<u>11,662</u>	<u>12,536</u>
<b>FUNDS</b>	5				
Unrestricted funds				2,403	700
Restricted funds				9,259	11,836
<b>TOTAL FUNDS</b>				<u>11,662</u>	<u>12,536</u>

The financial statements were approved by the Board of Trustees and authorised for issue on ..... and were signed on its behalf by:



.....  
Mrs Bina Sanghvi - Trustee



.....  
Mr Bhogilal Sanghvi - Trustee

The notes form part of these financial statements



## LIFE GLOBAL UK

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 OCTOBER 2024

#### 1. ACCOUNTING POLICIES

##### **Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

##### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

##### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

##### **Taxation**

The charity is exempt from tax on its charitable activities.

##### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

#### 2. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 October 2024 or for the preceeding year..

##### **Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 October 2024 or for the preceeding year.

#### 3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	840	33,602	34,442
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Women Empowerment Programme	-	35,000	35,000
Other	(25)	-	(25)
<b>Total</b>	(25)	35,000	34,975
<b>NET INCOME/(EXPENDITURE)</b>	865	(1,398)	(533)
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	(165)	13,234	13,069

LIFE GLOBAL UK

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 OCTOBER 2024

3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted funds £	Total funds £
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>700</u>	<u>11,836</u>	<u>12,536</u>

4. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.10.24 £	31.10.23 £
Trade creditors	1	-
Accrued expenses	<u>1,310</u>	<u>-</u>
	<u>1,311</u>	<u>-</u>

Accrued examination fees of £1,310.4 payable to Macalvins for 2024 Independent Examination.

5. MOVEMENT IN FUNDS

	At 1.11.23 £	Net movement in funds £	At 31.10.24 £
<b>Unrestricted funds</b>			
General fund	700	1,703	2,403
<b>Restricted funds</b>			
Women Empowerment Programme	2,304	753	3,057
Education Programme	9,452	(3,330)	6,122
Other Programmes	<u>80</u>	<u>-</u>	<u>80</u>
	<u>11,836</u>	<u>(2,577)</u>	<u>9,259</u>
<b>TOTAL FUNDS</b>	<u>12,536</u>	<u>(874)</u>	<u>11,662</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	11,877	(10,174)	1,703
<b>Restricted funds</b>			
Women Empowerment Programme	33,923	(33,170)	753
Education Programme	<u>57,500</u>	<u>(60,830)</u>	<u>(3,330)</u>
	<u>91,423</u>	<u>(94,000)</u>	<u>(2,577)</u>
<b>TOTAL FUNDS</b>	<u>103,300</u>	<u>(104,174)</u>	<u>(874)</u>

LIFE GLOBAL UK

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 OCTOBER 2024

5. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.11.22 £	Net movement in funds £	At 31.10.23 £
<b>Unrestricted funds</b>			
General fund	(165)	865	700
<b>Restricted funds</b>			
Women Empowerment Programme	6,053	(3,749)	2,304
Education Programme	7,101	2,351	9,452
Other Programmes	80	-	80
	<u>13,234</u>	<u>(1,398)</u>	<u>11,836</u>
<b>TOTAL FUNDS</b>	<u>13,069</u>	<u>(533)</u>	<u>12,536</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	840	25	865
<b>Restricted funds</b>			
Women Empowerment Programme	31,251	(35,000)	(3,749)
Education Programme	2,351	-	2,351
	<u>33,602</u>	<u>(35,000)</u>	<u>(1,398)</u>
<b>TOTAL FUNDS</b>	<u>34,442</u>	<u>(34,975)</u>	<u>(533)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.11.22 £	Net movement in funds £	At 31.10.24 £
<b>Unrestricted funds</b>			
General fund	(165)	2,568	2,403
<b>Restricted funds</b>			
Women Empowerment Programme	6,053	(2,996)	3,057
Education Programme	7,101	(979)	6,122
Other Programmes	80	-	80
	<u>13,234</u>	<u>(3,975)</u>	<u>9,259</u>
<b>TOTAL FUNDS</b>	<u>13,069</u>	<u>(1,407)</u>	<u>11,662</u>

**LIFE GLOBAL UK**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 OCTOBER 2024**

**5. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	12,717	(10,149)	2,568
<b>Restricted funds</b>			
Women Empowerment Programme	65,174	(68,170)	(2,996)
Education Programme	59,851	(60,830)	(979)
	<u>125,025</u>	<u>(129,000)</u>	<u>(3,975)</u>
<b>TOTAL FUNDS</b>	<u>137,742</u>	<u>(139,149)</u>	<u>(1,407)</u>

**6. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 October 2024 (31 October 2023: No related party transactions).

LIFE GLOBAL UK

DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 OCTOBER 2024

	31.10.24 £	31.10.23 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	91,423	34,442
Gift aid	11,877	-
	<u>103,300</u>	<u>34,442</u>
<b>Total incoming resources</b>	103,300	34,442
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Grants to institutions	101,500	35,000
<b>Other</b>		
Bank charges	116	(25)
<b>Support costs</b>		
<b>Governance costs</b>		
Auditors' remuneration	1,310	-
Accountancy	1,248	-
	<u>2,558</u>	<u>-</u>
<b>Total resources expended</b>	<u>104,174</u>	<u>34,975</u>
<b>Net expenditure</b>	<u>(874)</u>	<u>(533)</u>

This page does not form part of the statutory financial statements

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
LIFE GLOBAL UK**

**Independent examiner's report to the trustees of Life Global UK**

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**Responsibilities and basis of report**

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**Independent examiner's statement**

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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.



Shailesh Patel FCA

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7 St John's Road  
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Date: 29/5/25