

# STREET TREES FOR LIVING

England & Wales · Charity number 1185165

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2019-09-04

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Stephen Lawrence Centre  
39 Brookmill Road  
London  
SE8 4HU

**Phone** 07968172120

**Email** [info@streettreesforliving.org](mailto:info@streettreesforliving.org)

**Website** <https://streettreesforliving.org>

## Activities

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**Objects:** THE OBJECTS OF THE CIO ARE: 1) FOR THE PUBLIC BENEFIT TO PROMOTE THE PHYSICAL ENHANCEMENT AND BEAUTIFICATION OF PUBLICLY ACCESSIBLE SPACES IN SUCH LONDON BOROUGHS AS THE TRUSTEES SHALL DETERMINE, BY THE PLANTING OF TREES AND SECURING THEIR GUARDIANSHIP.2) TO PROMOTE THE CONSERVATION PROTECTION AND IMPROVEMENT OF THE PHYSICAL AND NATURAL ENVIRONMENT FOR THE PUBLIC BENEFIT, IN PARTICULAR BY ENCOURAGING TREE PLANTING IN PUBLICLY ACCESSIBLE SPACES IN SUCH LONDON BOROUGHS AS THE TRUSTEES SHALL DETERMINE TO INCREASE BIODIVERSITY AND PROMOTE THE BENEFITS OF A HEALTHY RELATIONSHIP BETWEEN TREES AND HUMANS.

**Activities:** STfL plants over 200 street trees across the London Borough of Lewisham annually. We publicise and raise funds to support Lewisham Council's street tree planting scheme and liaise with the Council on behalf of residents. We work closely with schools and community groups to assist in sourcing local sponsorship and creating green corridors.

## Classification

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- **How:** Provides Services
- **What:** Environment/conservation/heritage
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

## Geography

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- **Area of benefit:** LOCAL
- Throughout England And Wales

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-03-31	£815,577	£729,154	£323,430	0
2024-03-31	£181,917	£234,900	-	-
2023-03-31	£224,594	£91,376	-	-
2022-03-31	£117,747	£55,288	-	-
2021-03-31	£49,975	£42,189	-	-

## Trustees

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Name	Role	Appointed
<b>Sophie McGeevor</b>	Chair	2022-12-01
Alice Cairns		2025-06-10
Eleanor Bagnall		2023-10-11
Greg Packman		2021-10-25
Joanne Claire Goddard		2020-04-20
Raj Joneja		2021-09-10
Thomas Cairns		2025-06-10

**STREET TREES FOR LIVING**

England & Wales - Charity number 1185165

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# Accounts

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**STREET  
TREES**  
FOR LIVING

# **ANNUAL REPORT**

2024 - 25

# CONTENTS

## **INTRODUCTORY PAGES**

Foreword	3
About Us	4
Charitable Objectives	4
Headline Figures	5
2024-25 Tree Planting Map	6
All Trees Map	7
Schools Map	8

## **PROJECT & PROGRAMMES**

### **(Objectives, activities, achievements and performance)**

Residential Programme	9
School Programme: Lewisham	10
School Programme: Croydon, Southwark & Lambeth	11
Trees Call to Action Fund Schools & Others: Newham, Greenwich & Bromley	12
Bellingham	13
The ACME Propeller Factory	13
Grow Back Together	14
Project Brownhill	15
Freddy's Blossom Walk	16

## **CHARITY-WIDE**

Tree Management	17
Voluntary Area Reps	19
Personnel	19
Partners	20
Communications	21
Funding	22

## **COMPLIANCE**

Financial Review	22
Structure, governance and management	23
Reference & Administrative details	24
Trustee's Declaration	25
Independent Examiner's Report	26
Full Accounts	27

## FOREWORD

I'm pleased to introduce the Street Trees for Living Annual Report for 2024-25. This year has been one of growth and development, as we expand our work into schools and new organisations, and respond to the environmental needs of our communities.

Our guardianship model remains the backbone of the charity. What particularly stands out is our focus not just on the number of trees we plant each year, but the number that survive. Our people-focused approach to street tree planting and care delivers one of the highest survival rates of over 95%, far exceeding industry standards. This is testament to the hard work and dedication of our volunteers and tree guardians, cultivating a sense of stewardship and connection that spreads wide across communities.

This year, we successfully planted 600 trees. Our reach has now expanded beyond our roots in Lewisham, to school and community planting in Croydon, Southwark, Lambeth, Newham, Greenwich and Bromley as well.

2024-25 marked a significant transition for our board and team. I would like to extend my thanks to Jo Goddard and Elly Bagnall, our outgoing Co-Chairs, who have navigated STfL through a period of change. I am pleased to be joined by our first full-time Executive Director, Charlotte O'Connor, marking a positive development in the organisation as we improve our operations and work collaboratively to define our long-term strategy.

Looking ahead, we face a changing funding landscape as the Urban Tree Challenge Fund concludes its current cycle. While this presents a challenge, it also offers an opportunity to innovate. With a solid foundation of £108,856 in donations and a healthy mix of council and partner support, we are ready to develop new funding models that will sustain our organisation for the future.

Thank you to our partners, our committed team and most importantly our volunteers.

*Sophie McGeevor Chair of Trustees, Street Trees for Living*

## ABOUT US

Street Trees for Living is a community tree-planting charity with our roots in the London Borough of Lewisham. We work collaboratively with local residents, schools and community groups to plan, plant and care for trees in urban neighbourhoods. Through our people-focused approach, we aim to increase climate resilience and improve health and wellbeing for all communities.

## CHARITABLE OBJECTIVES

Street Trees for Living's mission statement remains defined by two charitable objectives:

- 1** For the public benefit to promote the physical enhancement and beautification of publicly accessible spaces in such London Boroughs as the Trustees shall determine, by the planting of trees and securing their guardianship
- 2** To promote the conservation, protection and improvement of the physical and natural environment for the public benefit, in particular by encouraging tree planting in publicly accessible spaces in such London Boroughs as the Trustees shall determine to increase biodiversity and promote the benefits of a healthy relationship between trees and humans.

## HEADLINE FIGURES



600 trees planted across the year



3207 trees planted in total



95.5% of trees planted are alive



30 schools and community groups engaged this year



£108,856 in all donations



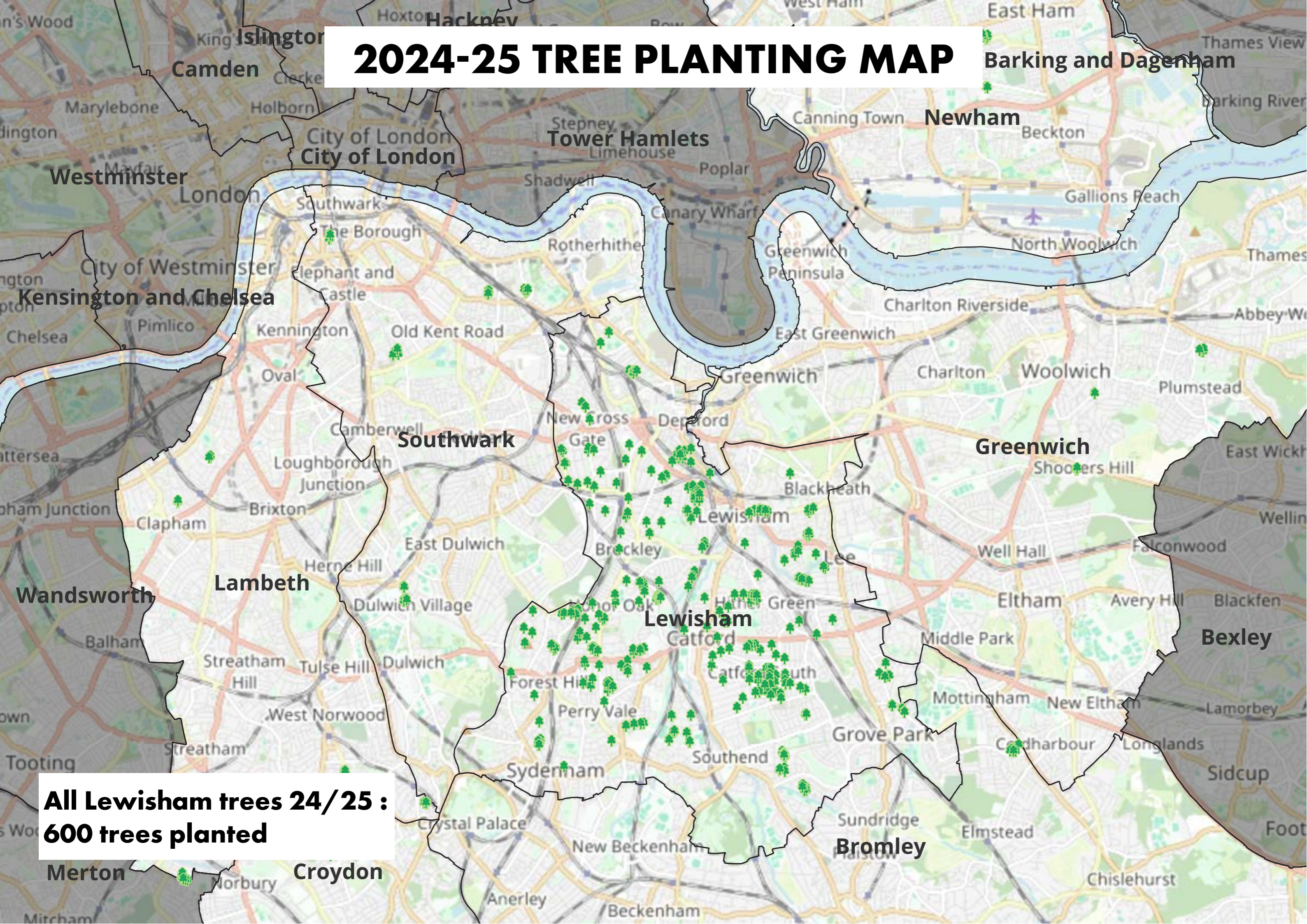
£815,577 total income

[NB: please see [Financial Review](#) for details regarding our income]



£188,539 in reserves at year end

# 2024-25 TREE PLANTING MAP



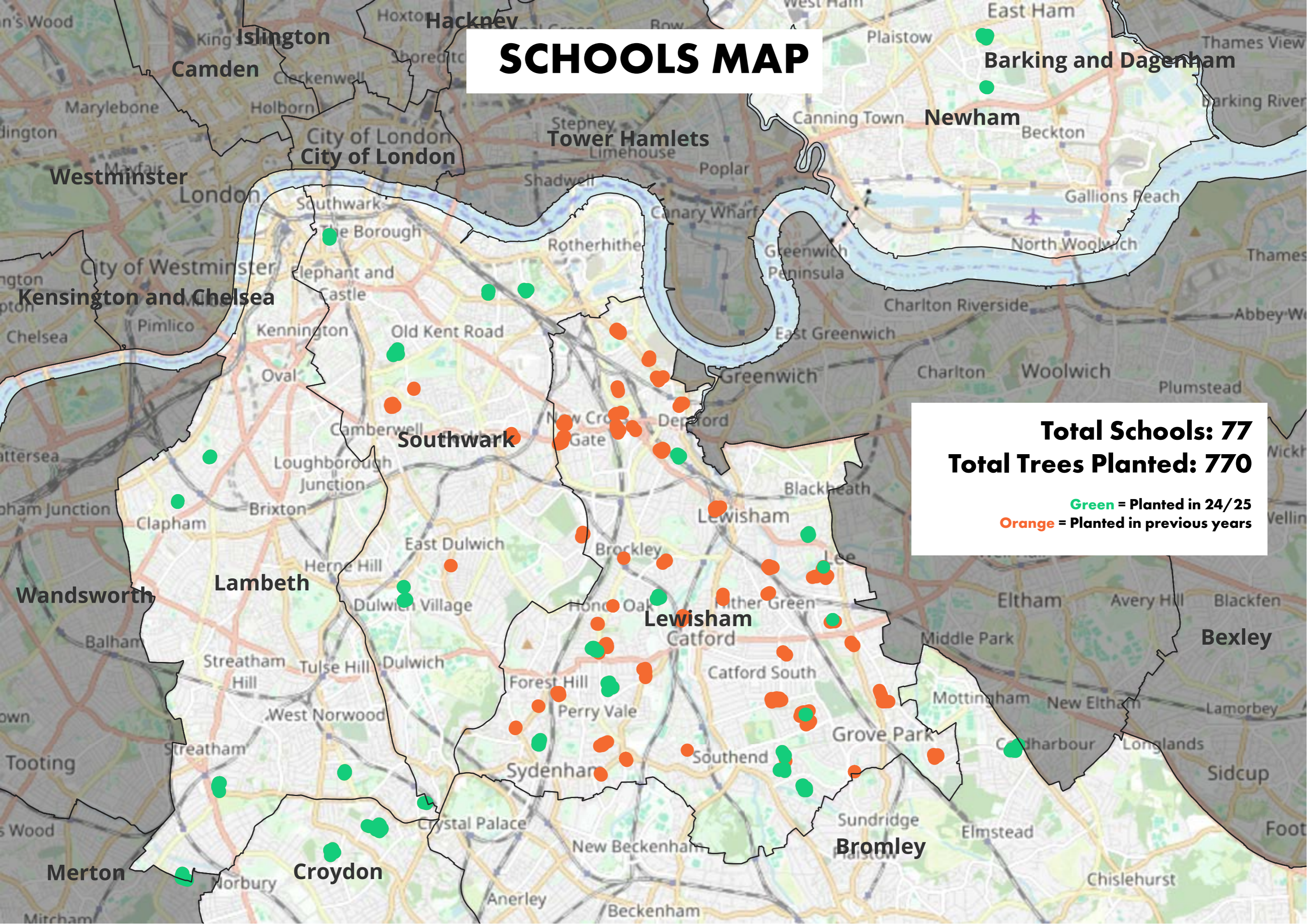
**All Lewisham trees 24/25 :  
600 trees planted**

# ALL TREES MAP



**Total Trees Planted: 3207**  
**Total Trees Alive: 3063**  
**Survival Rate: 95.5%**

# SCHOOLS MAP



**Total Schools: 77**  
**Total Trees Planted: 770**

**Green** = Planted in 24/25  
**Orange** = Planted in previous years

## RESIDENTIAL PROGRAMME

### Planting street trees with Lewisham residents



264 trees planted  
976 trees maintained



655 Tree Guardians  
241 residents registered interest



STfL's Residential Programme, now in its sixth year, works with Lewisham residents to plant trees on highways and surrounding areas. Aided by STfL's dedicated volunteer Area Reps, residents fundraise, find planting sites, make species choices and then care for their new trees for the first three years after planting.

2024-25 saw 305 registrations of interest from residents, resulting in 264 new trees being planted across 16 Lewisham wards. The wards that saw the most activity were Catford South, Crofton Park, Hither Green and Ladywell. Meanwhile, STfL recognises the need for the residential programme to have more of a presence in other wards, particularly Bellingham and Downham.

One of the great aspects of the programme is residents being able to express their own species preferences. 57 species in total were planted, with the most popular being *Pyrus calleryana* Chanticleer (Ornamental Pear), *Liquidambar styraciflua* 'Worplesdon' (Sweet Gum) and *Styphnolobium japonicum* (Japanese Pagoda Tree).

## SCHOOL PROGRAMME: LEWISHAM

### Planting street trees in and around schools



94 trees planted



10 schools engaged



10–15 Tree Champions and

150-200 pupils watering

1,000s within school community benefiting



STfL's School Programme, now in its sixth year, works with around 10 schools annually to plant roughly 100 trees in school grounds and surrounding streets. Each school becomes a Tree Guardian for three years, caring for the young trees as they establish. The programme strengthens green infrastructure, reduces pollution impacts, and protects children in a changing climate. It encourages school communities to take ownership through watering and annual Tree Health Surveys, supported by five lesson plans that promote children's connection with nature. Through hands-on experience, pupils learn that positive environmental change is possible and develop long-lasting awareness of the natural world.

The programme will continue in Lewisham and Croydon in 2025–26, with plans to involve wider school communities in planting trees and orchards. From 2025, STfL will also lead the new School Collective within the London Urban Forest Partnership to support climate-resilient school greening and strengthen educational engagement. Funding comes from national and local partners.

The School Programme has been funded since 2022 by the Trees Call To Action Fund (Heritage Lottery), The Greater London Authority, the Urban Tree Challenge Fund, The Big Give, Lewisham Council and local schools.

# **SCHOOL PROGRAMME: CROYDON, SOUTHWARK & LAMBETH**

## Planting street trees in and around schools



147 trees planted  
36 trees maintained



13 schools engaged



10–15 Tree Champions

The School Programme ran in Lambeth, Croydon and for a second year in Southwark. These partnerships were successful with plans to work together again in the future. Most trees were planted in playgrounds but with some on the boundaries or near schools as well, benefiting families and children at the school gates. We began the project by agreeing the goals of each local authority and what contributions they could make towards the programme. We then contacted schools via a mix of targeting areas, doing an open call and using council knowledge.

# TREES CALL TO ACTION FUND SCHOOLS & OTHERS: NEWHAM, GREENWICH & BROMLEY

## Planting street trees with communities in other boroughs across London



50 trees planted



3 schools  
3 health care centres



5 Tree Champions

This was the first year that saw STfL working in the boroughs of Newham, Greenwich and Bromley, while also working with new landowners such as Newham Council, the NHS and school academies.

Working with the NHS, we planted 10 trees in Memorial Hospital Greenwich, where guardianship has been taken on by some of the service users there.

Funding and sites were also found for 10 new trees at Plumstead Health Centre. We had challenges finding guardians for these trees and have had to contract the watering for these trees in exceptional circumstances. Sadly, during the first watering season the trees struggled to survive. The spring and summer that followed the planting were unusually dry and hot. This serves as a strong indicator that without guardianship, survival rates plummet. We are currently working with the STfL team and our Tree Champions at the NHS to see if we can recruit guardians for the next watering season.



## **THE ACME PROPELLER FACTORY**

### **Planting street trees with ACME Studios**

STfL planted 10 street trees with The ACME Propeller Factory in Deptford; the largest remaining long-term artist studio building of its kind in London, with the local studio community involved in the placement and guardianship of the trees. STfL also collaborated with LBL's Flood Risk Officer to plant one of these trees in SuDS just outside the entrance to the studio.



## **BELLINGHAM**

### **Planting street trees with Phoenix Housing**

Toward the end of the planting season we worked with Lewisham Council to plant 15 trees on soft verges on Phoenix Housing land in Bellingham, a ward where tree numbers are low. Two of the trees here were unfortunately vandalised, however, the remaining 13 are still going strong. STfL has since secured guardians for a number of these trees and plans to return to this ward to do more community engagement in future.

## GROW BACK TOGETHER

### Connecting guardians to tree pits in areas of low canopy



93 trees planted



83 tree guardians (volunteers)

Grow Back Together was a community-led project targeting areas in Lewisham of low canopy cover, low air quality and high flood risk. This was a pilot project run by Lewisham Council, Street Trees for Living and the eco-tech start up company Greentalk. We've learnt that data systems can be a barrier to participation, and that we need to offer more training and support to our volunteers who are inputting data as part of their roles.

Feedback from guardians:

"We are enjoying looking after Thierry (our name for the tree)."

"I love trees and lots of the trees on my Victorian street had succumbed to disease or been removed. It is lovely to have some of the empty tree pits filled - I wish that we had even more beautiful trees. They provide shade and biodiversity to our heavily built environment."



## PROJECT BROWNHILL

Targeting the South Circular to plant trees nearby.



26 trees planted



22 tree guardians (volunteers)

Project Brownhill was a collaboration with local residents and one medical practice around Brownhill Road to plant 26 new street trees. Brownhill Road is part of the South Circular, leading towards the Catford Gyratory, and is known for heavy traffic and congestion. Our observations are that the trees are healthy, looked after and have been well received by local people. Guardians get in touch or report issues when they arise, leading us to believe that they are being well looked after.

Feedback: "It's lovely to look out of my bedroom window and see the tree. The trees have made such a difference to our street!" - Project Brownhill Guardian



# FREDDY'S BLOSSOM WALK

A circular walking route to remember Freddy



26 trees planted



22 tree guardians (volunteers)

Freddy's Blossom Walk is a circular route in Lewisham featuring 154 blossom trees. It was planted by Archie and Emily Forbes Adam in memory of their son Freddy who tragically died in 2021. The planting was completed in 2024/25, with plans for 11 of these beautiful information boards (pictured) to be installed in parks in 2026. Thank you to all the local volunteer walkers and waterers taking care of these trees.

## FREDDY'S BLOSSOM WALK

Freddy's Blossom Walk is a 150 tree, 5 mile circular walk through the streets and parks of Lewisham.  
Please follow the walk by scanning the QR code below for the route map on your mobile device.



Around Freddy's Blossom Walk you will find the following trees (in no particular order):



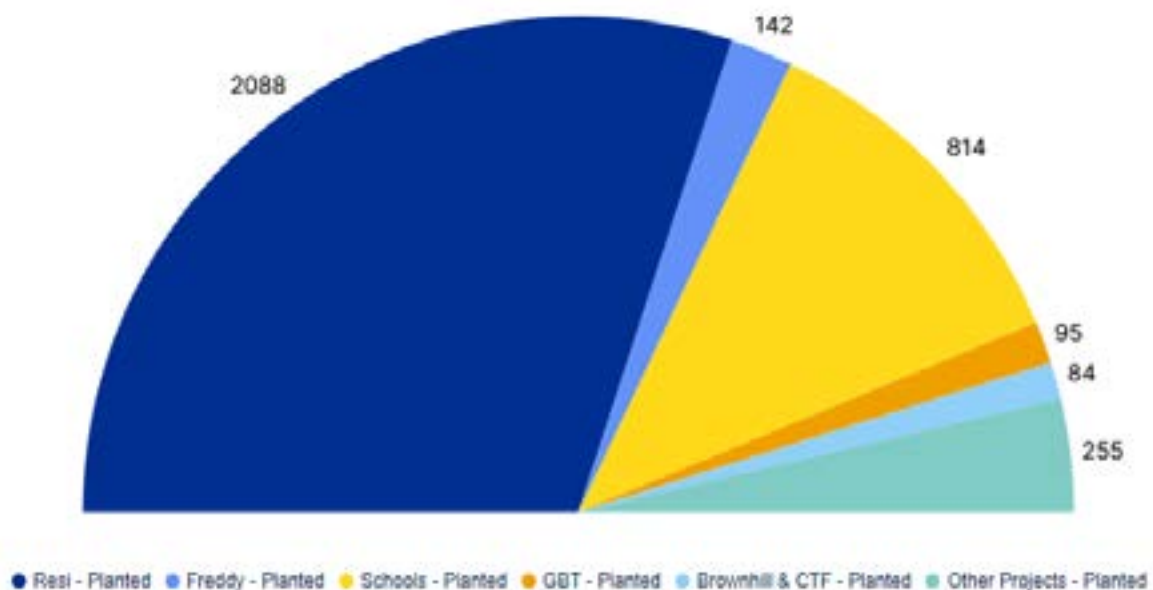
## TREE MANAGEMENT

### Caring for our trees to ensure they thrive

Street Trees for Living upholds high standards of tree management and establishment in order to retain engagement beyond planting and high survival rates. An emphasis on ongoing care begins long before planting and we continue to optimise methods to finding and retaining guardians for every tree planted. Guardianship and a three year watering plan remain the base level of care required. However, with the right expertise and resources the team are able to take 'tree care' to the next level, responding not just to the needs of a species, but to individual trees through careful observation and intervention, and continuous monitoring. To support this work, STfL has developed the several core aspects of tree management, including: data, tree audit, tree care and volunteers all detailed below.

#### Data

Every tree planted has its own record of health and establishment which is kept precise and up to date using Smartsheet. Our data volunteer continues to assist us with Smartsheet, helping us to get the best use out of the software. Our team continues to assess how we use data systems and organise existing data to improve accuracy, and utilise data for analytics and impact reporting.





### **Tree Care**

The Tree Care Team comprises expert knowledge in tree establishment practices, methodical coordination and record keeping, and hundreds of hours of volunteer time. The core team is made up of two paid leaders, six regular tree care volunteers and two heavy tree care volunteers. We inform guardians of sessions on their streets to encourage 'drop in' volunteer contributions, to promote a sense of pride, investment and community in our street trees.

Typical tasks undertaken during tree care sessions include formative pruning, damage repairs, securing, adding and removing supports and cages etc, branch repositioning, weeding and mulching. We also take time to offer street tree related advice and support to tree guardians and local people, often relating to pests and diseases and watering. The team has also continued its practice of 'revival' over 'replacement', often seeing trees come back from severe damage, stronger and more resilient. This process is encouraged, as it reflects the consistently detailed and individual level of care offered to every tree, as well as adhering to our climate responsibilities.

### **Tree Audit**

Our acknowledgement of the long-term commitment required for tree planting is reflected in the monitoring of trees throughout their three-year establishment phase, delivered through the annual Tree Health Check.

## VOLUNTARY AREA REPS

### Our biggest group of dedicated volunteers

In an organisation heavily reliant on volunteers at all levels, among those who give the most time and substantial commitment are our local Area Reps. They coordinate with residents and sponsors, seek out additional funding, look for new planting opportunities, and promote the benefits of trees in their communities. Their local knowledge, passion and drive is invaluable and the charity is extremely grateful for all the hours they give to help green the streets of Lewisham.

This year STfL and local communities have been well served by 14 dedicated Area Reps. Together they responded to 305 registrations of interest from Lewisham residents and worked to have 264 new sponsored trees planted. Not content with that, they regularly went the extra mile to bring yet more trees to their areas, such as by acting as sponsors themselves or by spearheading or championing substantial local planting projects.

## PERSONNEL

### Staff, freelancers and Trustees

In January 2025 we welcomed Charlotte O'Connor, who joined the Street Trees for Living staff in the new full-time position of Executive Director. Charlotte manages the team and works closely with the board of Trustees, with responsibilities including strategic development, financial management and fundraising. Our goals for the next financial year include determining our organisational structure and bringing existing team members onto the payroll.

February 2025 saw board member Sophie McGeevor appointed as Chair of Trustees, taking over the shared responsibility from Co-Chairs Jo Goddard and Elly Bagnall. Sophie has previously been a Councillor and Cabinet Member for Environment and Transport at Lewisham Council and brings a wealth of experience and passion to the role of Chair. We are grateful to Jo and Elly for steering and supporting the charity during this financial year. We were also delighted to welcome Nicola Hale, joining the board as a new trustee and we said goodbye to Charlotte Atkinson and Liam Sollis.

## PARTNERS

### Key organisations we work with.

#### **Lewisham Council**

Our close partnership with Lewisham continues to go from strength to strength. We work very closely with Lewisham's Tree Services Officer and are building strong working relationships with the departments in Planning, Highways and Climate Resilience. We are continually grateful for Lewisham's support.

#### **London Urban Forest Partnership / The Greater London Authority**

We continue to lead and support on a number of goals within the London Urban Forest Plan and have been asked to lead on the new sub-group The School Collective and support the new sub-group on EDI.

#### **Neighbouring Boroughs**

We maintain good working relationships with both Lambeth and Southwark, continuing to roll out the School Programme here, and have also now worked with two schools in Croydon, two health care establishments in Greenwich and one school in Bromley. We have also worked over the river, planting trees with two schools in Newham.

#### **The London Tree Officers Association**

Street Trees for Living is now an established member of the LTOA, attending regular events and webinars and signing up to its recently formed Community Working Party.

#### **The National Trust**

The National Trust has continued to support our work through its Urban Forest Accelerator and Nature Towns and Cities work. Our work with their Business Plan consultant came to an end this year providing an incredibly healthy platform to develop and finalise STfL's strategy documents

#### **Greentalk**

We continue to work with Greentalk, a London-based ecotech company who specialise in connecting people to their landscape, and we are looking for future projects on which to collaborate.

#### **Defra**

Match funding for the majority of our planting this year, and the reason behind the charity's successful growth, is largely thanks to the Urban Tree Challenge Fund. This is a fund administered by the Forestry Commission and funded by the Exchequer through the Nature for Climate Fund, supported by Defra. Up to and including round four of the Urban Tree Challenge Fund, STfL applied on behalf of the London Borough of Lewisham. Consequently, these funds were paid directly to Lewisham Council. For round five STfL applied independently as a charity, in part due to the fact that the charity is now planting in boroughs outside of Lewisham, and therefore became the primary recipient of these funds. The Urban Tree Challenge Fund continues to provide planting and establishment costs for the planting season 2024-25.

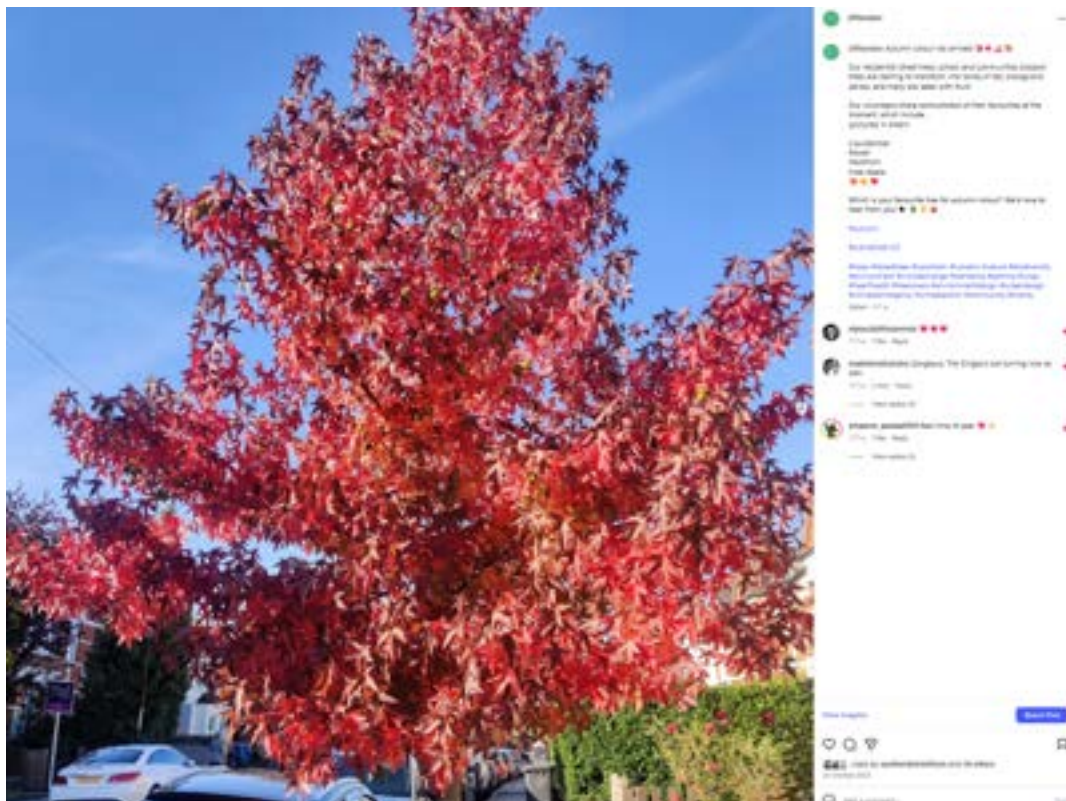
# COMMUNICATIONS

## Talking to Lewisham and beyond about our work

We continue to prioritise local knowledge and networks, utilising the power of in-person conversations and community information-sharing, such as street Whatsapp groups, to spread the message about what we do. Our volunteer Area Reps are our core ambassadors for this type of hyperlocal communication and it remains our unique selling point as an organisation.

Our monthly newsletter is the go-to place for updates and communication about the charity's activities; at the time of writing we have 1634 subscribers. Our website, Facebook and Instagram accounts continue to tell our community tree planting story. Looking forward, we want to become more consistent with our message, introducing a paid role to support the charity with marketing and digital communications.

Meanwhile in print, our leaflets and tree labels act as a valuable source of local advertising for the charity.



## FUNDING

### How we pay for our work

Our funding continues to be a healthy mix of resident donations, council contributions and the Urban Tree Challenge Fund (UTCF - which is composed of Greater London Authority and Defra funding for tree planting and establishment). This financial year was the final year of UTCF funding for tree planting and so our future years will require a different funding model. We will continue to receive establishment funds for the trees we have planted which gives us a solid foundation for the next three years.

## FINANCIAL REVIEW

This year we have shifted to accrual accounts as our income has exceeded £250,000, in accordance with the Charities Act 2011. This method records money the moment it is earned or owed, which explains the large shift in the amounts in this year's accounts, compared to last year. This now consolidates our accounts up to the reporting year, and going forward using the accruals basis we will see our income normalise in the next financial year.

At 31 March 2025 total funds stood at £323,430 (2024: £237,007 ), of which £188,539 comprised unrestricted income funds (2024: £227,007 ), with £134,891 of restricted income funds (2024: £10,000 ). Income received totalled £815,577 (2024: £181,917 ) with £128,163 relating to unrestricted income (2024: £91,804 ) and £687,414 relating to restricted income (2024: £90,113 ). Expenditure for the year totalled £729,154 (2024: £234,900 ), £562,523 relating to restricted income (2024: £179,950 ) and £166,631 relating to unrestricted income (2024: £54,950 ).

Incomes received during the year are spent to achieve the stated aims, objectives and activities of the charity and in line with any requirements of donors or grant awarding bodies. Any surplus funds are carried forward to be utilised in future years.

### Reserves

The charity holds unrestricted reserves of £188,539 (2024: £227,007). The charity has updated its reserves policy and now aims to hold unrestricted reserves equivalent to a minimum of nine months' and a maximum of eighteen months' operating and governance costs.

The Trustees are confident that the charity is able to continue operations and as a going concern for the foreseeable future based on reserves and confirmed future income.

# STRUCTURE, GOVERNANCE AND MANAGEMENT

## **Governing Document**

The charity is governed by its Constitution, which was adopted on 4th September 2019. This document defines the charity's objects and the legal framework within which the Trustees operate.

## **Constitution**

The charity is a Charitable Incorporated Organisation (CIO), registered with the Charity Commission under charity number 1185165. As a CIO, the charity is a body corporate, and the Trustees have the benefit of limited liability.

## **Recruitment and Appointment of Trustees**

The Board of Trustees aims to maintain a diverse range of expertise to ensure effective oversight of the charity's activities.

- **Recruitment:** Potential Trustees are identified through open advertising, skills-based searches, and word of mouth within the sector to ensure a broad pool of talent.
- **Appointment:** In line with the Constitution, all new Trustees are appointed by a majority vote of the existing board members.
- **External Appointments:** No external person or body has the authority to appoint Trustees; the board remains solely responsible for its own succession planning.

## **Trustee Induction and Training**

New Trustees undergo an induction process to ensure they understand their legal obligations and the charity's internal operations. This includes:

- Provision of an induction pack containing the Constitution, the latest Annual Report and Accounts, and the Charity Commission's guidance 'The Essential Trustee' (CC3).
- A briefing with the Chair or senior management to review the charity's current strategic plan and financial position.
- Ongoing training opportunities are provided as necessary to keep the board updated on relevant legal and regulatory changes.

## REFERENCE & ADMINISTRATIVE DETAILS

**Charity Name:** Street Trees for Living

**Working Name:** STfL

**Charity Registration Number:** 1185165

**Principal Office Address:** Blueprint for All, Stephen Lawrence Centre, 39 Brookmill Road, London, SE8 4HU

### The Board of Trustees

The following Trustees served during the 2024/25 reporting period or were in office at the date this report was approved:

<b>Trustee Name</b>	<b>Status / Changes</b>
Sophie McGeevor	
Nicola Hale	Appointed May 2024
Jo Goddard	
Raj Joneja	
Greg Packman	
Elly Bagnall	
Alice Cairns	Appointed June 2025
Tom Cairns	Appointed June 2025
Charlotte Atkinson	Resigned January 2025
Liam Sollis	Resigned June 2024

### Independent Examiner

Kathleen Moss ACMA, CGMA

[streettreesforliving.org](http://streettreesforliving.org)

[info@streettreesforliving.org](mailto:info@streettreesforliving.org)

## TRUSTEE'S DECLARATION

The Trustees have paid due regard to the guidance on Public Benefit issued by the Charity Commission.

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing these 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 judgments and accounting estimates that are reasonable and prudent.
- State whether applicable UK Accounting Standards have been followed, subject to any departures disclosed and explained in the financial statements; and;
- 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 accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the Constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The members of the CIO have no liability to contribute to its assets and no personal responsibility for settling its debts and liabilities. Trustees are members of the charity, but this entitles them only to voting rights.

Our Independent Examiner, as appointed by the board, Kathleen Moss ACMA, CGMA.

Approved by the Trustees on 28/01/2026 and signed on their behalf by:

*Sophie McGeever*

Chair of Trustees

# INDEPENDENT EXAMINER'S REPORT

## To the Trustees of Street Trees for Living

I report on the accounts of Street Trees for Living CIO for the year ended 31<sup>st</sup> March 2025 which are set out on the following pages.

### Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Chartered Institute of Management Accountants.

### Independent examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act;
- or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

*KR Moss*

29<sup>th</sup> January 2026

Kathleen Moss ACMA, CGMA  
Kathleen Moss Ltd  
48 Lawn Terrace

## FULL ACCOUNTS

### Statement of Financial Activities (including Income and Expenditure Account) For the year ended 31 March 2025

		Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
<b>Income</b>	<b>Notes</b>						
Charitable activities	3	127,738	687,414	815,152	91,364	90,113	181,477
Interest received	4	425	-	425	440	-	440
<b>Total income</b>		<b>128,163</b>	<b>687,414</b>	<b>815,577</b>	<b>91,804</b>	<b>90,113</b>	<b>181,917</b>
<b>Expenditure:</b>	<b>5</b>						
Raising funds		13,886	-	13,886	4,513	-	4,513
Charitable activities		152,745	562,523	715,268	50,437	179,950	230,387
<b>Total expenditure</b>		<b>166,631</b>	<b>562,523</b>	<b>729,154</b>	<b>54,950</b>	<b>179,950</b>	<b>234,900</b>
<b>Net income and net movement in funds for the year</b>		<b>(38,468)</b>	<b>124,891</b>	<b>86,423</b>	<b>36,854</b> (	<b>89,837)</b> (	<b>52,983)</b>
<b>Reconciliation of funds</b>							
Total funds brought forward		227,007	10,000	237,007	189,096	99,837	288,933
Transfer between funds							
Adjustment to bring assets into the brought forward balance		-	-	-	1057		1057
<b>Total funds carried forward</b>		<b>£ 188,539</b>	<b>£ 134,891</b>	<b>£ 323,430</b>	<b>£ 227,007</b>	<b>£ 10,000</b>	<b>£ 237,007</b>

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

The notes on the following pages form part of these accounts.

The financial statements for the prior year, 2023/24, are stated on a receipts and payments basis. In the current year some expenditure shows the prior year cost incurred to bring the accounts into line with accrual accounting. The fund balances for 2023/24 have been adjusted to include assets held by the charity previously shown in the Statement of Assets & Liabilities.

**Balance Sheet**  
**As at 31 March 2025**

	Note	£	<u>2025</u> £	£	<u>2024</u> £
<b>Fixed assets</b>					
Tangible Assets	8		528		1,057
<b>Current assets</b>					
Debtors	9	289,769		-	
Cash at bank and in hand		180,413		<u>235,950</u>	
			470,182		235,950
<b>Liabilities:</b>					
Creditors: Amount falling due within one year	10	( 147,280)		-	
<b>Net current assets / (liabilities)</b>			322,902		235,950
<b>Net assets</b>	11	£	<u>323,430</u>	£	<u>237,007</u>
<b>The funds of the charity:</b>	12				
Restricted income funds			134,891		10,000
Unrestricted income funds					
General reserve			188,539		227,007
<b>Total charity funds</b>		£	<u>323,430</u>	£	<u>237,007</u>

The notes on the following pages form part of these accounts.

The financial statements for the prior year, 2023/24, are stated on a receipts and payments basis. In the current year some expenditure shows the prior year cost incurred to bring the accounts into line with accrual accounting. The fund balances for 2023/24 have been adjusted to include assets held by the charity previously shown in the Statement of Assets & Liabilities.

The accounts were approved by the Trustees on 28th January 2026 and signed on their behalf by:

*Tom Cairns*

**Tom Cairns**  
**Trustee**

**Charity Registration No.: 1185165**  
**Charitable Incorporated Organisation**

## Notes to the financial statements for the year ended 31 March 2025

### 1 Statutory information

Street Trees for Living is a charitable incorporated organisation, charity number 1185165. The charity's registered office address and principle place of business is Blueprint for All, Stephen Lawrence Centre, 39 Brookmill Road, London, SE8 4HU. The functional currency is sterling.

### 2 Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year.

#### 2.1 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), (Charities SORP FRS 102).

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

The financial statements have been prepared under the historical cost convention.

#### 2.2 Public benefit entity

Street Trees for Living meets the definition of a public benefit entity under FRS 102.

#### 2.3 Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. Trustees consider the charity can operate based on confirmed funding with sufficient reserves to cover operating costs.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

#### 2.4 Income

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income, it is probable the income will be received and the amount can be quantified with reasonable accuracy.

Where donations and grants are restricted to future accounting periods, they are deferred and recognised in those future accounting periods. Grants for immediate financial support and assistance, or to reimburse costs previously incurred, are recognised immediately.

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution. On receipt, donated gifts, professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

## Notes to the financial statements for the year ended 31 March 2025: continued

### 2.5 Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis with the irrecoverable element of VAT included with the item to which it relates and has been classified under headings that aggregate all costs related to the category.

Expenditure is classified under the following activity headings:

- Costs of raising funds relate to the costs incurred by the charity in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the costs of delivering services and other activities undertaken to further the purposes of the charity and their associated support costs
- Other expenditure represents those items not falling into any other heading

### 2.6 Allocation of support governance costs

Support and governance costs are allocated in proportion to expenditure.

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

### 2.7 Tangible fixed assets and depreciation

The charity operates a policy of capitalising fixed asset items over £1,000. Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life.

The principal annual rates used for this purpose are:

Equipment **25% straight line on cost**

### 2.8 Leasing and hire purchase commitments

Rentals applicable to operating leases where substantially all the benefits and risks of ownership remain with the lessor are charged on a straight line basis over the lease term.

### 2.9 Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments.

The trustees seek to use short term deposits to maximise the return on monies held at the bank and to manage cash flow.

### 2.10 Financial instruments

The charity 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.

### 2.11 Debtors

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

## Notes to the financial statements for the year ended 31 March 2025: continued

### 2.12 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.

### 2.13 Fund accounting

Unrestricted funds are to be used in accordance with the charitable objectives at the discretion of the Trustees.

Restricted funds are to be used for particular restricted purposes within the objectives of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

### 2.14 Pensions

The charity operates a defined contribution pension scheme for eligible staff.

**Notes to the financial statements for the year ended 31 March 2025: continued**

	Unrestricted	Restricted	Total 2025
	£	£	£
<b>Income from charitable activities</b>			
<b>3 Charitable activities</b>			
Grant income			
Forestry Commission	3,287	322,811	326,098
Greater London Authority	2,982	194,779	197,761
Lewisham Council	20,000	146,317	166,317
Groundwork	-	12,500	12,500
General donations	100,349	8,507	108,856
Kliek Ltd	1,120	-	1,120
Missive Limited	-	2,500	2,500
	<b>127,738</b>	<b>687,414</b>	<b>815,152</b>
<b>Income from charitable activities - prior year comparative</b>			<b>2024</b>
<b>Charitable activities</b>	£	£	£
<b>Grant income</b>			
<i>Grow Back Together</i>	-	12,500	12,500
<i>Trees Call to Action Fund</i>	-	36,301	36,301
<i>National Trust</i>	-	25,000	25,000
<i>Local Authority Support</i>	-	9,000	9,000
<i>General donations</i>	88,364	7,312	95,676
<i>Commissioned work</i>	3,000	-	3,000
	<b>91,364</b>	<b>90,113</b>	<b>181,477</b>
<b>4 Bank interest</b>			<b>2025</b>
	£	£	£
Bank interest earned	425	-	425
	<b>425</b>	<b>-</b>	<b>425</b>
<b>Bank interest- prior year comparative</b>			<b>2024</b>
	£	£	£
<i>Bank interest earned</i>	440	-	440
	<b>440</b>	<b>-</b>	<b>440</b>

**Notes to the financial statements for the year ended 31 March 2025: continued**

	Cost of raising funds	Charitable activities	Governance costs	Support costs	Total 2025
	£	£	£	£	£
<b>5 Analysis of expenditure</b>					
Insurance	-	-	-	533	533
IT Subscriptions	-	2,143	-	-	2,143
Bank charges	-	-	-	60	60
Legal and professional fees	-	708	-	-	708
Marketing & Communications	-	3,899	-	-	3,899
Memberships & subscriptions	-	669	-	-	669
Partner costs	-	2,500	-	-	2,500
Rent or Lease of Buildings	-	-	-	2,964	2,964
Freelance fees	12,688	163,584	4,544	4,544	185,360
Salaries	876	15,327	876	438	17,517
Training & Networking	-	191	-	-	191
Travel	-	83	-	-	83
Tree Costs	-	72,981	-	-	72,981
Tree Costs: Maintenance	-	2,790	-	-	2,790
Tree Costs: Pit & Site Preparation	-	450	-	-	450
Tree Costs: Tree Planting	-	285,750	-	-	285,750
Tree Costs: Tree Watering or	-	12,362	-	-	12,362
Tree Costs: Trees	-	133,810	-	-	133,810
Volunteer costs	-	1,415	-	-	1,415
Depreciation	-	-	-	529	529
Independent Examination 2024	-	-	1,040	-	1,040
Independent Examination 2025	-	-	1,400	-	1,400
<b>Sub total</b>	<b>13,564</b>	<b>698,662</b>	<b>7,860</b>	<b>9,068</b>	<b>729,154</b>
Support costs	171	8,798	99	(9,068)	-
Governance costs	152	7,807	(7,959)	-	-
<b>Total expenditure 2025</b>	<b>13,886</b>	<b>715,268</b>	<b>-</b>	<b>-</b>	<b>729,154</b>

Of the total expenditure:	Unrestricted	Restricted	Total
<b>2025</b>	£ 166,631	£ 562,523	£ <b>729,154</b>
<b>2024</b>	£ 54,950	£ 179,950	£ 234,900

**Analysis of expenditure - prior year comparative**

	Cost of raising funds	Charitable activities	Governance costs	Support costs	Total 2024
	£	£	£	£	£
<i>Insurance</i>	-	-	-	1,032	1,032
<i>IT Subscriptions</i>	-	1,598	-	-	1,598
<i>Bank charges</i>	-	-	-	60	60
<i>Legal and professional fees</i>	-	451	-	-	451
<i>Marketing &amp; Communications</i>	-	7,299	-	-	7,299
<i>Memberships &amp; subscriptions</i>	-	188	-	-	188
<i>Partner costs</i>	-	2,500	-	-	2,500
<i>Rent or Lease of Buildings</i>	-	1,225	-	-	1,225
<i>Freelance fees</i>	4,493	85,364	-	-	89,857
<i>Tree Costs</i>	-	128,087	-	-	128,087
<i>Other</i>	-	86	-	-	86
<i>Volunteer costs</i>	-	2,517	-	-	2,517
<b>Sub total</b>	<b>4,493</b>	<b>229,315</b>	<b>-</b>	<b>1,092</b>	<b>234,900</b>
Support costs	20	1,072	-	(1,092)	-
Governance costs	-	-	-	-	-
<b>Total expenditure 2024</b>	<b>4,513</b>	<b>230,387</b>	<b>-</b>	<b>-</b>	<b>234,900</b>

**Notes to the financial statements for the year ended 31 March 2025: continued**

**6 Net income for the year**

The net income for the year is stated after charging:

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Depreciation of tangible fixed assets owned by the Charity for the year to 31 Mar 2025	265	-
Depreciation of tangible fixed assets owned by the Charity for the year to 31 Mar 2024	264	-
Independent Examination for the year ending 31 Mar 2025	1,400	-
Independent Examination for the year ending 31 Mar 2024	1,040	-

**7 Staff costs**

Staff costs during the year were:

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Salaries and wages	17,517	-
Social Security costs	-	-
Other pension costs	-	-
	<b>17,517</b>	<b>-</b>

At 31st March 2025 Street Trees for Living had 1 employee (2024: nil) all other staff are freelancers and invoice the organisation.

No employee earned over £60,000 in the year.

Key management personnel are the Trustees and Executive Director.

The total benefit of the key management personnel including NIC and pension in the year was £14,300 (2024: £nil).

The average number of employees during the year was 0.4 (2024: nil).

No remuneration was paid to Trustees in the year (2024 - £ nil), nor were any expenses reimbursed to them (2024 - £nil).

**8 Tangible fixed assets**

	<b>Equipment</b>	<b>Total</b>
		<b>£</b>
<b>Cost:</b>		
At 1 April 2024	1057	1,057
	<b>1,057</b>	<b>1,057</b>
<b>Depreciation:</b>		
At 1 April 2024	-	-
Charge for year	529	529
	<b>529</b>	<b>529</b>
<b>Net book value:</b>		
At 31 March 2025	<b>528</b>	<b>528</b>
At 31 March 2024	1,057	1,057

**Statement of Financial Activities  
(including Income and Expenditure Account)  
For the year ended 31 March 2025**

		Unrestricted Funds	Restricted Funds	Total Funds 2025	Unrestricted Funds	Restricted Funds	Total Funds 2024
	Notes	£	£	£	£	£	£
<b>Income</b>							
Charitable activities	3	127,738	687,414	815,152	91,364	90,113	181,477
Interest received	4	425	-	425	440	-	440
<b>Total income</b>		<b>128,163</b>	<b>687,414</b>	<b>815,577</b>	<b>91,804</b>	<b>90,113</b>	<b>181,917</b>
<b>Expenditure:</b>	5						
Raising funds		13,886	-	13,886	4,513	-	4,513
Charitable activities		152,745	562,523	715,268	50,437	179,950	230,387
<b>Total expenditure</b>		<b>166,631</b>	<b>562,523</b>	<b>729,154</b>	<b>54,950</b>	<b>179,950</b>	<b>234,900</b>
<b>Net income and net movement in funds for the year</b>		<b>(38,468)</b>	<b>124,891</b>	<b>86,423</b>	<b>36,854</b>	<b>( 89,837)</b>	<b>( 52,983)</b>
<b>Reconciliation of funds</b>							
Total funds brought forward		227,007	10,000	237,007	189,096	99,837	288,933
Transfer between funds							
Adjustment to bring assets into the brought forward balance		-	-	-	1057		1057
<b>Total funds carried forward</b>		<b>£ 188,539</b>	<b>£ 134,891</b>	<b>£ 323,430</b>	<b>£ 227,007</b>	<b>£ 10,000</b>	<b>£ 237,007</b>

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

The notes on the following pages form part of these accounts.

The financial statements for the prior year, 2023/24, are stated on a receipts and payments basis. In the current year some expenditure shows the prior year cost incurred to bring the accounts into line with accrual accounting. The fund balances for 2023/24 have been adjusted to include assets held by the charity previously shown in the Statement of Assets & Liabilities.

**Notes to the financial statements for the year ended 31 March 2025: continued**
**12 Funds**

The income funds of the charity include restricted and unrestricted funds comprising the following unexpended balances of donations and grants held on trust:

	At 01 Apr 2024 £	Incoming £	Outgoing £	At 31 Mar 2025 £
<b>Restricted Funds</b>				
Grow Back Together	10,000	12,500 (	17,500)	5,000
School Programmes	-	216,715 (	216,715)	-
Trees Call to Action Fund	-	38,799 (	38,799)	-
Residential Programme	-	223,007 (	223,007)	-
Trees Management	-	150,561 (	45,321)	105,240
Community Programme	-	8,651	-	8,651
Legacy Projects	-	20,167 (	20,167)	-
Freddie's Blossom Walk	-	17,014 (	1,014)	16,000
<b>Total Restricted Funds</b>	<b>10,000</b>	<b>687,414</b>	<b>( 562,523)</b>	<b>134,891</b>
<b>Unrestricted funds:</b>				
<b>General funds</b>	<b>227,007</b>	<b>128,163</b>	<b>( 166,631)</b>	<b>188,539</b>
<b>Total funds</b>	<b>237,007</b>	<b>815,577</b>	<b>( 729,154)</b>	<b>323,430</b>

**Restricted Funds**
**Grow Back Together**

On December 22nd 2023 funding was confirmed from the Grow Back Greener fund to launch a pilot of the project 'Grow Back Together'.

Grow Back Together aims to plant 100 new street trees in Lewisham's vacant pits, targeting areas of low tree canopy cover, high deprivation, high flood risk and low air quality. A vacant pit is an old pit where a mature tree once stood but which is now empty.

**School Programmes**

The planting, care and engagement around trees as part of our school projects. Some funds are restricted to working in certain boroughs and some are restricted to working with schools specifically.

**Trees Call to Action Fund**

Trees Call to Action Fund (TCAF) - a fund managed by the GLA to deliver work on behalf of the London Urban Forestry Partnership. Our funding as part of this scheme was to cover staff time working on the school programme and working in external boroughs (i.e. not Lewisham).

**Residential Programme**

Support from Urban Tree Challenge Fund (UTCf) to plant trees in residential areas, support also comes from individuals sponsoring a tree and agreeing to care for it for five years. Further support is from unrestricted income where sponsors are donating to tree planting in their area.

**Trees Management**

This is our fund to manage all of our trees, it includes a lot of staff time to either perform direct tree care, or manage volunteers who are doing the care. Most of the funds in this are from UTCf establishment money.

**Community Programme**

This programme refers to much of our fully funded trees, bringing trees and engagement opportunities to areas of greatest need, where the sponsorship model is not as appropriate.

**Notes to the financial statements for the year ended 31 March 2025: continued**

**Legacy Projects**

Funding for planting in specific areas in Lewisham & Greenwich.

**Freddie's Blossom Walk**

The Forbes Adam family, with help from friends and Lewisham residents, have raised the funds to plant a 150-street tree walk through Lewisham. The walk is named after their son who tragically died in his sleep aged 19. Freddie's Blossom Walk encourages walking in the borough of Lewisham and discussions around boards naming, mapping and presenting the tree varieties on the walk are in process.

**Funds - prior year comparative**

The income funds of the charity include restricted and unrestricted funds comprising the following unexpended balances of donations and grants held on trust:

	At 01 Apr 2023 £	Incoming £	Outgoing £	At 31 Mar 2024 £
<b>Restricted Funds</b>				
Grow Back Together	-	12,500 (	2,500)	10,000
Trees Call to Action Fund	45,928	36,301 (	82,229)	-
National Trust	-	25,000 (	25,000)	-
Lewisham Council	-	9,000 (	9,000)	-
Residential planting	33,075	2,000 (	35,075)	-
Freddie's Blossom Walk	20,834	5,312 (	26,146)	-
<b>Total Restricted Funds</b>	<b>99,837</b>	<b>90,113</b>	<b>( 179,950)</b>	<b>10,000</b>
<b>Unrestricted funds:</b>				
<b>General funds</b>	<b>189,096</b>	<b>91,804</b>	<b>( 54,950)</b>	<b>225,950</b>
Adjustment to bring fixed assets in to fund balance	-	-	-	1,057
<b>Total funds</b>	<b>288,933</b>	<b>181,917</b>	<b>(234,900)</b>	<b>237,007</b>

**13 Related parties**

There are no related party transactions to disclose for 2025 (2024: none).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

**14 Trustees**

None of the trustees received any remunerations from the charity during the year. No reimbursements were made to trustees in 2025 (2024: nil) for travelling and other expenses and no payments were made direct to third parties. Reimbursements to trustees for expenditure relating to charitable activity are not included.

**15 Operating lease commitments**

The charity rents office space on a monthly rolling basis, depending on the level of desk space used. Rental is only open to members of the building owner. 1 month's notice is required to relinquish membership.

**16 Contingent assets or liabilities**

There are no contingent assets or liabilities at March 2025 (2024:Nil).

**17 Liability of members**

Street Trees for Living is a Charitable Incorporated Organisation. In the event of the charity being wound up, the members of the CIO have no liability to contribute to its assets and no personal responsibility for settling its debts and liabilities.

**STREET TREES FOR LIVING**

England & Wales - Charity number 1185165

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# Accounts

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**STREET  
TREES**  
FOR LIVING

# ANNUAL REPORT

## 2023-24



# CONTENTS

## INTRODUCTORY PAGES

Foreword	4
Vision	5
Charitable Objectives	6
Headline Figures	7
Tree Planting Map	8

## PLANTING PROJECTS

Residential Programme	10
Lewisham Schools	11
Southwark Schools	14
Lambeth & Other London Schools	16
Grow Back Together	17
Project Brownhill	22
Freddy's Blossom Walk	25

## CHARITY-WIDE

Tree Management	27
Voluntary Area Reps	30
Personnel	31
Partners	33
Communications	34
Funding	38

## SUMMARY

Financial Review	39
Future Outlook	40
Trustee's Declaration	42

## FOREWORD

2023-24 has been a year of change and challenge for Street Trees for Living, as we work to grow and meet the ever-urgent environmental needs of our community. With the climate crisis continuing to be at the forefront of national and international news STfL's mission continues to grow in importance. This year we celebrated the milestone of 2,500 trees planted with the help of our HQ team, volunteers and residents, all while maintaining a survival rate of 94%.

Building on our incredibly successful residential and school programme, this year has been one of exploration. We have tested new projects and ways of working, to enable STfL to make the biggest impact. We have stepped outside our borough boundaries for the first time planting in Southwark and are building connections in Lambeth to plant in future years.

We have developed Grow Back Together and Project Brownhill. Two new exploratory ways to work within our communities to plant trees in areas of most need. A lot of work has been poured into the 'behind the scenes' this year, with a tightening of our processes and systems, streamlining our ways of working and reviewing and updating procedures.

The trustee board has seen substantial change during this time, unable to find a permanent chair, Vice Chair Jo Goddard and Secretary Elly Bagnall have stepped in to maintain focus while we continue to look for the right person to fulfil this vital role.

With an ever-growing urban forest to maintain, and a continued and growing need to 'green the grey', we will embark on a refresh of our strategy in the coming year, clarifying our goals and ambitions as a charity for the next 10 years. We will welcome a new Executive Director into the team as part of this focus on growth going forward. For us STfL is more than the sum of its parts. Planting trees but also building communities. We continue to foster a sense of ownership and a deep care of the environment with everyone we work with. Thanks to the help of our HQ team, volunteers, residents and partners, our ambitions grow alongside a sense of excitement to meet future challenges within the borough of Lewisham and beyond.

**Jo Goddard & Elly Bagnall**  
*Interim Co-Chairs*

# VISION

## Bringing people and trees together



Street Trees for Living's vision is to promote the concept that humans are not separate to nature, but are in fact a part of nature. In its simplest terms, when trees and people come together all parties benefit; people benefit immensely and tree survival rates rocket. This in turn creates future benefits for people, wildlife and the planet, resulting in an ongoing upward spiral.

By encouraging humans to welcome trees into their harsh, urban environment, and giving them agency to care for them to ensure that the trees have the best chance of survival, healthy relationships are formed. These relationships help us to feel at one with nature, which simultaneously gives us a sense of pride, a sense of connection and a sense of belonging in the world.

## CHARITABLE OBJECTIVES

Street Trees for Living's mission statement remains defined by two charitable objectives

- 1** For the public benefit to promote the physical enhancement and beautification of publicly accessible spaces in such London Boroughs as the trustees shall determine, by the planting of trees and securing their guardianship.
- 2** To promote the conservation, protection and improvement of the physical and natural environment for the public benefit, in particular by encouraging tree planting in publicly accessible spaces in such London Boroughs as the trustees shall determine to increase biodiversity and promote the benefits of a healthy relationship between trees and humans.

Street Trees for Living was incorporated as a Charitable Incorporated Organisation by constitution in 2019 with charity number: 1185165

## HEADLINE FIGURES FOR REPORTING YEAR



681 trees planted across the year



2,500 trees planted in total



94.7% of trees planted are alive



296 residents registered interest (Residential)  
118 residents registered interest (Grow Back Together)



14 schools and community groups engaged



1,200 volunteers

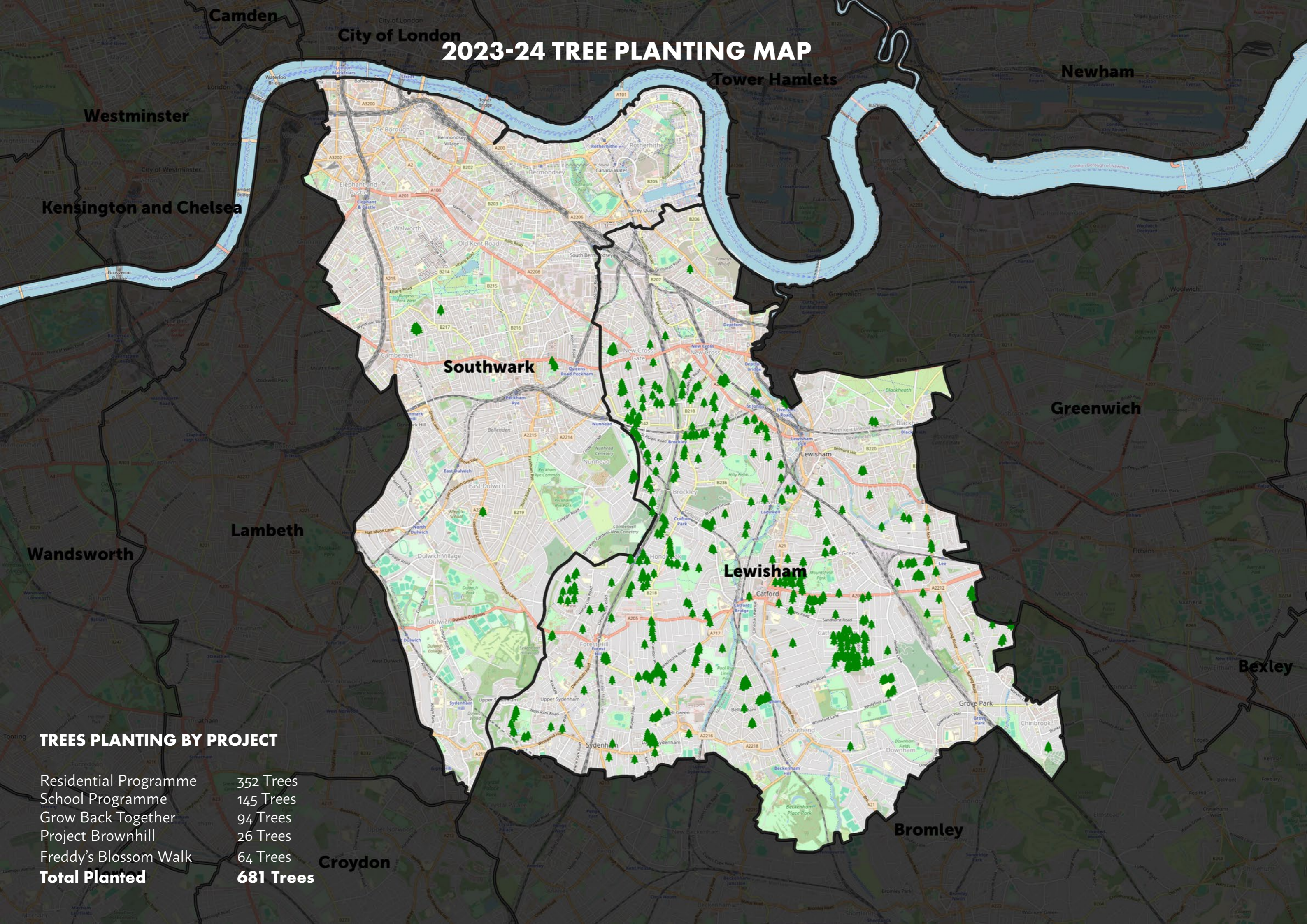


£95,676 in donations



£181,917 total income

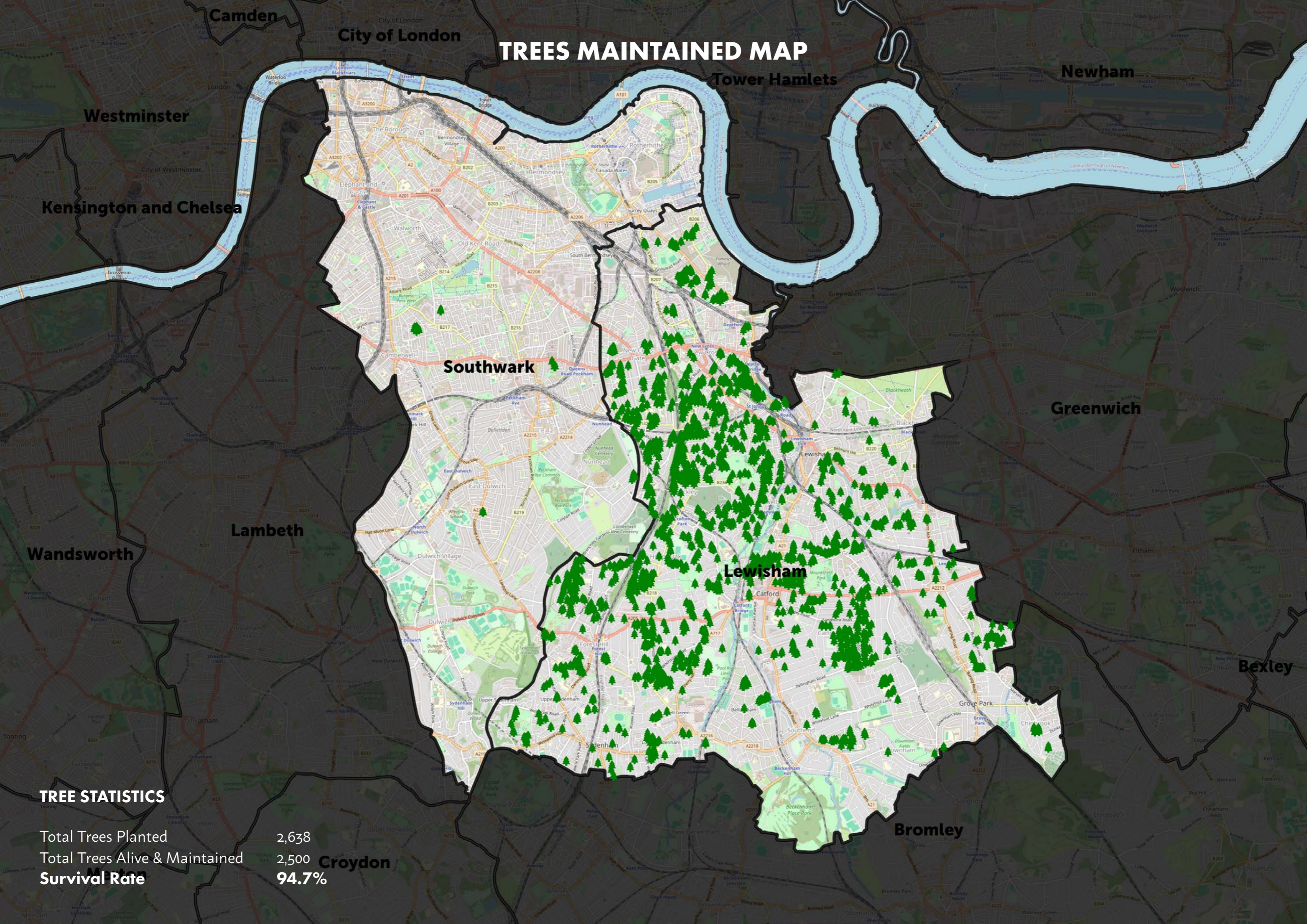
# 2023-24 TREE PLANTING MAP



## TREES PLANTING BY PROJECT

Residential Programme	352 Trees
School Programme	145 Trees
Grow Back Together	94 Trees
Project Brownhill	26 Trees
Freddy's Blossom Walk	64 Trees
<b>Total Planted</b>	<b>681 Trees</b>

# TREES MAINTAINED MAP



## TREE STATISTICS

Total Trees Planted 2,638  
Total Trees Alive & Maintained 2,500  
**Survival Rate 94.7%**

**Croydon**

## RESIDENTIAL PROGRAMME

### Planting street trees with Lewisham residents



352 trees planted



293 residents engaged

#### Overview

STfL's Residential Programme, now in its fifth year, works with Lewisham residents to plant trees on their roads and surrounding areas. Aided by STfL's dedicated volunteer area reps, residents fundraise, find planting sites, make species choices and then care for their new trees for the first three years after planting. Residential planting is funded by Lewisham residents, with additional support from elsewhere, including Lewisham Council and the Forestry Commission's Urban Tree Challenge Fund.



## Looking Ahead

With a record number of plantings and robust, ongoing interest from Lewisham residents, the residential programme continues to go strong. However, challenges remain, and in particular there is an imperative to ensure that the success of the residential programme is replicated across all wards of the borough.

## Brief Evaluation

The residential programme's fifth year was its largest and most successful to date, with 352 trees planted. The residential team, growing to include now 17 volunteer area reps, was very successful in building relationships with Lewisham residents and community groups, as well as encouraging planting in areas where trees are needed most. The effective engagement of residents secured not only funding for a record number of plantings but, vitally, the guardianship that ensures longevity and a very low failure rate.

The wards that saw the most plantings were Crofton Park, Ladywell, Catford South, Hither Green and Rushey Green. In addition to resident sponsorship, the Urban Tree Challenge Fund provided support that enabled special projects focusing on areas of heavy traffic and footfall. Our area reps worked with local shopkeepers, community groups and residents to organise locations and guardianships in: Catford South, where 10 trees were planted on Downhill Road, near the Torridon Road Medical Centre; Perry Vale, with 14 trees planted on Perry Hill and Perry Vale near to shops, bus stops, the Perry Vale Medical Centre, and the Polecroft Estate; Sydenham, with 10 trees planted in the vicinity of Sydenham Road, along Sunnydene Street, Highclere Street, and Fairlawn Park; and Bellingham, where STfL worked in collaboration with Phoenix Community Housing to plant 13 trees, with 10 outside businesses along the busy Randlesdown Road, two behind the popular Fellowship Inn, and a Christmas tree on Bellingham Green.

## LEWISHAM SCHOOLS

### Planting street trees in and around schools in Lewisham



110 trees planted



9 schools engaged



10–15 Tree Champions and 150-200 of pupils watering  
and 1,000s within school community benefiting

#### Explainer

The planting with Lewisham Schools is a continuation of STfL's School Programme, now in its fifth year, whereby STfL aims to plant approximately 100 trees with 10 different schools every year both inside the school grounds and on the surrounding streets. The schools sign up to be Tree Guardians of the new trees for the first three years until the trees' roots are established.



## Brief Evaluation

With the School Programme, tree planting is focused inside and around the perimeter of schools to help provide better green infrastructure, mitigate the damage caused by local pollution and provide future protection for school children in our changing climate. This programme encourages the school community to take ownership of the new trees and to become their guardians, watering the new trees and undertaking an annual Tree Health Survey. Five lesson plans are provided to encourage interactivity between the children and the trees, promoting the benefit of a healthy relationship between people and trees, especially children; through this experience children will understand that it is possible to make positive and necessary change, they will learn the importance of having a connectedness with the natural world, and they will then take these learnings with them through life.

The programme was enriched this year by the creation of ‘School Tree Maps’ created by STfL’s Tree Support Coordinator, and a fifth Tree Health Survey Lesson Plan supporting schools to survey their trees yearly and learn even more about their impact and growth. The entire *Treesource Package* was also given a complete design overhaul, in-keeping with the new web designs, and resulting in colourful, engaging and accessible resources that provide core support to the programme and can easily be applied to future schools in different parts of London and the country.



**SCHOOL PROGRAMME**  
Join us to receive free street trees for your school

**SCHOOL PROGRAMME**  
What's on offer from us?

**Free trees:**  
Number 'TBC' - usually between 5-15; 5yrs old and approx 4m high with two stakes, to be planted on the street directly outside or inside the school ground. Your trees are guaranteed against failure or damage in the first two years after planting. The purchase and planting of the street trees to be undertaken by Lewisham's contractors.

**Support**  
During the entire course of the planting process from location choice to species choice. Street Trees for Living (STfL) works closely with the school and offers initial planting surveys, provides information on species and provides support with irrigation.

**School Treesource Package**  
All you need for your tree journey, containing watering guidelines as well as match-funding info (for PTA's) a Call Out to parents, and lesson plans for primary schools and nurseries, meeting national curriculum requirements and including a pupil's 'Name Your Tree' competition and tree audit.

Competition winners will have their chosen names placed on the trees using professional Street Trees for Living labels!



**LESSON PLANS & ACTIVITY SHEETS**  
NCA for KS1 & 2 (English & Science)

**LESSON PLAN 1: INTRODUCTION**  
New Sheet 1-3  
Duration: 45-60 minutes

**LEARNING OBJECTIVES & INTENTIONS**

**LEARNING INTENTIONS**  
To understand the importance of trees in our environment and how they help us to live. To understand the importance of trees in our environment and how they help us to live.

**ACTIVITIES**  
1. The children will be given a worksheet to complete. 2. The children will be given a worksheet to complete.

**FROM FACTS ABOUT TREES**  
Did you know...?

- Trees are biodiversity hotspots. They are home to many different species of plants and animals.
- Trees are important for the environment. They help to clean the air and provide shade.
- Trees are important for the economy. They provide wood for many products.


**Treesource Package;** STfL 's School Programme, Lesson Plans and Activity Sheets

## Looking ahead

Looking ahead, Lewisham's School Programme is set to run successfully for another year 2024-25 and has provided a streamlined working model facilitating delivery of the programme within other boroughs (see: London Schools). These boroughs include Lambeth, Southwark, Croydon and Bromley. There are also potential opportunities to collaborate once more with the GLA and the London Urban Forest Partnership, to partake in and deliver the actions needed within the recently refreshed London Urban Forest Plan, supporting school planting through further development of STfL's School Programme.

## Funding

The School Programme was funded by The National Trust, the Trees Call To Action Fund (Heritage Lottery), The Greater London Authority, the Urban Tree Challenge Fund, Green & Good Consulting Ltd, Regular Cleaning, Lewisham Council and local schools.



"All 18 trees were planted today - 5 in the school grounds and 3 on the street on Hazelbank Rd. They look fabulous! The Street Trees crew did an amazing job getting them all in on a single day. Thank you all so much. It's truly wonderful to have all these new trees in the school."

"...Popped into school this morning to check woodland and reception outdoor area.....the trees are **AMAZING!!!!** Thank you all so much"

*Staff and Parent, Torridon Primary School*

## SOUTHWARK SCHOOLS

### Planting street trees in and around schools in Southwark



36 trees planted



5 schools engaged



5 Tree Champions and 100 pupils watering

#### Explainer

With the support of Southwark Council we planted trees outside of Lewisham for the first time this year! This was part of the work we are doing with the Greater London Authorities' London Urban Forestry Partnership - bringing our School Programme into new boroughs. We planted 36 trees engaging 5 schools. The programme follows a similar model to the Lewisham School Programme (see above). This was an exciting move for the charity and it's great to start working with our neighbours.



## Looking Ahead

We plan to plant with more schools and follow up with those we were unable to work with this planting season. We would like to further develop our partnership with Southwark and explore alternative planting programmes that might be of interest. In particular, we would like to foster more cross-borough-boundary work in areas of high need (e.g. South Bermondsey to New Cross).

Ultimately, we would also like to offer enhanced engagement packages for schools, being able to speak in classrooms and assemblies. We are also exploring activities that can be connected to tree maintenance and ways of engaging more of the school communities.

## Brief Evaluation

The success of our school tree-planting programme in Southwark would not have been possible without the invaluable support of Southwark Council. Their commitment to tree planting and supporting communities was essential, as well as their flexibility and responsiveness.

Playground planting turned out to be much easier than on the streets and seemed to be the preference for all schools. Many streets in Southwark are quite narrow, and like much of London, have a lot of utilities running underneath them.

## Funding

Southwark schools is funded by Southwark Council, The Forestry Commission's Urban Tree Challenge Fund, The Trees Call to Action Fund (Heritage Lottery) and The Greater London Authority.

# LAMBETH & OTHER LONDON SCHOOLS

## Partnership development for planting next year

### Lambeth

We are actively working with Lambeth Council building relationships and planning an ambitious planting season for 2024/5.

### Wider London

We will also be working with other London Boroughs next planting season but these are all in early discussion phase and not public information just yet.



## GROW BACK TOGETHER

### Connecting guardians to tree pits in areas of low canopy



93 trees planted



67 tree guardians (volunteers)

#### Explainer

Grow Back Together (GBT) has been a community-led project targeting areas in Lewisham of low canopy cover, low air quality and high flood risk. This was a pilot project run by Lewisham Council, Street Trees for Living and the eco-tech start up company Greentalk. The project was made readily available and easily accessible to the community via creative promotional schemes (such as stencilled pavements) and contemporary and innovative technology. Links to an interactive GBT website were plastered across the borough, attracting passers-by with either a QR code or short, sharp message 'Treehere.com!' 93 trees were planted initially with 73 guardians. Two trees died over the recent summer and six guardians failed to water their trees, meaning contracted watering was and will be needed here.





## Evaluation

The Grow Back Together project has been an extremely informative, interesting and enlightening experience. The coming together of individuals from Lewisham Council, Greentalk and STfL has resulted in a number of progressive meetings, excellent collaboration and positive outcomes.

Overall the project has gone really well and as expected, with a thought-out timeline to include enough time for things such as community consultation and contractor requirements, that has meant no real pressure points were felt throughout the project. We now have 91 new trees in the ground, where mature Lewisham trees once stood, 72% currently have guardians (a guardian can look after more than one tree) and 34 residents have signed up to the waiting list for potential future rounds. In regards to the areas we targeted as a part of the funding eligibility, we have planted 83 trees in areas of High Climate Risk and 11 in Medium High Risk, planting 60 trees in areas of only 5-10% canopy cover.

## Funding

Grow Back Together was funded by the GLA's Grow Back Greener Fund, Lewisham Council, Street Trees for Living and Greentalk.

## Evaluation (continued)

Despite the success of the project there have been lessons learned and things that we would suggest we approach differently if or when we carry out a similar project. We ended up planting 93 trees, as initially we had interest from 93 guardians to look after these trees. Once sites were canvassed and confirmed we offered those interested the option to 'confirm' their adoption of the tree, unfortunately less than 90% did. As we already had the funding for the trees in place, had the trees reserved and locations confirmed, and understood the need for these areas to have trees, the team decided to go ahead and plant all of the trees and contract the watering out for those that no longer had guardians (as well as trying to find new guardians in the meantime). This also provides an opportunity to see how well the trees with guardians fare compared to those without. During the first summer, unfortunately it seemed we lost a further 6 confirmed guardians, and during the audit it became clear that a number of the trees in the programme were not getting quite enough water.

Also, despite the initial consultation period that included stencils on the pavement and leaflets canvassed to houses where there had been guardian sign-up, when the contractors came to dig the pits there were a number of residents who started to object to the scheme, between 5 - 10%. Where the objections came from residents who lived in the houses immediately in front of the trees - despite said residents having been consulted on this previously and not objecting at the time - we discontinued the digging of pits or the planting of trees in these areas. This was in order to avoid neighbourly disputes or tree vandalism. This made for quite an anxiety inducing period during the beginning of the pit digging, and did result in losing some locations where we had guardians signed up and ready to go.





"I think it was a very good project and easy to get involved in. It helps people feel part of something within the local community and allows them to give back in a form of guardianship of the trees. I hope it goes from strength to strength. The kids love it."

*Kerim Ahmet, local resident, Catford SE6*

"This is a great initiative. When I saw the 'guérilla' marketing campaign in the summer I was immediately excited. Our area has had many trees removed in the past and suffers for it. More trees not only help with urban air pollution and combating climate change but a more beautiful and well-kept environment builds a sense of civic pride which I believe is much needed on our street. I'm really excited that the trees are being planted and I'm looking forward to becoming a guardian once (my tree) is in the ground! Thank you!"

*Lara Tyrrell, resident, New Cross, SE14*

## Looking Ahead

In terms of maintenance of the trees for the next two watering seasons, there needs to be a push next spring to revitalise the current guardians and ensure that they are still able to look after their trees. One way of doing this is through clear communication, but also by potentially providing an incentive, such as a give-away scheme or offer of a Lewisham Local membership card (currently being looked into).

If we were to roll out a GBT2, instead of focusing on vacant pits and stencils, we would suggest that we initially canvass houses across a much larger area, within eligible locations, and sign up those guardians who respond to us by welcoming a tree outside of their houses specifically. We would be hopeful that this would result in less residential objection once the planting commences, and would also mean that it would not be far for the guardian to carry water, and they would have an increased investment in the tree and the project. It would also hopefully limit the loss of guardians over the course of the programme. But it would be potentially dependent on these areas containing homeowners, and the homeowners in these areas coming forward and welcoming trees.

There is Lewisham borough interest to roll out a Grow Back Together 'Part II' and also interest from Southwark, with the potential of borough partnership work here with Neighbourhood Community Infrastructure Levy funding. A large amount of the website infrastructure, and the data needed to roll out a similar programme, is already in place, and there are a number of residents on the waiting list. However, we feel the programme would need to be properly evaluated and refined before future deliveries were considered, and we would need to budget in extra costs such as project management, maintenance costs (of both the website and the trees), PR and marketing. Most of these costs were provided pro bono for the pilot scheme in order to keep costs down to enable the pilot project.

## Links

[growbacktogether.org](https://growbacktogether.org)

[treehere.com](https://treehere.com)

[Watch: Webinar: Grow Back Together - UTF 2023](#)

<https://www.streettreesforliving.org/lewisham-targeted-spaces>

# PROJECT BROWNHILL

## Targeting the South Circular to plant trees nearby



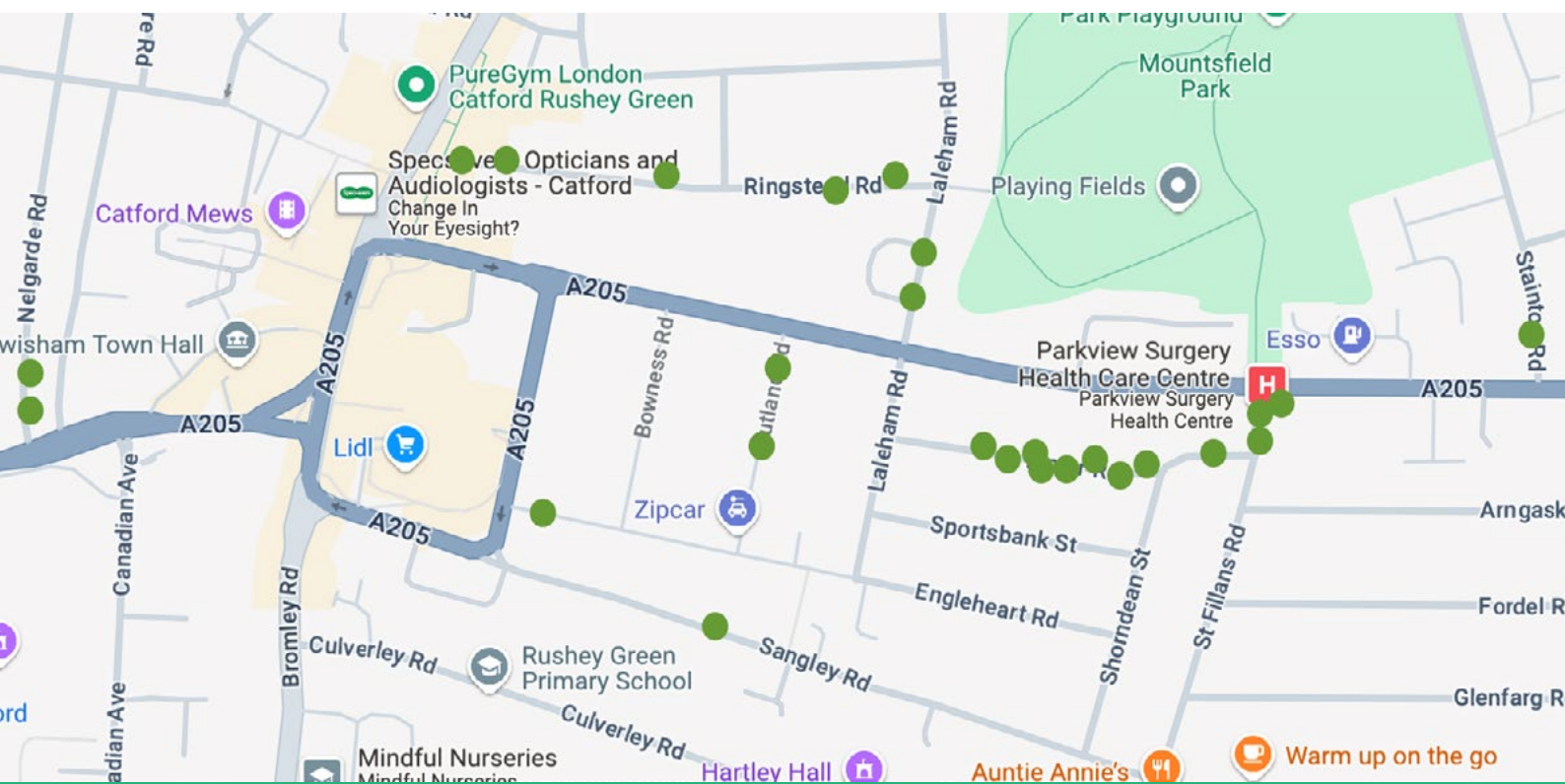
26 trees planted



26 tree guardians (volunteers)

### Explainer

It is a frustrating but well-known fact to most who have ever lived, worked or travelled in south London, that the south circular is one of London's most heavily congested roads, making up over 30% of London's traffic. The south circular has been named the eighth worst road in Britain, and one of its most unpleasant sections is the stretch along Brownhill Road leading toward the Catford Gyratory. Project Brownhill worked with STfL volunteers, local residents and one medical practice, situated on Brownhill Road or on roads parallel or adjacent to Brownhill Road, to plant 26 new street trees. These trees have brought immediate colour and will bring shade, encourage wildlife and create screening from traffic. Perhaps most importantly they have also brought people and communities together, facilitating the opportunity for them to invest in the areas where they live and to bring about positive change. Residents and organisations involved in the scheme have welcomed and care for the trees.



## **Explainer** (continued)

Out of the three wards where planting took place, the majority was undertaken in Rushey Green ward. A few statistics to support the planting of trees in this area are as follows:

- Within Rushey Green Ward there are pockets of high deprivation, with certain neighbourhoods being in the 10% most deprived neighbourhoods in England.
- Of the seven Domains of Deprivation within the overall Index of Multiple Deprivation, the most pertinent for this project is the Living Environment Deprivation domain (assessed in part through air quality data). In terms of Living Environment Deprivation, areas within Rushey Green Ward are also in the 10% most deprived neighbourhoods in England. Project Brownhill's target area includes parts of the LSOAs Lewisham 020B, Lewisham 018A, Lewisham 018B, and Lewisham 018D. In Living Environment terms, these areas are respectively ranked (out of 32,844 LSOAs in England, with 1 being the most deprived): 661, 4841, 6622, and 452, with the latter rank making Lewisham 018D the most deprived area of Lewisham in Living Environment terms.
- Rushey Green ward has a canopy cover of 16.1%, the lowest in Lewisham.
- Project Brownhill was funded by The National Trust, The Forestry Commission's Urban Tree Challenge Fund, The Trees Call to Action Fund, The Greater London Authority and Lewisham Council.

## **Evaluation**

So far, Project Brownhill has been an important success. The main areas of risk with a programme such as this is that the trees might not be welcomed by residents and / or neighbours, and that guardians who have initially signed up to look after the trees lose interest or move. This programme differs from the Residential Programme as residents are not asked for a financial contribution to

the tree, and they also have less of a say in the tree location and no say in tree species choice, these decisions are confirmed by Lewisham Council and STfL, with locations finalised once door-to-door canvassing and consultation has taken place. Despite the lack of this financial investment from residents, 100% of the trees have survived, with 15% (4) needing extra watering support from contractors. Until last year a road directly parallel with Brownhill Road was completely treeless and now has 9 beautiful new trees, completely transforming the landscape and feel of the street, and welcomed and watered by residents. There is also a healthy new evergreen tree in the forecourt of a busy medical practice situated at a traffic junction on Brownhill Road itself. The success of this project and the impressive survival rate is thanks to the guardians involved but also thanks to the STfL team, especially the volunteers who proposed the idea and helped to bring the project to life, the team overseeing the audits, the Tree Support Coordinator and the Tree Care Team. It is imperative with these programmes that the charity has the capacity to monitor these trees during the early months of the watering season to ensure that they are receiving the water that they require, and implementing care quickly when needed. This is one reason why the TSC role is so vital, especially within programmes where guardians have not financially invested in their adopted trees.

## Looking Ahead

There is great potential to expand this project over future planting seasons, and we would be confident that funding for core costs with planting such as this would be successful either via public grants or developed partnerships. However, there needs to be necessary resources and capacity within the charity to support it, as this work is increasingly time-demanding in all stages of the project, especially pre- and post-. If the necessary resources are built on, then a key ambition would be to widen our scope within the current target area and plant along Brownhill Road itself. This is an option not currently open to us as the road is on a transport red route managed by TfL, but discussions to look into working more closely with TfL have started with Lewisham Council in the hope of creating planting opportunities in the future. We would also aim to continue to plant on roads directly adjoining the South Circular, expanding to both the east and the west of our current target area, both defined as areas of deficiency in access to public open space over two hectares, and where we already know, via the Residential Programme, that demand is high (Forest Hill).

## FREDDY'S BLOSSOM WALK

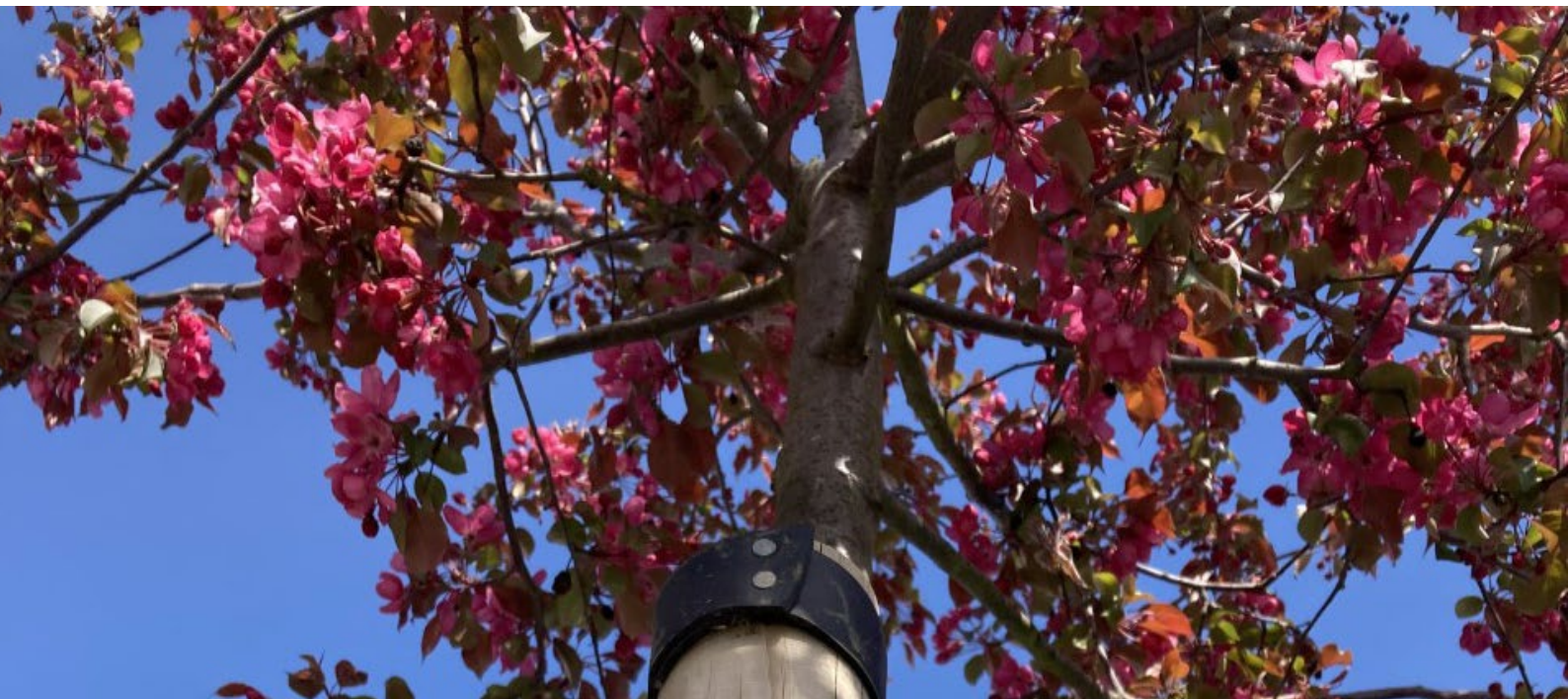
### A circular walking route to remember Freddy

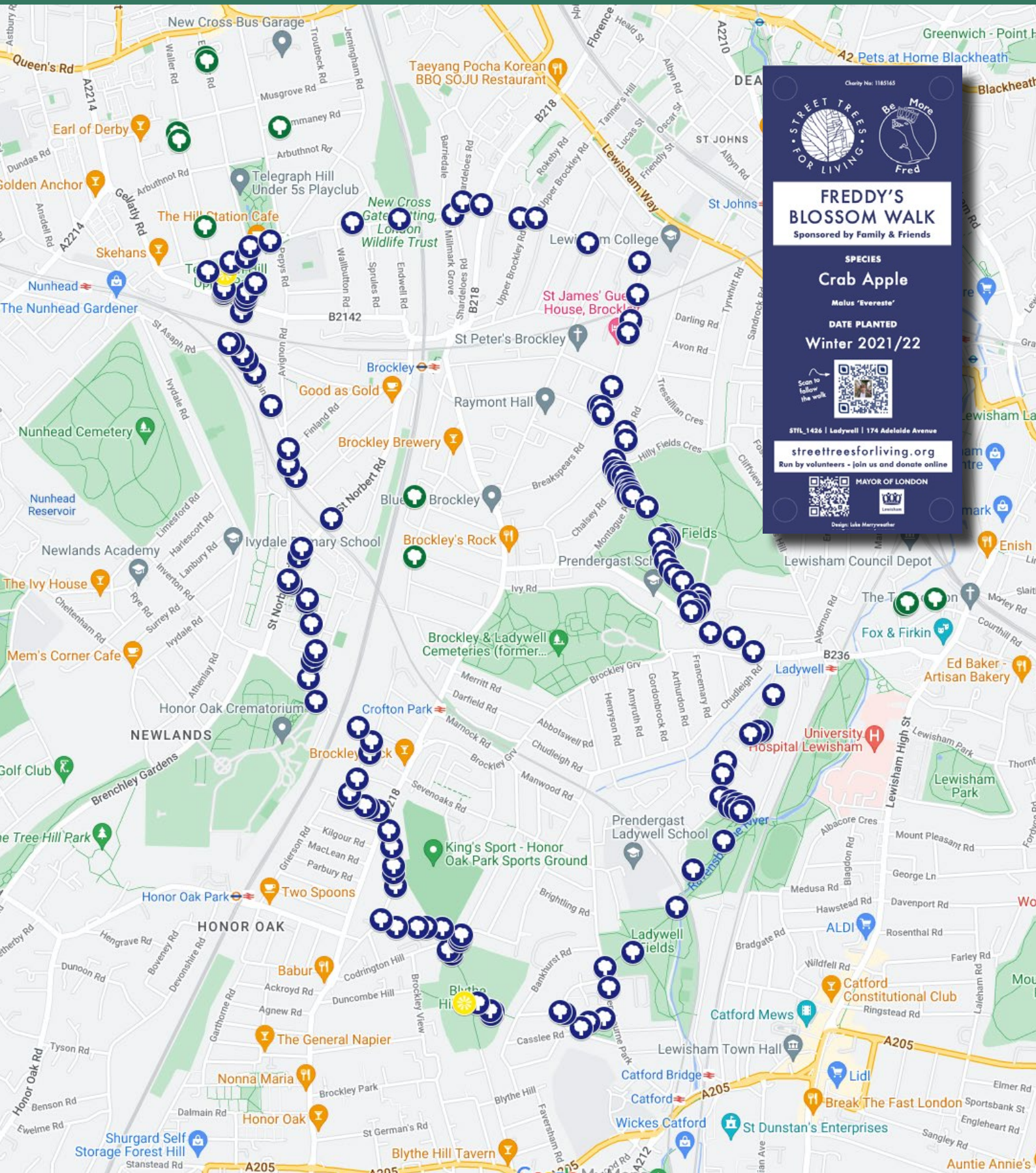
#### Overview

*Freddy's Blossom Walk* is a six mile route featuring 154 blossom trees that meanders through the backstreets of six of Lewisham's 19 wards and passes through six parks. Completed this year with the planting of 64 trees, the walk has been three years in the making, thanks to dedicated fundraising and planting efforts.



The walk was created in memory of a young Lewisham man who tragically passed away in his sleep. His family, friends, neighbours, and local businesses came together to raise the funds for the trees and now take responsibility for their watering and maintenance. The bulk of the work falls to his family but they have also set up watering groups adjacent to the trees. (20 litres plus per week, per tree for 30 weeks of the year equals 92,400 litres of water over 4,620 visits.)

Each tree is labelled (see p.26) with details about its species, genus or cultivar, and the labels include a QR code linking to a detailed map of the route and its story. The tree species include Cherries, Crab Apples, Magnolias, Hornbeams, Oaks, Poplars, Judas, Silver Bells, Honey Locusts, Maples, and Willows, with the latter planted along the Ravensbourne River section of the walk.





Charity No. 1185165





**FREDDY'S BLOSSOM WALK**  
Sponsored by Family & Friends

**SPECIES**  
**Crab Apple**  
*Malus 'Evereste'*


**DATE PLANTED**  
**Winter 2021/22**

Scan to follow the walk




ST1L 1426 | Ladywell | 174 Adelaide Avenue

[streettreesforliving.org](http://streettreesforliving.org)  
Run by volunteers - join us and donate online



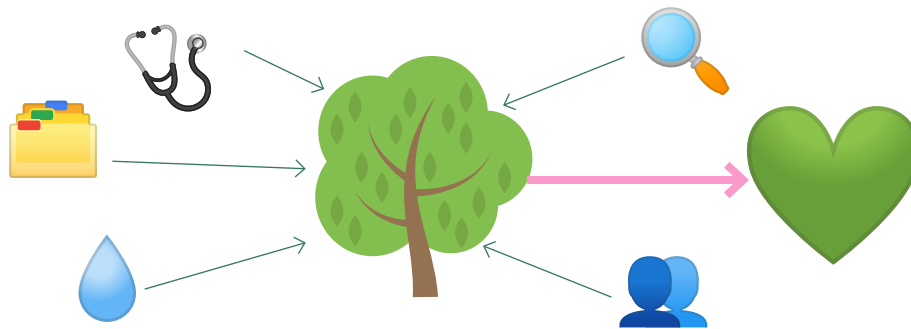
MAYOR OF LONDON



Design: Luke Marryweather

## TREE MANAGEMENT

Caring for our trees to ensure they thrive



Street Trees for Living is keen to ensure its trees survive, there is little point planting trees if they die not long after planting. We carefully monitor our survival rates and work hard to ensure they are as high as possible. This is largely due to our engagement with volunteers and communities *before* planting but is also supported by our monitoring and management of the trees we have planted. Street Trees for Living prides itself on maximising tree survival rates and our success comes from our Tree Management methodologies. There are several core aspects of our work around Tree Management, they are: *Data, Tree Audit, Tree Care, Volunteers and Watering* all of which have sub-headers below to expand on these ideas.

### Data

STfL uses Smartsheet as its main database and CRM, this is chiefly managed by Stuart Reed a volunteer in project management. Like many aspects of our work, we are hugely grateful and reliant on our volunteers for their work and Stuart is no exception. Stuart works with the Head of Operations and other Heads of Departments to develop systems and ensure data integrity. Residents, HQ and volunteers are kept up-to-date in all processes by the work setup within database.

This year, many changes have been made to make planting programmes more efficient, in particular the Residential and Southwark School Programmes. We also use Smartsheet to act as a trees database, outlining the location, species and lots of other data of all the trees we have planted. The team is currently scrutinising its data to ensure accuracy as well as expanding data analysis.

## Tree Audit

The tree audit is our annual check of the health of our trees, carried out by sponsors and schools, plus the HQ team and volunteers. Audit checks are carried out for the first three years after planting, recently extended from two years due to added pressures of climate change and variability of the urban environment.

Completed audit data from Summer of 2023 showed STfL maintaining its excellent success rate, with only 2% of trees marked as having died and 1% marked as being of urgent concern. However, the percentage of audit forms returned – 73% – was lower than desired. This led to the decision to create the new role of Tree Support Coordinator, paid for through tree maintenance funds delivered by the Urban Tree Challenge Fund. The position will have as its primary responsibilities the spearheading of the tree audit and overseeing the necessary care required in instances of reported problems.

## Tree Care

In addition to the hundreds of tree guardians who water and tend to trees on their roads, STfL also has a dedicated Tree Care Team helping to ensure the long-term health of our trees. Made up of a diligent and committed core of two of STfL staff and five volunteers, with further irregular volunteer contributions, the team meets on a weekly basis to look after trees across the borough of Lewisham. This year they logged 165 volunteer hours, with 72 roads visited and 370 trees cared for.

The work of the Tree Care Team includes pruning, weeding, re-securing and generally monitoring the health of trees. They also tidy and clear litter. Beyond these regular tasks, the team also jumps into action for more urgent concerns, such as when trees have been damaged through accident or vandalism, instances of which sadly appear to be becoming more common. In addition to the regular team, a 'heavy' care team of two volunteers tends to the more strenuous tasks of adding and securing posts where necessary.

## Volunteers

STfL relies heavily on volunteers at every level. Among the volunteers who give the most time and substantial commitment to the organisation are our local Area Reps. They coordinate with residents and sponsors, search out sponsorship, look for new planting opportunities, and generally promote the benefits of trees in their communities. Their local knowledge, passion and drive is invaluable and the charity is extremely grateful for all the hours they give to help green the streets of Lewisham. Thank you!

A special thanks must also go to our software volunteer Stuart Reed, for his endless knowledge and dedication to the cause, as well as Dom Eliot, a veteran and co-founder of STfL who has contributed to our monthly newsletters with his beautifully composed Street Tree Enthusiast of the Month articles, providing insights into the backgrounds of some of Lewisham's most passionate tree huggers!

## Watering

Regular watering is crucial for the health and survival of young street trees, especially during their first three years. This period is vital for root establishment, which allows trees to access essential nutrients and grow resiliently in urban environments. Without consistent care, particularly in dry or hot weather, trees may struggle, showing stunted growth or even failing entirely. Supplying around 20 litres of water weekly during the growing season is key to their development. This important work relies on the dedication of our extensive network of tree guardians, whose commitment ensures the trees thrive, benefiting communities and the environment.



## VOLUNTARY AREA REPS

The joy of volunteering at the heart of STfL

Design: Luke Merryweather



**STREET  
TREES**  
FOR LIVING


Charity No: 1185165

**STREET TREE**  
Requested and cared for  
by the local Community

**NEW TREE  
ON THE  
BLOCK**

More info coming soon...

For more information or to  
report a problem, please  
use the QR code or visit  
[www.streettreesforliving.org](http://www.streettreesforliving.org)



MAYOR OF LONDON 

<b>Bellingham</b>	David Low (HQ Member)
<b>Blackheath</b>	Greg Englefield
<b>Brockley</b>	Caroline Buckland, Sophie Balding
<b>Catford South</b>	Chloe Good
<b>Crofton Park</b>	Andy Waterhouse
<b>Deptford</b>	Amanda Lwin
<b>Evelyn</b>	Amanda Lwin
<b>Downham</b>	David Low (HQ Member)
<b>Forest Hill</b>	Stuart Checkley
<b>Hither Green</b>	Greg Englefield
<b>Ladywell</b>	Nick Boyle
<b>Lewisham Central</b>	Greg Englefield
<b>Lee Green</b>	Libby Blake
<b>New Cross Gate</b>	Oli Back (HQ Member)
<b>Perry Vale</b>	Clare Connor
<b>Rushey Green</b>	Lawrence Wallington
<b>Sydenham</b>	Alice Cairns
<b>Telegraph Hill</b>	Amanda Lwin

# PERSONNEL

## HQ, volunteers and management structure

### Board of Trustees

This year has seen a number of changes across the board of trustees. After serving the charity as Chair for 5 years with skill and determination, Xanthe Mosley chose to step back from the role. As one of STfL's founding members, and a key visionary behind its creation, STfL owes so much to Xanthe and the energy she has given to its mission. After 4 years of excellent service, Illiana Myles stepped down as Secretary (and from the Board entirely) and was replaced by Elly Bagnall, who also supported Jo Goddard as Co-Chair.

During the reporting year the Trustee Board composition is:

STfL Trustees			
Role	Name	Start Date	End Date
Chair	Elly Bagnall (interim co-chair)	Feb 2024	
	Jo Goddard (interim co-chair)	Feb 2024	
Vice Chair	Jo Goddard	Apr 2020	
Secretary	Elly Bagnall	Oct 2023	
Treasurer	Charlotte Atkinson (mat leave from Oct 2024)	Jun 2021	
	Sophie McGeever	Dec 2022	
	Raj Joneja	Sep 2021	
	Greg Packman	Oct 2021	
	Xanthe Mosley	Sep 2019	
	Nicola Hale	May 2024	
No longer active	Gavin Moore	Aug 2023	Jan 2024
	Illiana Myles	Sep 2019	Jun 2023
	Liam Sollis	Oct 2021	Jun 2024

## Structure, Governance and Management

The organisation is a Charitable Incorporated Organisation (CIO). The CIO was established on 4<sup>th</sup> September 2019 under a *constitution* which established the objects and powers of the CIO. If the CIO is wound up, the members of the CIO have no liability to contribute to its assets and no personal responsibility for settling its debts and liabilities. Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees.

## HQ

The year also saw some adjustments to the core team at HQ with the team changing to a flat structure with four heads of departments:

- Head of Partnerships & Initiatives: Marie-Claire Denyer
- Co-Head of Residential: Madeleine Tuinstra
- Co-Head of Residential: David Low
- Head of Operations: Oli Back

At the time of writing, the core team structure is under review as we incorporate an Executive Director position and adjust to meet the needs of this growing charity.

## Operational Team

- Tree Care Consultant: Caroline Cupitt
- Database Lead: Stuart Reed
- Web & Graphic Designer: Kate McGreevy
- Interviewer & Writer: Dom Eliot
- Tree Support Coordinator: Ariane Blacher
- Business Plan Consultant: Mollie Dodd

## PARTNERS

### Key organisations we work with



Our close partnership with Lewisham continues to go from strength to strength. We work very closely with their new Tree Officer and are continually grateful for Lewisham's support

MAYOR OF LONDON

The Greater London Authority brought us into the London Urban Forest Partnership and manages the Trees Call to Action bid for which we are a sub-project



We now also work with Southwark Council on a new project outside of Lewisham planting in schools. We are grateful for their support in helping realise our School Programme in the borough



The National Trust has been an invaluable supporter of our work. It has generously offered us funding for multiple projects which has allowed some of our targeted programmes to flourish, as well as a Business Plan consultant, working with us on Business and Strategy development

greentalk

We continue to work with Greentalk and are looking for future projects to work together on



Match funding for the majority of our planting this year, and the reason behind the charity's successful growth, is largely thanks to the Urban Tree Challenge Fund. This is a fund administered by the Forestry Commission and funded by the Exchequer through the Nature for Climate Fund, supported by DEFRA. Up to and including round four of the Urban Tree Challenge Fund, STfL applied on behalf of the London Borough of Lewisham. Consequently these funds were paid directly to Lewisham Council. For round five STfL applied independently as a charity, in part due to the fact that the charity is now planting in boroughs outside of Lewisham, and therefore became the primary recipient of these funds

### Other Partners, Funders & Suppliers



# COMMUNICATIONS

## Talking to Lewisham and beyond about our work

### Direct and “Offline” Comms

Street Trees for Living has strong communications, predominantly through “offline” comms. This is most notable within the Residential Programme where our dedicated team of Area Reps speaks directly to neighbours about tree planting in the area. This method is similar to those used in other programmes, as an organisation our communications are predominantly “direct comms” emailing, phoning and meeting with communities and speaking directly to people (with the exception of Grow Back Together).

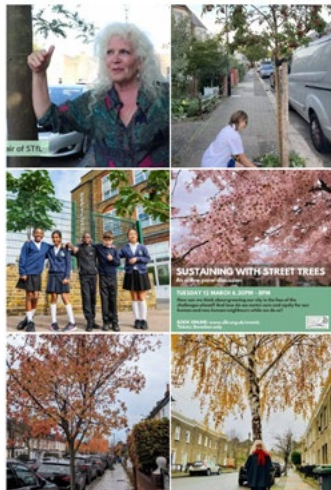
### Newsletter (1,548 Subscribers)

Street Trees for Living produces a monthly newsletter to inform the community about its activities and projects. The newsletter includes interviews with volunteers, residents, and environmental experts, highlighting various aspects of the charity’s work. It features a “Tree of the Month” segment to educate readers about unique or significant trees in the local area. Regular updates on tree-planting projects and upcoming events provide opportunities for community involvement. The newsletter serves as a communication tool to strengthen STfL’s outreach and build connections among individuals interested in urban greening.

All of the HQ team contribute to the newsletter as well as many volunteers. Most notably, Dom Eliot who writes up a ‘*Street Tree Enthusiast of the Month*’ for every edition. These are interviews with people who volunteer or work with Street Trees for Living.

## Social Media

We have steadily posted and engaged with partners via our social media channels, all thanks to our volunteers.



**Facebook** 276 Likes, 336 Followers\* - [Most liked post](#)



**Instagram** 1409 Followers\* - [Most engaged with post](#)



**Twitter / X** 2756 Followers\* - [Most engaged with post](#)



**LinkedIn** 282 Followers\* - [Most engaged with post](#)

Our goal is to use social media for the following purposes, which we would like to enhance in future years:

**Event Announcements:** Informing followers about upcoming tree-planting events, workshops, and community gatherings to encourage participation.

**Educational Content:** Sharing information on the benefits of urban trees, tree care tips, and environmental conservation to raise awareness.

**Volunteer Spotlights:** Highlighting the efforts of volunteers, Tree Guardians, and community members involved in their projects. Via the Street Tree Enthusiast of the Month.

**Project Updates:** Providing progress reports on tree-planting initiatives, including before-and-after photos and success stories to showcase their impact.

**Collaborations:** Featuring partnerships with local organisations, schools, and businesses to demonstrate community involvement and support.

**Seasonal Posts:** Posting seasonal content related to urban forestry, such as autumn foliage, spring blossoms, and tips for tree care during different weather conditions.

\*Followers are at the time of writing - some months after 31st March

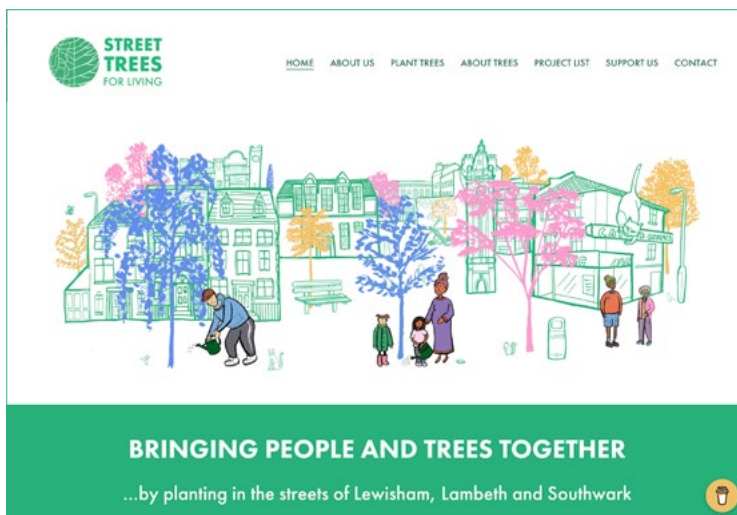
## Website Redesign and Development

Back in April 2023 the core team started working with web designer Kate McGreevy to breathe new life into STfL's website and create a more user-friendly experience for visitors. Consequently our online branding was completely refreshed with very positive outcomes and feedback.

### The scope of works included:

1. To deliver a rebrand to improve legibility & create a refreshed brand for STfL
2. To design and develop a new responsive STfL website to deliver an improved user journey, with clear sign-posting and site map.

We worked to build on STfL's colour palette, introducing pinks, yellows and blues, brought an illustrative concept to STfL's branding with the arrival of colourfully drawn characters (community) and trees, and ensured that sign-posting and the site map worked well and supported and enhanced all the different areas of STfL's work.



### Web Stats

Site visits	5.2K
Direct visits	65.7%
From search	29.3%
Bounce rate	63%
Unique visitors	3.5K
Page views	9.7K

**“The visuals and sounds on the website are great and really stand out. They instantly give me positive feelings of being around nature which subtly tells me what Street Trees for Living is all about”**

*- Tamsyn Howes, Freelance Fundraising Consultant*



London's people



**OUR STORY**  
...from the humble acorn grows the mighty oak

Heading bars;  
- Any accent colour background, white text

**PLANT TREES: I'M A BUSINESS**  
...support your community

- H1 title, caps, bold  
- H2 subtitle, sentence case, regular

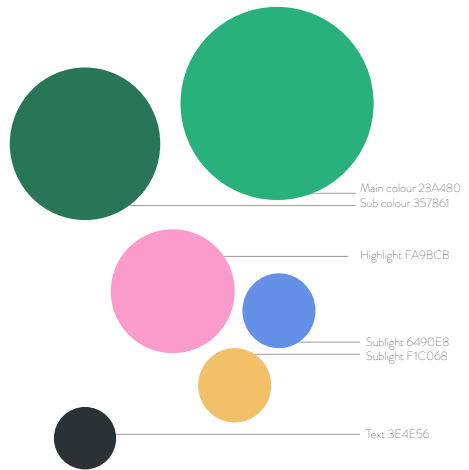
**Greening streets**  
Planting over 500 trees in south London each year  
Twelve years ago two Lewisham residents requested the replacement of a tree felled on their street. The council listened, and the rest, as they say, is treestory...



Page intros;  
- H1, sentence case, bold (pink)  
- H2, sentence case, regular (light green)  
- H3, sentence case, regular (dark green)

**Benefits of school street trees**  
**Green corridors**  
The planting of avenues of trees close to local schools helps to create green corridors. This reduces walking routes and encourages walking to school, reducing the amount of cars on the roads. This in turn decreases the amount of pollutants.  
**Road safety**  
Trees are able to prevent dangerous illegal pavement parking directly outside schools, and to help with the dispersion of air pollution. When located correctly trees can act as a protective screen between playing children and dirty exhaust.

Info section;  
- H2 title, sentence case, bold  
- H3 paragraph title, regular sentence  
- P2 paragraph, regular  
- Dark green background, white text



**Clockwise:** Working illustrations, colour palette, new branding in use, internal brand guidelines

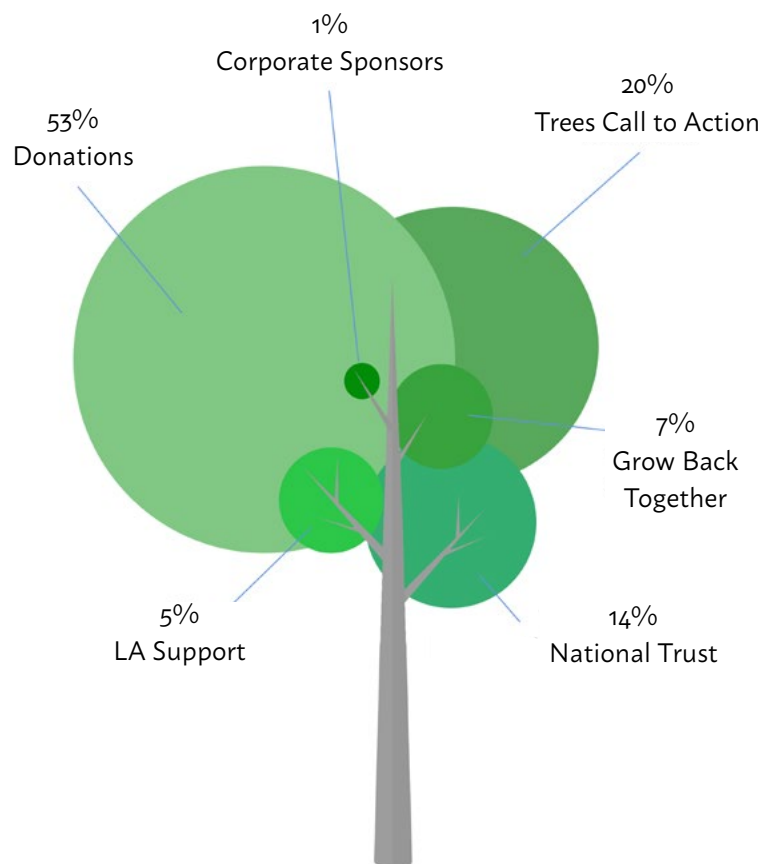


## FUNDING

### How we pay for our work

Our funding remains healthy in terms of income vs expenditure, this year's accounts do show a deficit but that is due to our accounting currently being demonstrated on a "cash basis" i.e. additional income that is associated with this financial year was received after the 31<sup>st</sup> March 2024.

We recognise the need to diversify our funding and we are actively exploring ways to do so.



## FINANCIAL REVIEW

### Trustee's Report - Financial Review FY2024

At 31 March 2024 cash at bank totalled £235,950 (2023: £288,933), of which £225,950 comprised unrestricted income funds (2023: £189,096), with £10,000 of restricted income funds (2023: £99,837).

Income received totalled £181,917 (2023: £224,593) with £91,804 relating to unrestricted income (2023: £192,082) and £90,113 relating to restricted income (2023: £32,511).

Expenditure for the year totalled £234,900 (2023: £91,376), £179,950 relating to restricted income (2023: £nil) and £54,951 relating to unrestricted income (2023: £91,376).

Incomes received during the year are spent to achieve the stated aims, objectives and activities of the charity and in line with any requirements of donors or grant awarding bodies. Any surplus funds are carried forward to be utilised in future years.

### Reserves

In the reporting year, the charity's Reserves Policy is to hold only sufficient unrestricted reserves to cover 6 months of running costs and the costs of at least five trees, in the event that income levels decrease substantially due to unforeseen circumstances.

**Unrestricted Reserve:** £225,950 (2023: £189,096)

**Restricted Reserve:** £10,000 (2023: £99,837)

This reflects the cash balance at the end of the year which reflects the timing of large invoices due to go out in the succeeding year. The Trustees are confident that the charity is able to continue operations as a going concern for the foreseeable future based on reserves and confirmed future income.

Going forward, our reserves policy has been updated to cover the amount of funds held within the charity for future projects and resource costs.

Signed by: *Joanne Goddard, Interim Co-Chair*

Approved: *24<sup>th</sup> January 2025*

# FUTURE OUTLOOK

## Trees for the future!

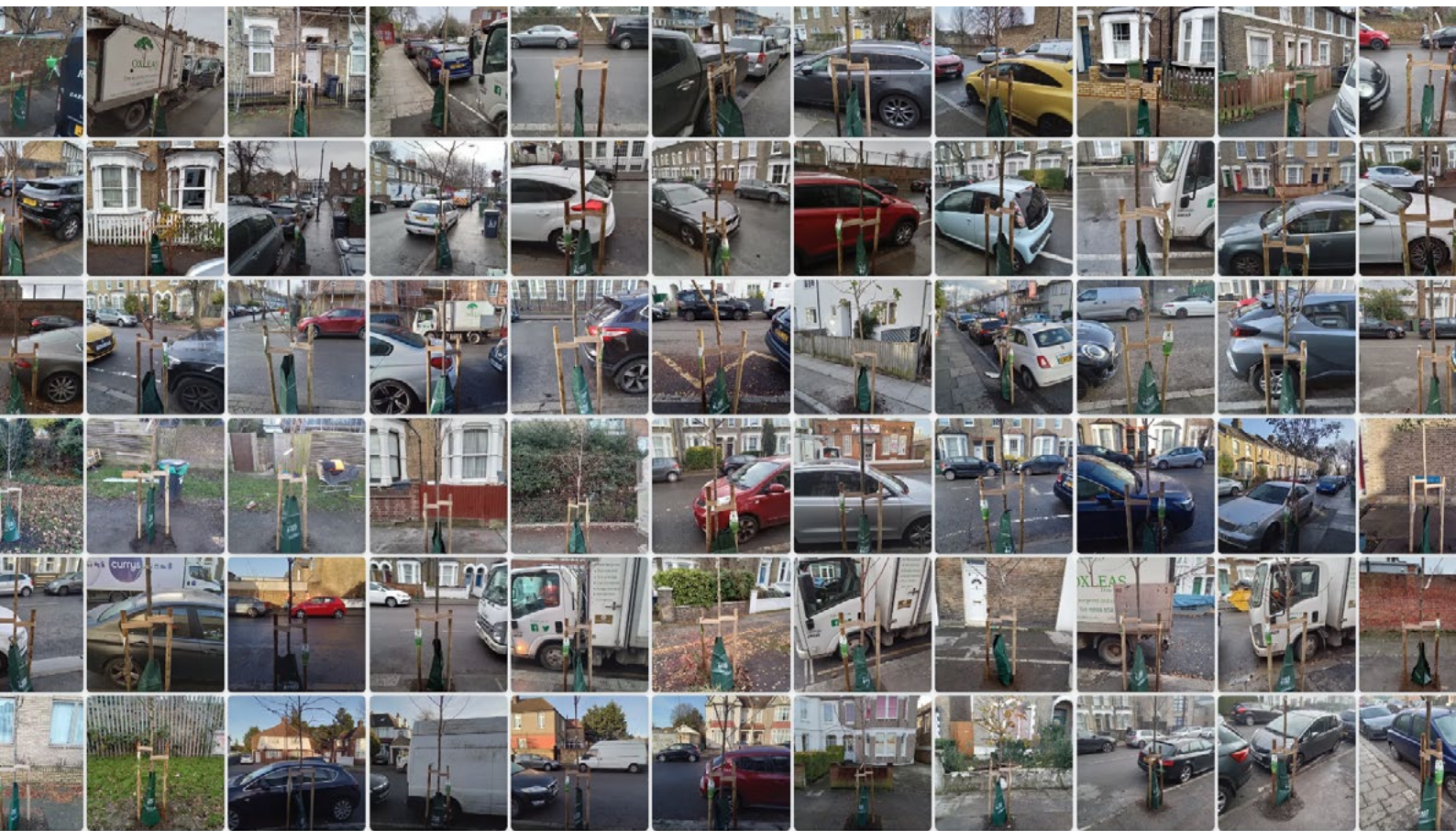
The future of Street Trees for Living is promising as there is increasingly a recognition of the vital role of trees in combating climate change, improving air quality, and enhancing community well-being. Here's what the future might hold for us:

### Business Plan & Strategy Development

The charity has grown very organically and at a fast pace, as such we need to redevelop our strategy and vision which can then inform an all-encompassing business plan. This will bring project plans together and allow the charity to better plan for the future.

### Expanded Geographic Reach

We will continue to roll-out our School Programme in new boroughs with the intention of working with a total of four London boroughs.



### **Increased Engagement in Schools**

We would like to increase our “offer” to schools and be able to attend each school for talks, assemblies and workshops. This is a focus for our future.

### **Harnessing Data**

We want to make the most of the data we have to develop insights and understanding of street trees, their survival and the role they play in carbon capture and eco-system services.

### **Corporate Partnerships**

We will continue to explore the opportunities of working with corporate partners who align with our strategic aims.

### **Advocacy and Policy Influence**

We would like to expand our role as an advocate for urban forestry policies, influencing local governments to implement more tree protection and allocate more funding to urban greening projects.



## TRUSTEE'S DECLARATION

**The Board of Trustees has compiled this annual report in line with their duties in Section 4 of 2006 Act to have due regard to guidance on public benefit published by the Commission.**

The trustees declare that they have approved the trustees' report above

### Contact Details

streettreesforliving.org  
info@streettreesforliving.org  
Your Space 39 Brookmill Rd.  
London, SE8 4HU

Twitter	@STfLLondon
Instagram	@STfLLondon
Facebook	@streettreesforliving.org
LinkedIn	street-trees-for-living



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name

**Street Trees for Living**

**On accounts for the year  
ended**

31<sup>st</sup> March 2024

**Charity no**

1185165

**Set out on pages**

On the following pages

(remember to include the page numbers of additional sheets)

**Responsibilities and  
basis of report**

I report to the trustees on my examination of the accounts of the above charity for the year ended 31<sup>st</sup> March 2024.

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

**Independent  
examiner's statement**

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

**Signed:** *K R Moss*

**Date:** 20/01/2025

**Name:** Kathleen Moss

**Relevant professional  
qualification(s) or body  
(if any):**

Chartered Institute of Management Accountants

**Address:** 48 Lawn Terrace

London

SE3 9LP

Receipts and Payments accounts from 1st April 2023 to 31st March 2024

	Restricted Funds	Unrestricted Funds	Total Funds 2024	Restricted Funds	Unrestricted Funds	Total Funds 2023
	£	£	£	£	£	£
<b>Receipts</b>						
Donations	7,312	88,364	95,676	32,511	192,082	224,593
Grant Income						
Grow Back Together	12,500	-	12,500	-	-	-
Trees Call to Action Fund	36,301	-	36,301	-	-	-
National Trust	25,000	-	25,000	-	-	-
Local Authority Support	9,000	-	9,000	-	-	-
Commissioned work	-	3,000	3,000	-	-	-
Interest income	-	440	440	-	-	-
<b>Total Receipts</b>	<b>90,113</b>	<b>91,804</b>	<b>181,917</b>	<b>32,511</b>	<b>192,082</b>	<b>224,593</b>
<b>Payments</b>						
Bank charges	-	60	60	-	67	67
Insurance	-	1,032	1,032	-	710	710
IT Subscriptions	1,555	43	1,598	-	1,762	1,762
Legal and professional fees	-	451	451	-	-	-
Marketing & communications	-	7,299	7,299	-	490	490
Memberships & subscriptions	-	188	188	-	-	-
Partner Costs	2,500	-	2,500	-	-	-
Rent	-	1,225	1,225	-	-	-
Staff Fees	79,923	9,934	89,857	-	31,091	31,091
Tree Costs inc planting	95,971	32,115	128,087	-	56,753	56,753
Other expenses	-	86	86	-	503	503
Volunteer & Staff Benefits	-	2,517	2,517	-	-	-
<b>Total payments</b>	<b>179,950</b>	<b>54,951</b>	<b>234,900</b>	<b>-</b>	<b>91,376</b>	<b>91,376</b>
<b>Net of receipts/(payments)</b>	<b>£(89,837 )</b>	<b>£36,854</b>	<b>£(52,983 )</b>	<b>£32,511</b>	<b>£100,706</b>	<b>£133,217</b>
<b>Cash funds last year end</b>	<b>99,837</b>	<b>189,096</b>	<b>288,933</b>	<b>67,326</b>	<b>88,390</b>	<b>155,716</b>
<b>Cash funds at this year end</b>	<b>£10,000</b>	<b>£225,950</b>	<b>£235,950</b>	<b>£99,837</b>	<b>£189,096</b>	<b>£288,933</b>

Statement of Assets and Liabilities at 31st March 2024

	Restricted Funds	Unrestricted Funds	Total Funds 2024	Restricted Funds	Unrestricted Funds	Total Funds 2023
	£	£	£	£	£	£
<b>Cash Funds</b>						
Current Account	10,000	225,950	235,950	99,837	189,096	288,933
<b>Total Cash funds</b>	<b>£10,000</b>	<b>£225,950</b>	<b>£235,950</b>	<b>£99,837</b>	<b>£189,096</b>	<b>£288,933</b>
<b>Assets retained by Charity for own use</b>						
Held at cost	-	1,057	1,057	-	1,057	1,057
<b>Liabilities</b>						
Fees for services provided in March 24	-	1,105	1,105	-	-	-
<b>Total Current Liabilities</b>	<b>£ -</b>	<b>£1,105</b>	<b>£1,105</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>

Signed by on behalf of the trustees:

Trustee *Joanne Goddard, Interim Co-Chair*  
Dated *24<sup>th</sup> January 2025*

**STREET TREES FOR LIVING**

England & Wales - Charity number 1185165

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# Accounts

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# Annual Report

## 2022-23

Charity Number 1185165

## Contents

### Introductory Pages

<b>4-5</b>	Forewords and Introduction
<b>6</b>	Mission Statement
<b>7</b>	Headline Figures
<b>8-9</b>	Tree Map

### Projects

<b>10-11</b>	Residential Planting & Volunteers
<b>12-13</b>	Lewisham Blossoms
<b>14-15</b>	London Blossoms
<b>16 &amp; 17</b>	Grow Back Together

### Charity-Wide

<b>18-19</b>	Tree Audit & Tree Care
<b>20-21</b>	Personnel & Partners
<b>22-23</b>	Funding
<b>24-25</b>	Communications
<b>26</b>	Data Summary

### Summary

<b>27</b>	Overall Outlook
<b>28</b>	Future Direction
<b>29-31</b>	Financial Statement
<b>32</b>	Trustees' Declaration`

Report created by Street Trees for Living  
Charity registration No. 1185165  
Chair of Trustees: Xanthe Mosley

[www.streettreesforliving.org](http://www.streettreesforliving.org)  
[info@streettreesforliving.org](mailto:info@streettreesforliving.org)  
27 Admiral Street, London, SE8 4HZ

# Foreword & Introductions

During the planting cycle in the last year (2022 – 2023), Street Trees for Living has achieved significant progress in prioritising tree survivability, emphasising the “right tree right place” principle, promoting biodiversity, and empowering residents through volunteering.

We recognize that the survivability of trees is a true metric of success. Our ongoing care, including regular watering, maintenance and monitoring, ensures that each tree has the best chance of thriving in the urban environment and benefiting our community.

The principle of “right tree right place” has guided our initiatives. Through comprehensive site assessments, we ensure proper tree placement, considering factors such as soil conditions, pavement width, sunlight exposure, and compatibility with existing vegetation.

Biodiversity has been at the forefront of our efforts. By carefully selecting tree species that enhance local ecosystems, we have contributed to a thriving and balanced environment for our community.

Volunteering has been instrumental in our achievements. The agency and empowerment of residents who generously contribute their time and expertise across various roles within our charity have made a significant impact. Their dedication and passion have been essential to our success.

The joy of volunteering has been a driving force. Our volunteers experience immense satisfaction by actively participating in tree planting projects and witnessing the growth and transformation of trees over time.

Residents’ involvement in our charity empowers them to shape their own environment. We provide a platform for them to contribute their ideas, skills, and time, turning them into active stakeholders in their neighbourhoods. Their support and tireless efforts are the backbone of our organisation. Without them, our charity simply could not exist.

As I reflect on the past four fascinating years as Chair, I feel a tinge of sadness in stepping down from the role. However, I am very pleased and confident as I hand over the reins to an excellent new Chair, Gavin Moore. With his leadership and the exceptional team we have built, I am thrilled to see the charity moving on in such great shape. Exciting times lie ahead, and I have no doubt that under Gavin’s guidance, our organisation will continue to thrive and make a lasting impact.

To conclude, our street tree planting charity has made significant progress in promoting biodiversity, prioritising proper tree placement, ensuring tree survivability, and empowering residents through volunteering. Together, we have created a greener, more sustainable streets. I am very grateful for the opportunity to have served as Chair and look forward to the exciting journey ahead under Gavin’s leadership.

**Xanthe Mosley, Chair of Trustees**



2022 to 2023 saw STfL develop in new and exciting ways. While retaining and building on its core residential work, planting a record number of trees, we have also employed two new members of staff: Oli Back, Communities Blossom Coordinator and Office Manager, and David Low, Project Manager for residential. The existing team has undergone promotions and increased hours. With this comes more productivity for the charity and the ability to refine and improve its working models. STfL was successful in its bid for the Trees Call to Action Fund with the London Urban Forestry Partnership, partnering with organisations such as the GLA to roll out The School Trees Project in new London Boroughs. We now have Southwark on board and Lambeth in the pipeline, a huge step for the charity and one that will be able to provide street tree benefits to whole new areas of London.

We have developed our partnership with The National Trust, with 100% increase in financial support, and successfully applied to the Urban Tree Challenge Fund Round 4 in partnership with Trees for Cities. We have embarked upon the pilot scheme ‘Grow Back Together’; seeing STfL and Lewisham Council uniting to secure funding, confirm locations and provide marketing materials. This initiated a working relationship with eco-tech start-up group Greentalk, and built on the working relationship with LBL’s Tree Services Officer Jack Delso, a significant appointment of a tree officer whose focus is on an eco-systems approach to street tree planting. 2022-23 has heralded amazing opportunities for STfL, allowing it to successfully build on its charitable objectives and learn on its feet, as it trials new ways of street tree planting with communities, while carefully tending to the residential planting that has facilitated this growth and remains at the heart of the charity.

I am excited to see what 2023-24 brings!

**Marie-Claire Denyer, Managing Director**

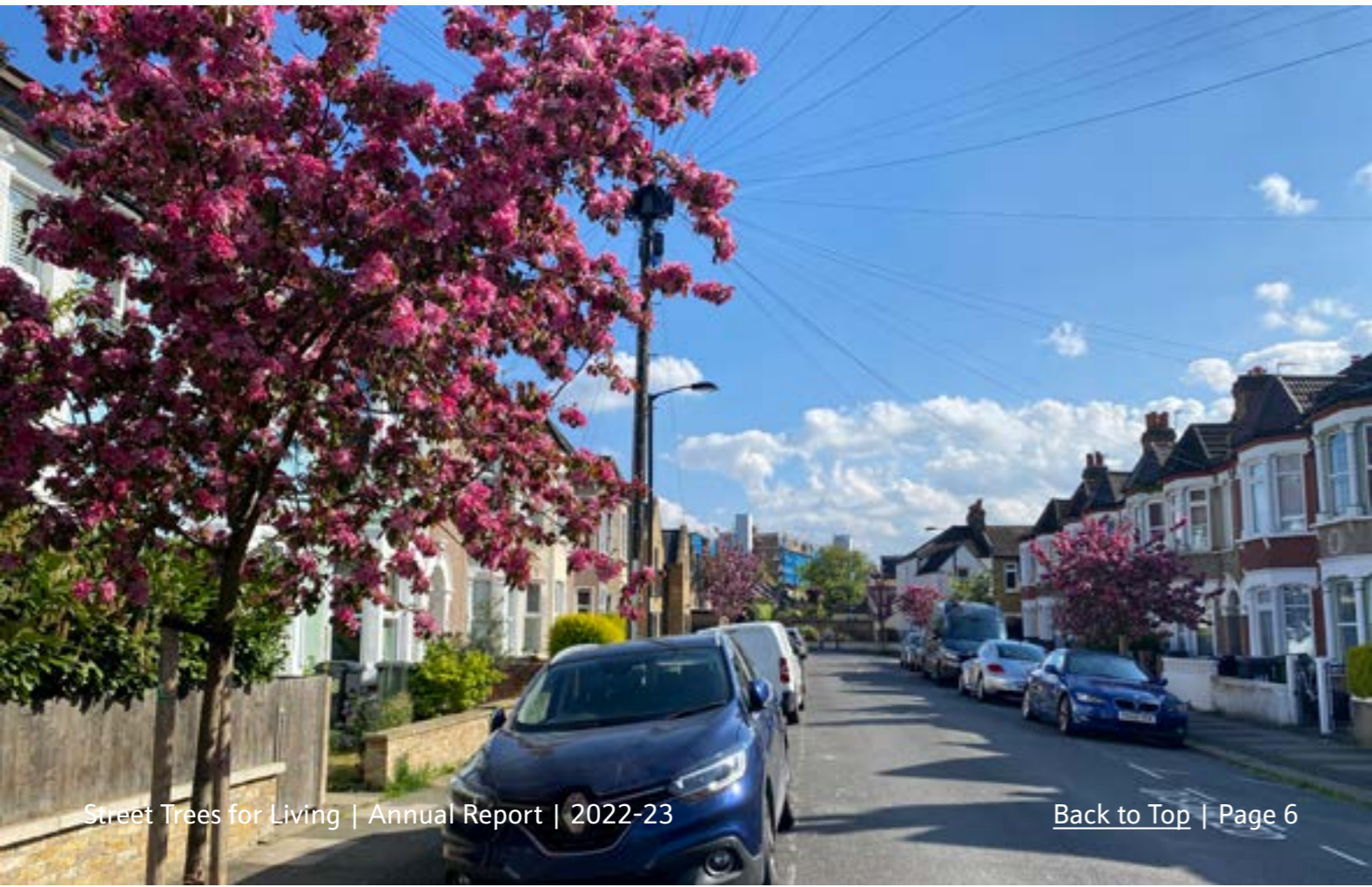
# Mission Statement

Street Trees for Living's mission statement remains defined by two charitable objectives:

## Charitable Objectives

- 1** For the public benefit to promote the physical enhancement and beautification of publicly accessible spaces in such London Boroughs as the trustees shall determine, by the planting of trees and securing their guardianship
- 2** To promote the conservation, protection and improvement of the physical and natural environment for the public benefit, in particular by encouraging tree planting in publicly accessible spaces in such London Boroughs as the trustees shall determine to increase biodiversity and promote the benefits of a healthy relationship between trees and humans.

Street Trees for Living was incorporated as a charity by Articles of Association in 2019.



# Headline Figures



**534 trees planted across the year**



**96% of trees planted are alive**



**296 residents registered interest**



**18 schools and community groups engaged**



**500+ volunteers**



**£128,100 in donations**



**£224,594 total income**



**£219,154 in reserves at year end**

\*accounting for bills owed from 2022-23

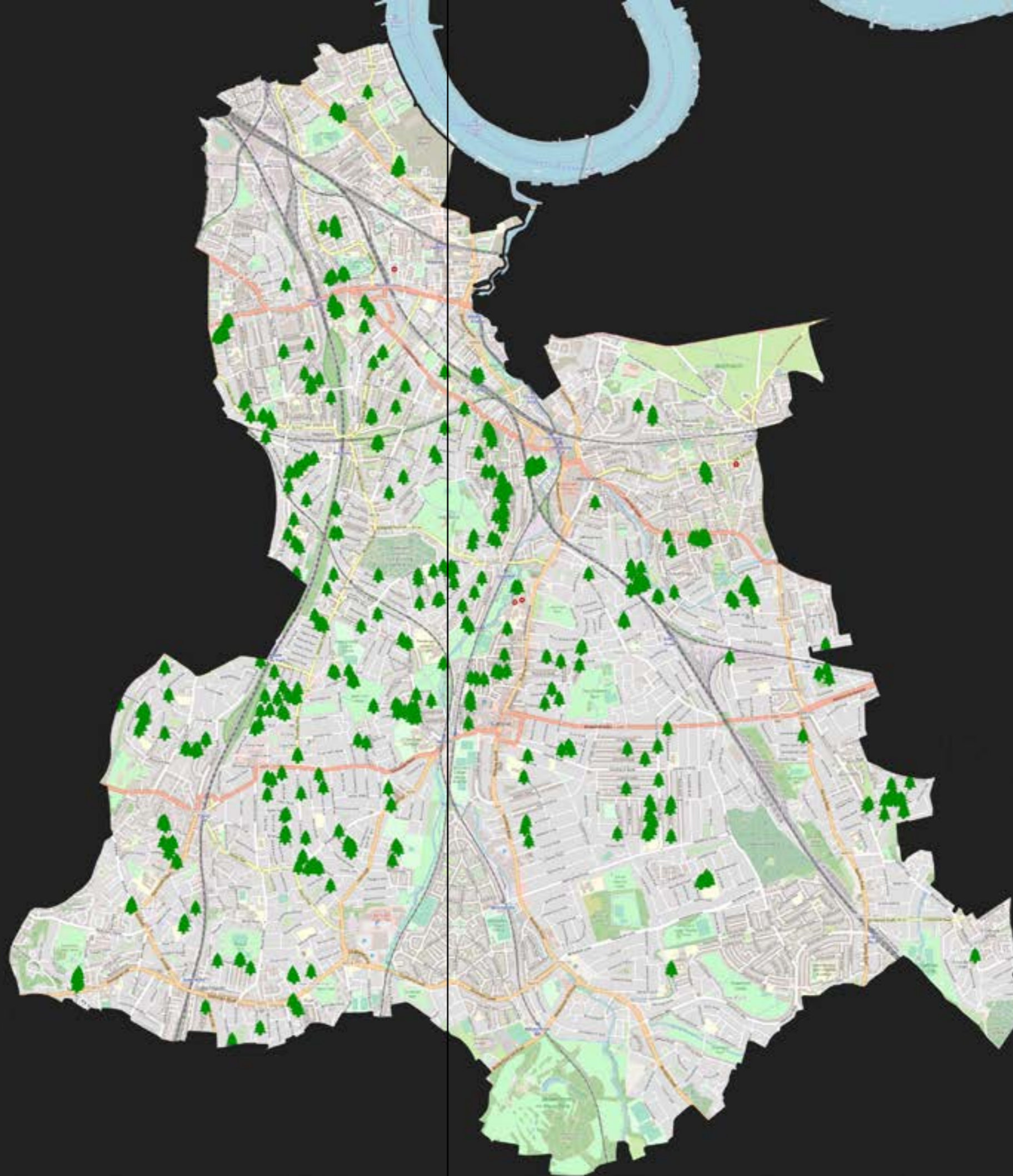
# Tree Map

## All trees planted in season 2022-23

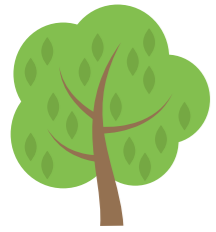
Total trees planted: 534

Residential: 360

Lewisham Blossoms: 174



# Residential Planting



**360 trees planted across the year**



**296 residents registered interest**



**£128,100 in donations**

Having completed the 12th year of this programme, our residential planting goes from strength to strength with a massive 360 trees planted this season.

Our team of 16 volunteer area representatives worked hard to achieve this number. They canvassed households with leaflets, liaised with interested residents as well as taking on the task of scanning and surveying for suitable planting locations. They raised £128,100 to plant 360 trees. The remaining 84 trees were planted near schools and health centres and were grant funded. The council's contractor Street Tree Ltd carried out the planting over the winter period.

In spite of a street tree shortage we managed to plant a good variety of street trees including English Walnut, Chinaberries, Chestnut leaved Hollies and Desert Willow trees.

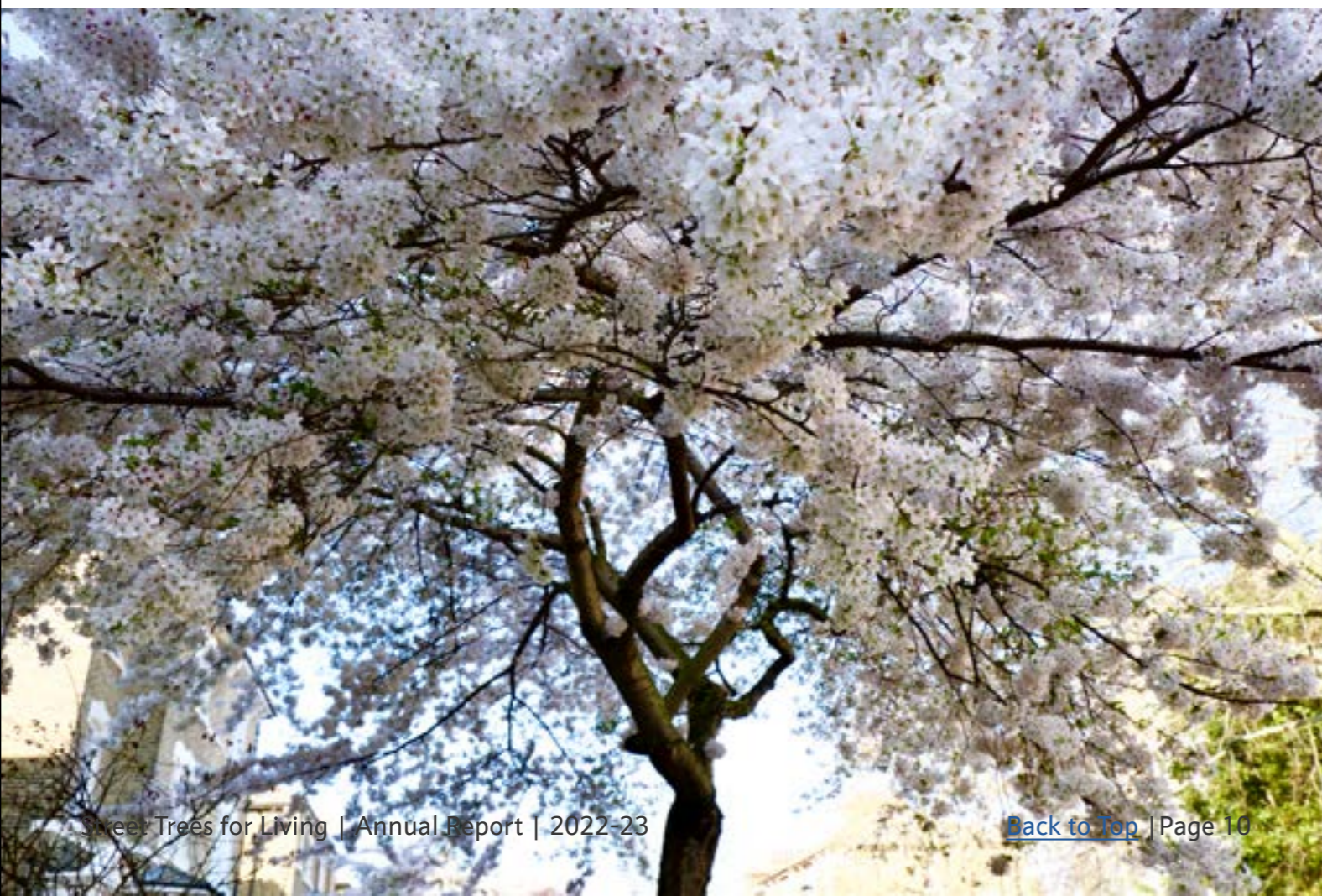
Registered interest enquiries grew to 296, up from 191 for the previous year.



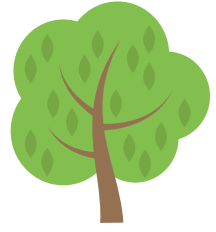
## Volunteers

The vital work of our volunteers is what makes our residential programme run. Our Area Reps and Street Reps do vast amounts of work to help residents get trees on their streets. Residents themselves also agree to volunteer to water their trees for the first three years of establishment.

A huge thanks to the thousands of hours done by hundreds of volunteers!



# Lewisham Blossoms



**174 trees planted across the year**



**18 schools and community groups engaged**

The planting of avenues of trees close to local schools helps to create green corridors. This reduces speeding traffic and encourages walking to school, reducing the amount of cars on the roads. This in turn decreases the amount of particulates, carbon dioxide and nitrogen dioxide entering the atmosphere, high levels of which are known to affect respiratory function and stunt lung growth in children, possibly irreversibly. There is also the added bonus of a tree's ability to prevent dangerous illegal pavement parking directly outside schools, and to help with the dispersion of air pollution.

In 2022-23 Lewisham Blossoms planted with the following community groups:

- 2 x Children's Nurseries
- 2 x Youth Centres
- 1 x University (Goldsmiths)
- 1 x Mental Health Care Establishment
- 1 x Playground
- 10 x Primary Schools
- 1 x Secondary School

We worked with youth centres for the first time this year, and consequently have planted over 10 fruit trees in soft verges that the children will water, and also harvest the fruit to cook with and eat when the time comes.

Two of the primary schools we worked with were Grinling Gibbons and Deptford Park Primary School.

Grinling Gibbons planted five trees outside of their school in 2021-22. In 2022-23 they added three extra fruit trees within the school grounds, in a new green and grassy area including benches where children can sit and eat their lunch in the shade and close to the trees.

Deptford Park Primary School, situated on one of the most polluted roads in London, now has 25 new trees in the playground including evergreens, providing screening around the perimeter of the school. They have also planted trees within a new seated area in the playground to provide shade and bring the children closer to nature.



“The trees have been a wonderful addition to our playgrounds. I was delighted when our trees were planted. They thrive in our playground and greatly enrich our urban environment. The trees are an attractive focal point as well as providing our children with an opportunity to nurture them and water them. They also gain first-hand experience of learning how to show respect for living things.

Our trees are much appreciated by the school community - we all need nature”

Ken Johnson, Headteacher, Deptford Park Primary School & STfL Tree Champion

# London Blossoms

This year Street Trees for Living has begun the process of expanding Lewisham Blossoms to new boroughs across London. Following the successful bid to the Trees Call to Action Fund as part of the London Urban Forest Plan (led by the GLA), we have been able to employ a new project coordinator. Their role is to partner with new boroughs and deliver the School Trees Project in those boroughs.

Work has begun on prioritising which boroughs we should work with, looking at tree cover, rates of deprivation, air quality and distance from our home of Lewisham.



## Priorities:

- Low Canopy Cover: areas with not many trees
- Poor Air Quality: areas that would benefit from improved air quality
- Social Need: areas of higher deprivation
- Distance from Lewisham: ease of access

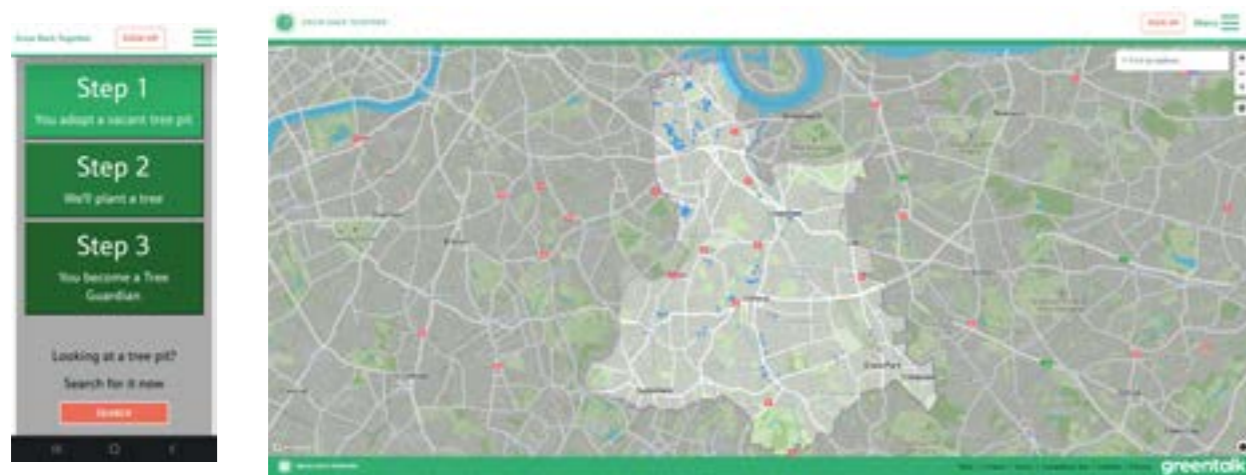
# Grow Back Together

On December 22nd 2023 funding was confirmed from the Grow Back Greener fund to launch a pilot of the project 'Grow Back Together'.

Grow Back Together aims to plant 100 new street trees in Lewisham's vacant pits, targeting areas of low tree canopy cover, high deprivation, high flood risk and low air quality. A vacant pit is an old pit where a mature tree once stood but which is now empty.

Starting in March 2023, using graffiti, over 100 vacant pits were stencilled with QR codes and tiny urls by LBL's Tree Officer, bringing the project to the attention of those living, working or travelling through the area, in order to encourage local communities to get involved in 'adopting' the pit and eventually becoming the new tree's 'guardian'.

Once the pits had been stencilled, residents were then able to express an interest in becoming a 'Tree Guardian' and securing a free street tree. They did this by locating a vacant tree pit close to where they live or work, and signing up to adopt the pit through an interactive website created by STfL, Greentalk and LBL: [growbacktogether.org](http://growbacktogether.org)



This website allows Lewisham residents to find all of the current GBT vacant tree pits and to either 'adopt' or 'like' them. Once they have set up an account and created an avatar, they can then adopt a tree and join the waiting list of residents keen to become a Tree Guardian to a tree near them.

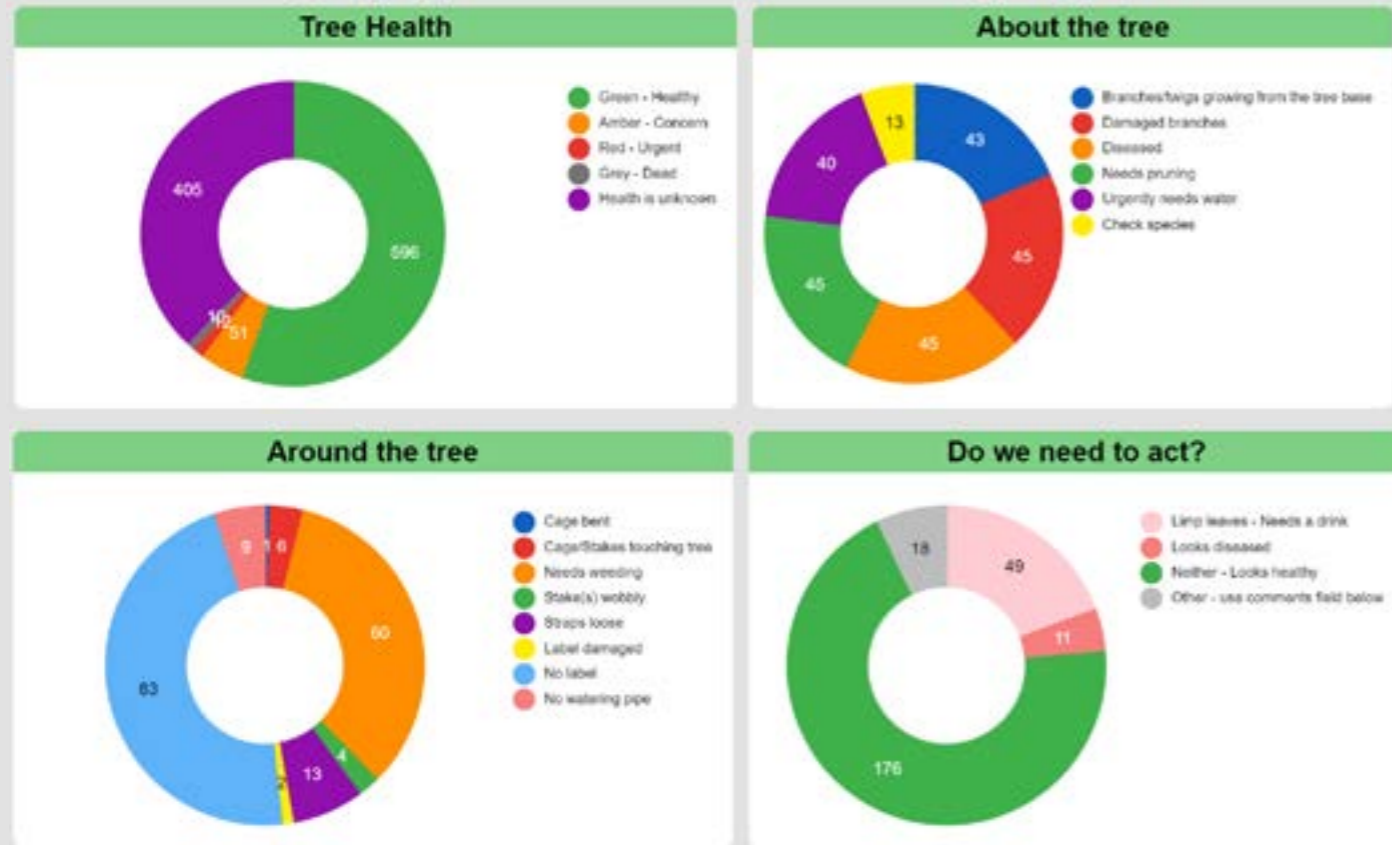
Once 100 guardians have been found, a consultation period will take place to gauge public interest in the trees. Once this consultation period is over and the 100 locations have been finalised, the GBT website will inform all of the guardians of these outcomes, sending them watering reminders for the following three years.

Tree Guardians are key to this whole project. Trees are most vulnerable during their first three years due to lack of water, and need support so that they can establish and thrive.

The aim is to find Tree Guardians for all 100 trees in these targeted areas, this helps to reduce contractor costs and ensures the trees are looked after well, supporting STfL's current tree survival rate of over 96%. The trees will be planted from October - December 2023.



# Tree Audit



The tree audit involves a form being sent out to sponsors, schools and community groups to assess the health and survival of our trees. This is done for the first two years of the trees but this will be extended to three years after planting (due to added pressures of climate change and variability of the urban environment).

The above outlines the results of the audit which are then shared with sponsors, residents and volunteers. Current data shows our survival rate remains above 95%.

## Biodiversity

Street Trees for Living aims to follow the 10-20-30 guidance (Santamour, F, 2002) a method of ensuring your tree population remains sufficiently diverse:

- No more than 10% should be the same species (e.g. prunus avium, wild cherry)
- No more than 20% should be the same genus (e.g. prunus, cherry)
- No more than 30% should be the same family (e.g. Rosaceae Family)

After assessing our planting numbers for this season, we planted 32% Rosaceae tree. This is in line with the above but previous years have seen over 40% Rosaceae planting meaning we should be aiming for a larger reduction. Our ultimate goal is to combine our planting figures with borough wide data so we can ensure we get the full picture.

# Tree Care

The Tree Care Team is led by Bea Mills and is a vital part of keeping on top of the health of the trees we have planted.

The aim of the team is to provide care for STfL trees, particularly during the first three or four years after planting. They remove litter, weed, prune, look for disease and damage and remove stakes and cages when they are no longer needed. The Tree Care Team is a small team of volunteers, with a core of around 5 people although other volunteers often join as well.

The team mainly use information taken from the audit to prioritise our sessions but we also receive requests from sponsors, area reps and the public. This spring, we targeted roads with a lot of fruit trees which should only be pruned in spring and early summer.

A care session might be based on a concern for a particular tree but the team work on whole roads at a time to make a tangible difference to the appearance and welfare of the trees. Some volunteers also do this work on their own time but the majority enjoy doing tree care as a group activity.



# Personnel & Partners

## Trustees:

- Chair: Xanthe Mosley
- Vice Chair: Jo Goddard
- Treasurer: Charlotte Atkinson
- Secretary: Iliana Myles
- Board: Greg Packman, Liam Sollis, Raj Joneja, Sophie McGeevor

## HQ:

- Managing Director: Marie-Claire Denyer
- Project Manager & Area Rep Coordinator: Madeleine Tuinstra

## Joined in 2022-23:

- Office Manager & Blossoms Coordinator: Oli Back, joined January 2023
- Project Manager, Residential Planting: David Low, joined February 2023

## Volunteer Teams:

- Tree Care Team
- Area Reps & Street Reps
- Tree Guardians



# Major Partners



Our close partnership with Lewisham continues to go from strength to strength. All of our projects are worked upon in partnership with Lewisham Tree Officers.



A new partnership with eco-tech company Greentalk is currently looking strong. Hopeful that we can scale some of our work with them in the future.



The National Trust has been an invaluable supporter of our work. It has generously offered us funding for multiple projects as well as inviting us to some of the regional meetings.



The Greater London Authority brought us into the London Urban Forest Partnership and manage the Trees Call to Action bid for which we are a sub-project.

## Other Partners, Funders & Suppliers





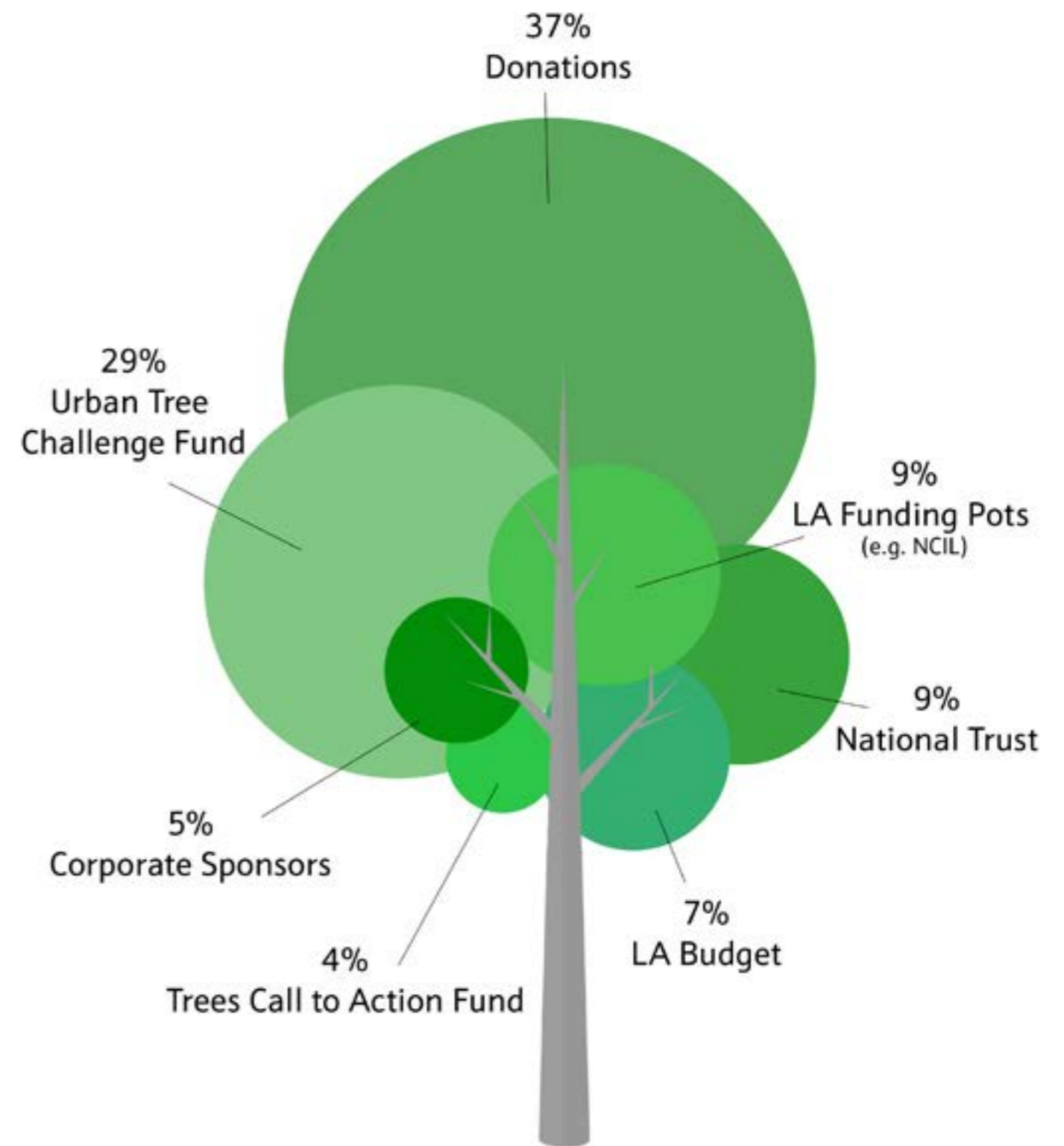
# Funding

To date, Street Trees for Living has always had income above expenditure. This is due to the uncertainty around funds and the hard work of the team to ensure all costs are covered. This year has resulted in a large surplus due to this fact.

With more and more in our accounts we are going to enhance our accounting systems and engage a new accountant to work with our new Office Manager.

Across is our funding breakdown and on page Page 29 are our end of year accounts.

# Income Breakdown



# Communications

## Introduction

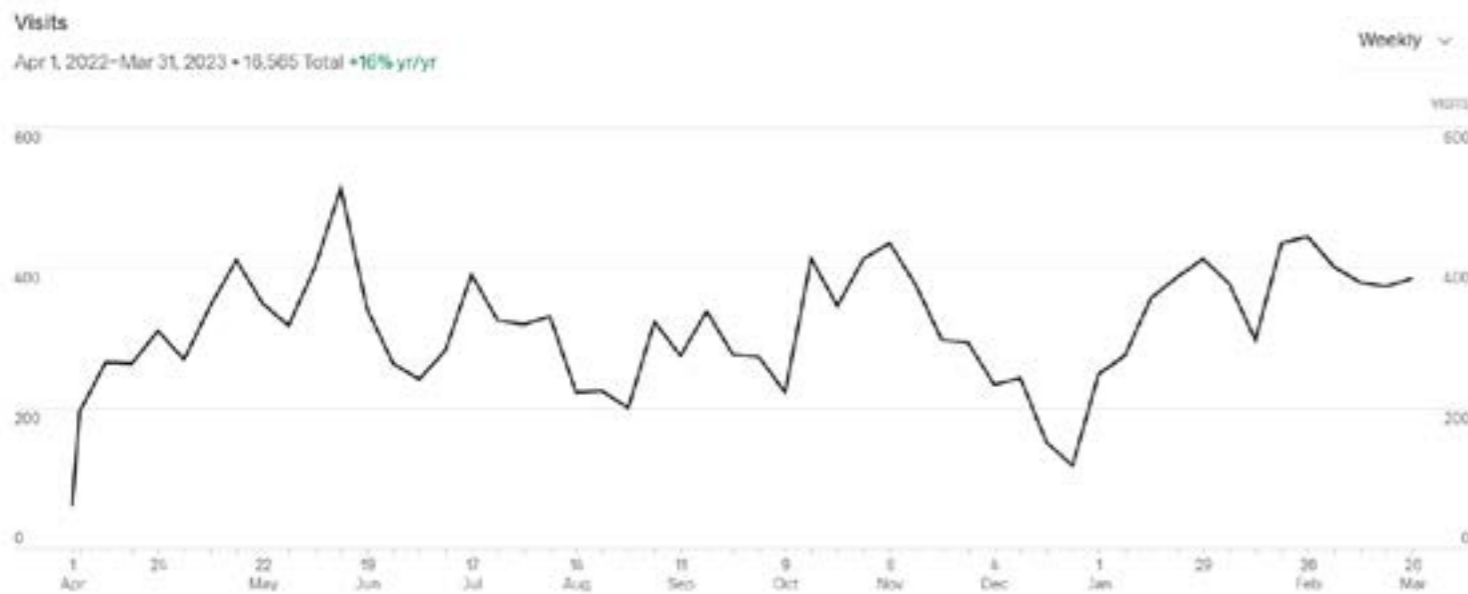
Digital communications over the year were managed by a mix of staff and volunteers. During the pandemic a social media team was formed who managed the majority of content and interactions on Facebook, Twitter, Instagram and LinkedIn. Madeleine Tuintra manages the team on behalf of HQ as well as creating monthly newsletters. Marie-Claire Denyer leads on website re-designs with support from some volunteers.

## Website

The Street Trees for Living website developed a lot over the year with multiple revisions and improvements. Sign-off for a website re-design was pursued in the trustees meeting which will hopefully drive more traffic in the following year.

## Web Traffic:

Overall increases across the year with 17K visits (+16% on previous year) and 12k unique visits (+22% on previous year)



## Newsletter

MailChimp has been introduced to keep all of our stakeholders up to date with newsletters being sent out each month. The newsletter is responsive to the weather, time of year and important activities, giving communities an opportunity to engage with our work. Within the newsletters Dom Eliot writes about Street Tree Enthusiast of the Month (STEM): a series of interviews with staff, volunteers and people of interest. We often receive positive feedback to our newsletters with 1000s of subscribers, growing each month.

Subscriber growth: 1,225 to 1,396

## Best Performing Posts on Social Media Facebook, Instagram, LinkedIn



We're honoured to be helping a family plant 100 blossom trees along a five-mile circular walk in Lewisham borough to create a living memorial to a young man - Freddy - who died suddenly in his sleep last year. 🌳🌸

Twenty four trees were planted in 2021, another 50 will be planted this autumn/winter with the final trees in autumn/winter 2023/24. Magnolias, Crab Apples and cherries will bloom each April along the streets Freddy used to walk, and in his birthday month.

His father, Archie Forbes, took on an incredible challenge recently to raise funds:

"The last year has been unremittingly dark and planning and planting the tree walk with my wife and daughter has given us focus and kept our heads just above water. Running, cycling and walking have also helped to keep me sane.

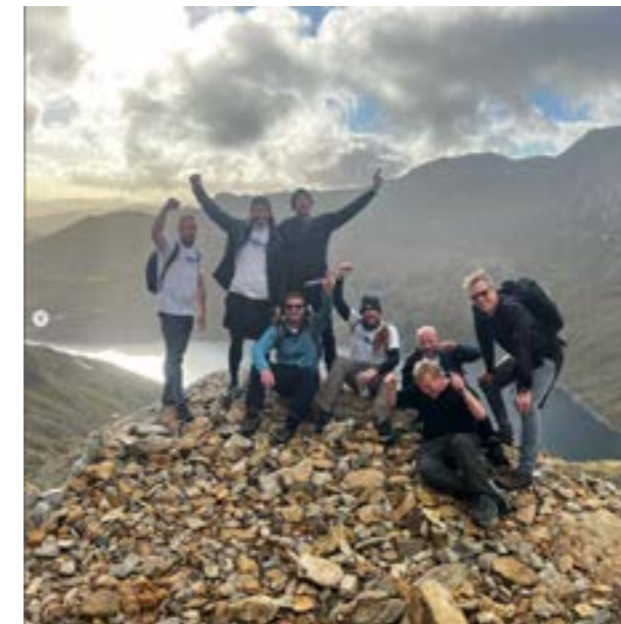
Therefore, what better way to raise the rest of the funds for Fred's walk than running, riding and rambling my way across the length of the UK."

Click link in bio for a map and to read more about the walk and Archie's challenge.

(Photos: a dark blue label with details of Freddy's Blossom Walk and a photo of Archie Forbes during his challenge)

#memorial #trees #streettrees #blossom #nature #Lewisham #remember

November 3, 2022 | 66 likes | 3 comments



## Twitter

🗣️ Our chair Xanthe Mosley on why planting and looking after #streettrees, with the help of our partners and hundreds of volunteers, is not only a legacy for the future but can give joy and #eco benefits quickly. 🌳🌍🥰

You can read more about Xanthe here: <https://tinyurl.com/2xxcfmaa>

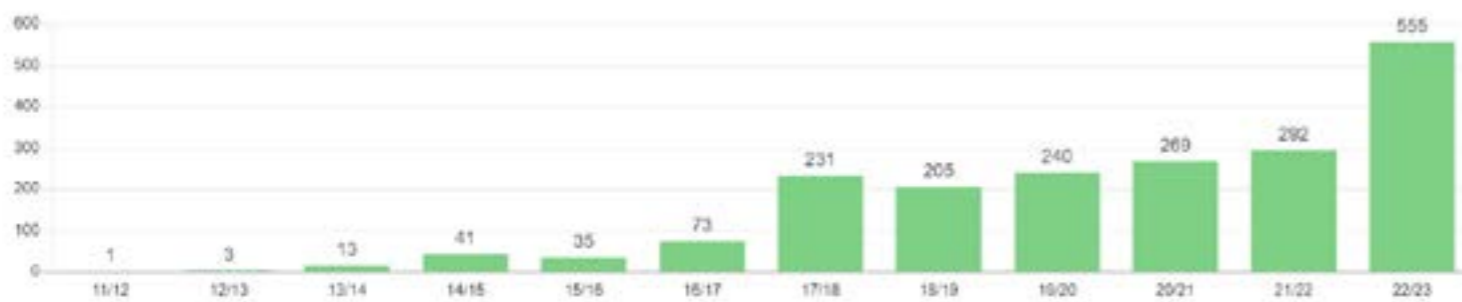


# Data Summary

STfL uses Smartsheet as its main database, this is managed by Stuart Reed a volunteer in project management, in conjunction with the Chair of Trustees, Xanthe Mosley. Like many aspects of our work, we are hugely grateful and reliant on our volunteers for their work.

The system has improved efficiency and allows easy reporting of our work as seen below. It is particularly important to the Residential Planting Programme. The system is robust and helps keep accurate data, with the team always working to improve efficiency and reduce admin for staff and volunteers.

Trees planted by year



Unique Species (click)

130

Most Popular Species

Position	Species	Count	%
1	Crab Apple	231	10.3%
2	Magnolia	177	7.6%
3	Cherry	134	5.8%
11	Honey Locust	114	5.1%
4	June Berry	113	5.0%
6	Silver Birch	96	4.2%
5	Rowan	75	3.4%
10	Hawthorn	71	3.2%
7	Lime	70	3.1%
9	Whitebeam	60	2.7%
8	Himalayan Birch	58	2.6%
15	Field Maple	56	2.5%
12	Maldenhall	53	2.4%
18	Amur Maple	49	2.2%
13	Wild Cherry	49	2.2%
16	Ornamental Pear	46	2.0%
14	Sweet Gum	46	2.0%
17	Norway Maple	38	1.7%
19	Bird Cherry	36	1.6%
20	Upright Hornbeam	32	1.4%
	Excel P		100.0%

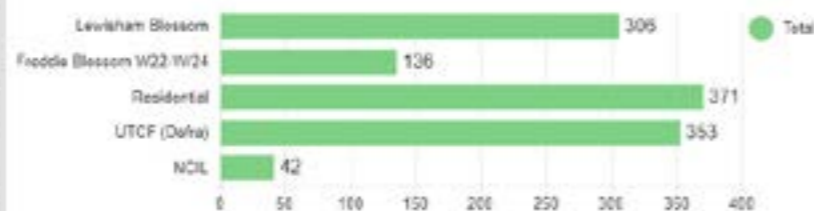
Health

Symbol	Primary	Count
●	Red	16
●	Yellow	82
●	Green	1,584
●	Grey	85
⌚	WFA	176
	<b>Total</b>	<b>1,862</b>

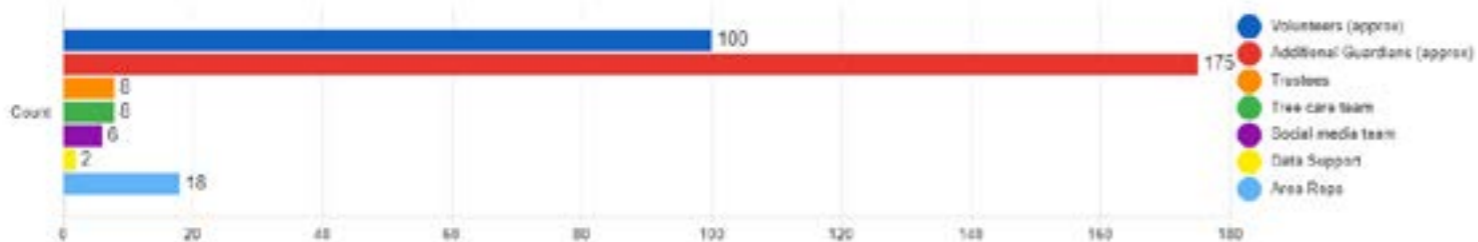
Tree Audit 2022



Funding Type Last 2 years



STfL People (2022)



# The Overall Outlook

Overall, the charity is in a good position moving forwards.

- **Finance:** Our accounts are in good shape with healthy reserves. We should look to diversify our funding streams in the long term but this is not an immediate concern.
- **Personnel:** Recruitment of paid roles has been successful although most staff are working at the limits of their capacity so this will need to be addressed in the coming year. Our volunteer base is very strong with many volunteers being incredibly proactive, going above and beyond usual expectations.
- **Partnerships:** These are in a good position with the charity solidifying key relationships whilst making new contacts across London.
- **Charity Management:** There is a need to improve charity structure and governance. Working with the board, staff and volunteers STfL needs to perform a strategic review and develop business planning.



# Future Direction



**Move Slowly:** like a tree we should move slowly as we develop. What we do now is having a fantastic impact on communities, our tree survival rates are almost as good as they can be (96%), we shouldn't risk this by growing too quickly and over-stretching ourselves.



**Grow Slowly:** all of our projects benefit from having local knowledge and local connections. As we expand into neighbouring boroughs we should ensure we take time to make new connections with the communities of those boroughs - this takes time and rushing will mean superficial interactions and less meaningful, sustainable relations.



**Specialise:** there are multiple opportunities in the environmental sector and urban green infrastructure. We are urban foresters specialising in street tree planting and engagement, we should always keep this as a core and not spread ourselves too thin. Become experts in street trees and engagement with communities.



**Analyse:** to date, we have done a great job at galvanising passion and getting things done. As we enter a new phase of work, looking to become a larger charity, we should build more robust analytic tools to demonstrate our value, help access new funding, guide strategic thinking, and operate more efficiently.



**Collaborate:** the only thing better than a tree is lots of trees. The natural world functions as a network of systems, everything works together and so should we. Where there are opportunities to work outside of our scope (e.g natural flood management or sustainable drainage systems) we should do this with partners who specialise in those fields. Where there are projects with lots of stakeholders we should talk to all of them. Our success relies upon good collaboration.



**Consolidate:** this year has seen a huge increase in our output. New staff, new projects and a record number of trees planted. We should consolidate our work and make sure we keep delivering our core projects to the highest standard

# Final Accounts

## Statement of Financial Activities 2022/23

Receipts and Payments Account Between 1 April 2022 and 31 March 2023	Total 2021/22	Restricted £	Unrestricted £	Total 2022/23 £
<b>Income</b>				
Restricted Tree donations to STfL		32,510.95		32,510.95
Unrestricted Donations			192,082.58	192,082.58
<b>Total Income</b>	<b>117,746.98</b>	<b>32,510.95</b>	<b>192,082.58</b>	<b>224,593.53</b>
<b>Expenses</b>				
Bank Fees (£5/8 a Month)			(67.00)	(67.00)
Insurance			(709.76)	(709.76)
IT Services			(1,762.33)	(1,762.33)
Tree Maintenance costs (inc. Labels)			(976.01)	(976.01)
Miscellaneous			(503.37)	(503.37)
Advertising			(490.00)	(490.00)
Staff Costs			(31,091.20)	(31,091.20)
Planting			(55,776.80)	(55,776.80)
<b>Total Expenses</b>	<b>55,288.32</b>		<b>(91,376.47)</b>	<b>(91,376.47)</b>
<b>Income Less Expenses</b>				
Income Less Expenses	<b>173,035.30</b>			<b>133,217.06</b>

## Statement of Financial Position

Cash Funds:

Amount in Bank Current account on March 31st 2023

**£208,932.90**

STfL has a policy to hold unrestricted reserves to the value of at least 5 trees. Currently this would be £2,500. The annual running costs include insurance, bank charges, IT services and other miscellaneous expenses. The reserve amount will be recalculated annually to take account of any changes to the following year's predicted expenses to hold reserves for 6 months running costs.

**Independent examiner's report on the  
accounts**

Report to the trustees/  
members of

by Name  
Street Trees for Living

On accounts for the year  
ended

31st March 2023

Charity no  
(if any)

1185165

Set out on pages

1-2

(remember to include the page numbers of additional sheets)

Responsibilities and basis  
of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's  
statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

*\* Please delete the words in the brackets if they do not apply.*

Signed: Andrew Stratton McMurtrie

Date: 3<sup>rd</sup> November 2023

Name: Andrew Stratton McMurtrie

Relevant professional  
qualification(s) or body (if  
any):

Address: 31 Monks Road, Winchester, SO23 7EQ

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details  
of any items that the  
examiner wishes to  
disclose.

The board of trustees have compiled this annual report in line with their duties in Section 4 of 2006 Act to have due regard to guidance on public benefit published by the Commission.

**Contact Details:**

[streettreesforliving.org](http://streettreesforliving.org)  
[info@streettreesforliving.org](mailto:info@streettreesforliving.org)

Twitter - @STfLLondon  
Instagram - @STfLLondon  
Facebook - @streettreesforliving.org  
LinkedIn - street-trees-for-living

**STREET TREES FOR LIVING**

England & Wales - Charity number 1185165

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# Accounts

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# Annual Report

## Our Impact 2021 / 2022



# Who we are

Street Trees for Living is a dynamic community led charity with a vision to transform urban streets by planting trees.

We've planted 1,364 street trees in Lewisham so far, and we have a nation beating survival rate of 95%. We achieve this by enthusing community members to sponsor and personally care for trees for at least the first two years. We engage and encourage community support on every single street that we have planted – **nearly 500 volunteers in total.**

Our successful approach totally relies on our inclusive community consultation. We show community members how they can take control of their public environment when they often thought they could have no impact.

Our work makes a positive contribution to the social and environmental future of Lewisham.



## Volunteers

Many new volunteers have joined us this year. We are proud that hundreds of people – 500 in fact – help out in a wide range of roles from area reps and street reps facilitating resident tree planting requests to social media volunteers and IT experts helping us manage our increasingly complex information and processes. We even have a dedicated tree care team! A big thank you all our lovely volunteers for their time, ongoing commitment and enthusiasm. The streets of Lewisham are flourishing, thanks to you!



**"STfL is more relevant than it has ever been with green space now becoming a top priority for London residents."**

STfL Chair Xanthe Mosley

## Tree planting 20/21

STfL have planted a record of **294 street trees this winter!** This exceeds our target of 250 street trees planted each year. Thanks to funding donated by hundreds of residents, PTAs, the Urban Tree Challenge Fund and significant contributions from Lewisham Council, we've planted a diverse range of street trees including magnolias, halesia carolina snow bell, silver birches and field maples.

## Walks and talks

STfL hosted a number of walks and talks to build knowledge about trees and to share best practice.

**May 2021:** At the Urban Tree Festival, Chair Xanthe Mosley was part of a panel to talk and answer questions about community tree planting.

**September 2021:** Our patron Paul Wood held a tree walk for our area rep volunteers to help them with tree species knowledge.

**October 2021:** LTOA (London Tree Officer's Association) Chris Suthers of 'Street Tree' held a webinar about planting trees in Lewisham with us!

**January 2022:** Chair Xanthe Mosley held a talk about innovative ways to plant street trees at the Garden Museum.

“Looking after the trees and watching them grow makes our children feel proud of the fact that they are helping to look after the planet.”

Rathfern Primary School



## 77 new trees outside 11 Lewisham schools

The STfL School Trees Project has provided much needed greenery around Lewisham Primary schools by planting trees outside and inside school playgrounds.

This winter 77 trees have been planted outside 11 schools. Since the project started at the end of 2019, a total of 181 trees have been planted outside 23 primary schools in Lewisham in 14 of its wards.

As the trees mature they will start to provide children with much needed screening from road pollution. The project encourages carers and children to walk to school and to leave their cars at home. It involves children as well as the rest of the school community in caring for the trees.

During lesson time children have been learning about planting trees with STfL's tailored lesson plans, which have been provided to all schools taking part in the project. To add to the fun, children are encouraged to take turns in watering the trees, and many of the participating schools have organised naming competitions where the children's chosen names appear on the tree's label.

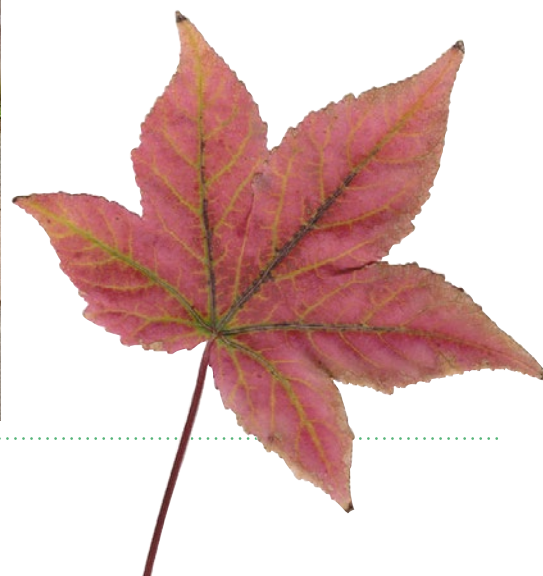
STfL Project Manager, Marie-Claire Denyer has been very encouraged by the schools' responses to the project: **“It has been very uplifting to see The School Trees Project grow from strength to strength since it started in 2019. We are now also planting inside school grounds as well as on the streets outside, and have just started working with Lewisham Council's climate resilience team to address surface water flooding outside schools. This is done by SuDS (sustainable urban drainage systems) tree pits: these absorb higher amounts of rainwater and therefore reduce the incidence of flooding.”**



**neighbours. Since the planting of the trees there is increased in trust and warmth now being felt in communication between Rathfern Road residents and Rathfern School Community.**

**Neighbours have commented on children watering trees as they now see first-hand our children's respect for nature and their local environment. The Spring blossom and green leaves on our street trees have lifted everyone's hearts, enhanced our collective well-being and helped to build a community spirit. Thank YOU.”**

Naheeda Maharasingam  
Head Teacher and Network Lead  
Rathfern Research Hub





# Lewisham Blossoms

A collaboration between Street Trees for Living, the National Trust, Lewisham Council, Pepys and Evelyn TRAs, Deptford Park Primary School, Grinling Gibbons Primary School, Wonky Space and MArch students



## Transforming housing estates in Deptford

Street Trees for Living (STfL) has partnered with the National Trust, Lewisham Council, Street Tree Ltd and residents to deliver *Lewisham Blossoms*, a tree planting programme that will provide greener spaces on the Evelyn and Pepys Estates in Deptford, south-east London – one of London’s most densely populated areas.

Sixty seven street trees have been planted along main roads, outside shops and schools, and in residential streets in Evelyn ward. Air quality is a serious problem in inner city areas and these new trees will help improve this and bring nature much closer for many local families. Not only local families will benefit but every tree we plant now will make a huge difference to us all in the future.



**Residents and visitors are so happy to see trees go into our green spaces and it is already bringing our ‘covid fractured’ community back together. The whole feel of the area has been lifted into a more natural environment and more people here are now realising the importance of trees.”**

David Almond, member of the Tenants Resident Association, Pepys Estate, Deptford.



## Promoting street tree diversity

In this year’s planting we have been addressing the importance of street tree diversity in our communication with residents and on our website. The 10-20-30 rule (Santamour, F, 2002) is a method of ensuring your tree population remains sufficiently diverse:

- No more than 10% should be the same species (prunus avium, wild cherry)
- No more than 20% should be the same genus (prunus, cherry)
- No more than 30% should be the same family (Rosacea Family)

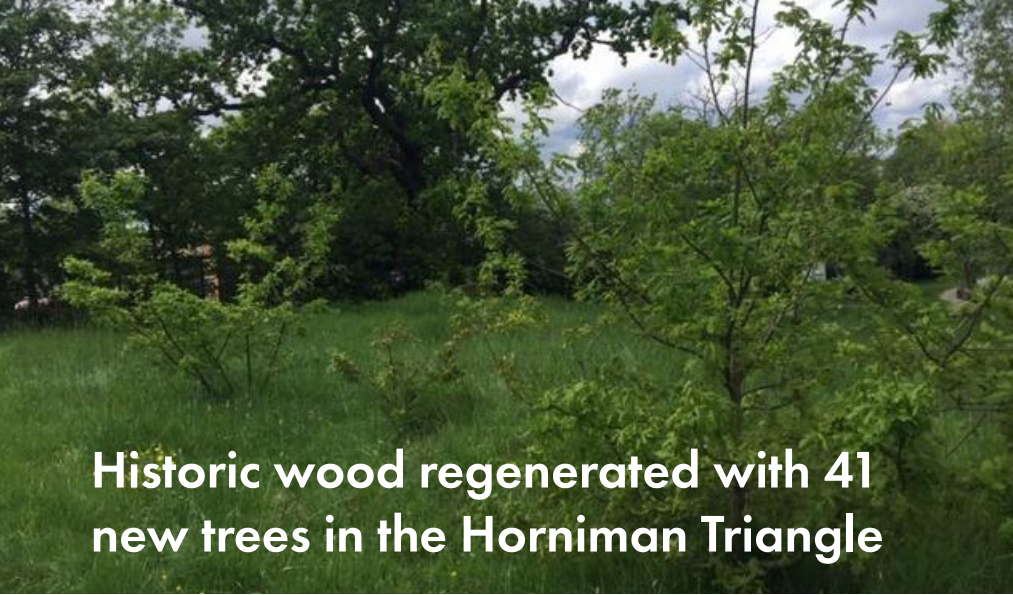
Our recent tree audit has revealed that of 1,110 trees STfL have planted, 418 trees (43%) are within the Rosacea Family, these included 173 Prunus, 126 Sorbus, 114 Malus, 40 Pyrus and 30 Ceteagus.

This means we are planting too many street trees in the Rosacea family. The Rosacea family trees are usually smaller trees making them suitable for narrow pavements. They are also important for wildlife including birds and pollinating insects such as bees. We will still continue to plant these trees in sites where they are best suited, but at the same time encourage planting of suitable street trees from other families to promote street tree diversity.



**“We are trusted by our tree sponsors, Lewisham Council, funding partners and volunteers to deliver a thriving forest of street trees in Lewisham.”**

STfL Chair Xanthe Mosley



## Historic wood regenerated with 41 new trees in the Horniman Triangle

**STfL, Lewisham Council and local residents successfully secured funding this year for 41 trees, which were planted near the sandpit opposite the Horniman Gardens in Forest Hill.**

Residents' donations provided match-funding towards the project. We have plans to plant more trees next winter.

Nine common hornbeam were planted as well as smaller trees such as cockspur, hazel, rowan and wild cherry. Fast growing alder and aspen planted will protect the playground from South Circular traffic pollution, as will two holly trees and twenty hawthorn saplings in the roadside hedge. There is an area of spontaneous oak regeneration on the Triangle

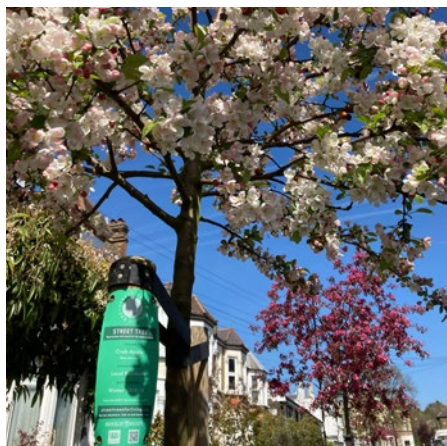
where nature is growing its own 20 sapling oaks!

These native trees have grown on this site for hundreds if not thousands of years as part of the Great North Wood. This once covered a huge area from the North Downs near Croydon to the Thames near Deptford Creek. The place names Forest Hill, One Tree Hill and Honor Oak remind us of the last hill-top stands of this historic forest.

Our planting fills a gap in the wildlife corridor between Sydenham Hill Wood and One Tree Hill and is therefore good for wildlife. Tawny owls and hedgehogs which have retreated from Lewisham into Sydenham Hill Wood, could come back. Many migrant birds which fly along this corridor could now well stop off for a quick feed.

## New 5 mile blossom walk

STfL is creating a beautiful 5 mile blossom walk in memory of a Lewisham resident. 100 trees will be planted over three years, 24 planted in 21/22, a further 40 in 22/23, to be finished in 23/24. The walk will meander through the back streets of six Lewisham wards and six parks. The walk is funded by local people and residents nearby the trees, have been engaged to take on the necessary watering and maintenance.



Special labels on the trees will help you recognise which trees are part of the walk.



## Regular Cleaning – a corporate leader in sustainability

Keen to give back to the Lewisham community, Regular Cleaning, a Lewisham based company providing cleaning services in the City of London, started looking locally to step up their sustainability initiatives by investing in Lewisham's street trees. It has planted 30 trees so far outside Lewisham schools to provide much needed screening from traffic pollution.

The company's drive and commitment to be more sustainable started in 2018, when it invested in the print management software, Paper Cut. This software enabled Regular Cleaning to drastically cut down on their paper usage and offset the amount it continues to use through the simple act of planting trees.

Street Trees for Living is looking forward to continuing our work with Regular Cleaning. Next year a further 10 street trees will be planted as part of the School Trees Project to offset their 10 trees worth of paper each year. Thank you Regular Cleaning!

**“This partnership has been a true collaboration, and we look forward to planting many more trees with STfL in years to come.”**

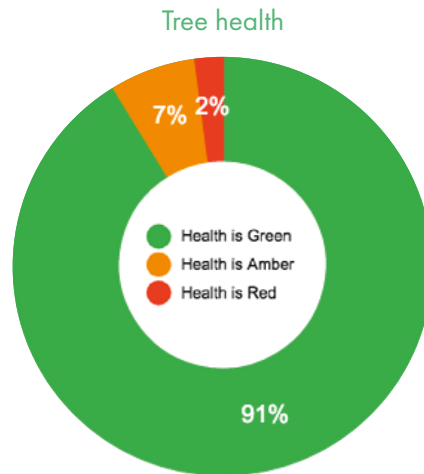
Local business Regular Cleaning

# Annual tree audit

**To ensure our growing tree stock remains healthy and strong, we carry out a yearly audit.**

Volunteer auditors join our tree auditing team to complete our survey of STfL trees throughout Lewisham

Checks will include seeing how healthy the tree is, whether it needs pruning, weeding or restaking, and taking a photo. Yearly monitoring of all our trees is important as it reduces tree loss by detecting any problems at an early stage. We also measure our trees to log carbon capture data.



## The Tree Care Team make sure our street trees are in great shape

**We are proud of our street tree survival rate. It's an incredible 95%.**

We believe this is down to our innovative residential watering scheme and our dedicated Tree Care Team who tackle essential ongoing tree care maintenance work.

The Tree Care Team – made up entirely of volunteers – meet every week to clear rubbish and weeds from around the base of the trees, adjust, fix or remove straps and stakes and sort out the protective cages. The horticultural volunteer experts of the team focus on pruning damaged branches and identifying disease.

Team Leader Bea Mills said **“As the STfL street trees are growing older, some require attention. Our annual street tree audit is our starting point for identifying which street trees need maintenance and care and we prioritise accordingly.”**

**“It is immensely satisfying work. Street trees really transform a street and with a little care and attention, the trees begin to look so much better. We have been getting good feedback from local residents as we work.”**

**“Street trees have a hard life because they are surrounded by concrete and traffic pollution. They are often damaged by road traffic and sometimes by pedestrians too, this is why they need all the care we can provide.”**

Xanthe Mosley, Chair of Street Trees for Living, said **“We have some very dedicated volunteers who have exceptional knowledge about disease and pruning and all aspects of maintenance. What a difference their regular tree care makes to the trees.”**



## Making Connections

Through a combination of increasing our tree stock and improving our engagement with residents, our network has grown by 400% during 2021/2022.

We have:

- started a monthly Street Trees for Living e-newsletter
- begun regular posts across Twitter, Facebook, Instagram and LinkedIn by our volunteer social media team
- attached 586 bespoke tree labels attached to our street trees this year with information about the trees. The labels are a very effective way to promote the scheme to other residents.

## Keep in touch

[www.streettreesforliving.org](http://www.streettreesforliving.org)



@STfLLondon



STfLLondon



@streettreesforliving.org

Thanks to our partners



SUPPORTED BY  
MAYOR OF LONDON



# Trustees' Annual Report - appendix

**1 April 2021 - 31 March 2022**

**Charity name: Street Trees for Living**

**Charity registration number: 1185165**

## Summary of the purposes of the charity as set out in its governing document

1) For the public benefit to promote the physical enhancement and beautification of publicly accessible spaces in such London Boroughs as the trustees shall determine, by the planting of trees and securing their guardianship.

2) To promote the conservation, protection and improvement of the physical and natural environment for the public benefit, in particular by encouraging tree planting in publicly accessible spaces in such London Boroughs as the trustees shall determine to increase biodiversity and promote the benefits of a healthy relationship between trees and humans.

## Street Trees for Living has achieved its objectives in the following way:

1. The "beautification of streets" was achieved by planting 294 trees on streets in Lewisham over the reporting period 1 Apr 2021- 31 Mar 2022. Of these 77 were planted in avenues outside 25 primary schools in Lewisham. To date, 172 trees have been planted outside primary schools in Lewisham by STfL.
2. The promotion of "the benefits of a healthy relationship between trees and humans" was achieved by the recruitment and subsequent support of volunteers/guardians to water approximately 450 trees starting in March 2020.
3. To 'increase biodiversity' STfL is working towards the 10-20-30 rule. For winter 2021/22, the highest proportion of trees from one genus was 16% (Acer), which is in line with no more than 20% of trees should be the same genus. The highest proportion of trees from one family was 31.4% (Rosacea), which is approaching no more than 30% of trees should be from the same family.

All of our trees are planted in public places in the Borough's 18 wards. This shows that the benefits of our trees are enjoyed by a wide section of the public who live or work in Lewisham. Our tree survival rate is very high as residents undertake watering and maintenance. Up until now we have had a 96% survival rate. All dead trees have been replaced.

In these ways we consider that we have "had regard of to the guidance issued by the Charity Commission on public benefit"

1. 294 street trees were ordered and planted in Lewisham.

Note that the number of trees previously planted were:

1 in 2011/12,  
3 in 2012/13,  
13 in 2013/14,  
39 in 2014/15,  
33 in 2015/16,  
72 in 2016/17,  
230 in 2017/18,  
205 in 2018/19,  
239 in 2019/20,  
260 in 2020/21,  
294 in 2021/22

These 294 street trees were planted across Lewisham, in seventeen of the eighteen wards of Lewisham. Note that the number of wards trees were previously planted in were:

1 in 2011/12,  
1 in 2012/13,  
2 in 2013/14,  
2 in 2014/15,  
3 in 2015/16,  
9 in 2016/17  
13 in 2017/18,  
15 in 2018/19,  
16 in 2019/20.  
17 in 2020/21 17 in 2021/22

STfL charity coordinated volunteer roles of bookkeeping, gift aid submission, writing funding applications, helping to discuss and frame

policies and procedures, continued to support a tree maintenance group, and a social media group (twitter, Instagram and Facebook, SEO development).

Seventeen volunteer "Area-reps" (the operational team), surveyed and scanned streets and liaised with Lewisham council and street tree sponsors, initiated planting of up to 294 trees across the Borough during the winter 21/22. We consider it a fantastic achievement to plant record numbers of street trees during the second pandemic year. The three main challenges we faced were:

1. Many residents in Lewisham were hit hard by the pandemic, losing jobs and needing to make use of food banks, but the residents still managed to raise the funds to plant trees.
2. The tree planting teams were challenged by contracting Covid. Trees are heavy and need to be lifted by two men - social distancing was a challenge. Street Tree, the contractors, achieved the plantings even with these difficulties.
3. Fundraising for the School Trees was being mainly undertaken by the school PTAs, who would normally host events to raise funds. These weren't possible due to Covid, however STfL still managed to secure a minimum match funding of £300 per school.

We regard our engagement of community volunteers one of our biggest achievements. Each year our numbers of volunteers increases, which in turn promotes and develops the depth and reach of the charity.

1. The Operational team (Area Representatives) was expanded from thirteen to eighteen, reducing the pressure on existing team members, and thereby improving the service for residents.
2. New relationships with sponsors were begun to allow coverage of 17 of the 18 wards in the borough.
3. STFL successfully resolved contractors' problems with species availability affecting approximately 10-15 trees, by negotiating alternative choices.
4. 400 sites were surveyed and scanned with a C Scope street scanner by the charity's volunteers for potential planting in winter 2021/22. These were all photographed and submitted to the L/A Tree Officer for assessment on behalf of sponsors.

### **Review of the charity's financial position at the end of the period**

The Charity has no current liabilities.

### **Statement explaining the policy for holding reserves stating why they are held**

STfL has a policy to hold unrestricted reserves to the value of at least 5 trees. Currently this would be £1,500. The annual running costs include insurance, bank charges, IT services and other miscellaneous expenses. The reserve amount will be recalculated annually to take account of any changes to the following year's predicted expenses.

### **Amount of reserves held**

As of March 31st, we have £155,720.84 in our current account.

### **Reasons for holding zero reserves**

N/A, Reserves held

### **Details of fund materially in deficit**

STfL has no material deficit.

### **Explanation of any uncertainties about the charity continuing as a going concern**

We have no financial uncertainties about the Charity continuing as a going concern for the next 12 months. The Charity is run mainly by volunteers, with two paid part-time staff and as such has no high fixed costs. Any annual expenses can thus be kept to a minimum and be funded if needed by reserve fund which will be created for the coming financial year.

### **The charity's principal sources of funds (including any fundraising)**

Over the reporting period the charity raised approximately £77,000 from local residents.

£160,000 to be spent over three years from DEFRA/GLA

Work continued with The National Trust on a grant, delayed by the pandemic, of £12,000 to plant up to 19 trees in the borough of Evelyn in the winter 2021/22

£1972.89 of Gift aid was applied for and granted in May 2020

£1555.00 of Gift aid was applied for and granted in February 2021

£1,500 donation from private organisation for funding of school trees.

A donation of £600 to buy a C Scope scanner was given by one of the trustees.

## **Investment policy and objectives including any social investment policy adopted**

n/a

## **A description of the principal risks facing the charity**

The trustees maintain a risk register to log and assess the charity's principal risks. Our top three risks refer to maintaining a sustainable financial position through fundraising; succession planning for trustees; growing and developing the charity's paid staff and volunteers; and maintaining the health and longevity of the trees.

One major risk identified by the Trustees over the reporting period was the high dependence of the charity on the volunteering by one of the founding Trustees. Successful attempts were made to recruit more volunteers in the community.

This risk was particularly felt during the pandemic - we expected volunteers to stand down but the opposite was the case and many residents were keen to volunteer with us. Filling various roles which had not been filled previously.

Recruitment for a new treasurer trustee began in January with the intention to widen the skills set of the trustee board. A new treasurer was successfully recruited.

## Statement of Financial Activities 2021/22

### Receipts and Payments Account Between 31 March 2021 and 31 March 2022

	Total 2020/21	Restricted£	Unrestricted£	Total 2021/22£
<b>Income</b>				
Restricted Tree donations to STfL	37,082.32	74,674.86		74,674.86
Unrestricted Donations	12,896.87		43,072.12	43,072.12
<b>Total Income</b>	<b>49,979.19</b>	<b>74,674.86</b>	<b>43,072.12</b>	<b>117,746.98</b>
<b>Expenses</b>				
Bank Fees (£8 a Month)	-69		(96.00)	-96
Insurance	-446.88		(687.33)	-687.33
IT Services & Equipment	(1,188.76)		(1,532.32)	(1,532.32)
Tree Maintenance costs (inc. Labels)	(114.30)		(1,224.88)	(1,224.88)
Miscellaneous	0.00		(1,714.00)	(1,714.00)
Advertising	(205.00)		(1,613.79)	(1,613.79)
Services	(2,223.00)		(2,500.00)	(2,500.00)
Lewisham Council	0.00	(45,920.00)		(45,920.00)
<b>Total Expenses</b>	<b>(4,246.94)</b>		<b>(9,368.32)</b>	<b>(55,288.32)</b>
<b>Income Less Expenses</b>				
Income Less Expenses	<b>45,732.25</b>			<b>62,458.66</b>

### Statement of Financial Position

Cash Funds:

Amount in Bank Current account on March 31st  
2022

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**£155,720.84**

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**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

ty Name  
Street Trees for Living

**On accounts for the year  
ended**

31st March 2022

**Charity no  
(if any)**

1185165

**Set out on pages**

1-2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2022 / MM / YYYY.

**Responsibilities and  
basis of report**

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

\* Please delete the words in the brackets if they do not apply.

**Signed:**

Andrew Stratton McMurtrie

**Date:**

22<sup>nd</sup> September  
2022

**Name:**

Andrew Stratton McMurtrie

**Relevant professional  
qualification(s) or body  
(if any):**

Member of Chartered Institute of Securities & Investment

**Address:**

6 Northwood Road, London, SE23 2HR


**Section B****Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

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**STREET TREES FOR LIVING**

England & Wales - Charity number 1185165

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# Accounts

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**Trustees' Annual Report for the period**

**From** **Period start date (1 April 2020)**

**To** **Period end date (31 March 2021)**

**Charity name: Street Trees for Living**

**Charity registration number: 1185165**

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>1) For the public benefit to promote the physical enhancement and beautification of publicly accessible spaces in such London Boroughs as the trustees shall determine, by the planting of trees and securing their guardianship.</p> <p>2) To promote the conservation, protection and improvement of the physical and natural environment for the public benefit, in particular by encouraging tree planting in publicly accessible spaces in such London Boroughs as the trustees shall determine to increase biodiversity and promote the benefits of a healthy relationship between trees and humans.</p>

<p>Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.</p>	<p>Para 1.17 and 1.19</p>	<p>Within the reporting period 1 April 2020 – 31 Mar 2021 the following activities were undertaken:</p> <ol style="list-style-type: none"> <li>1. Ongoing promotion of street tree planting through street tree labels, zoom events (a winter tree identification webinar by tree expert Greg Packman), online publications (a monthly newsletter) and by leaflets delivered to homes of residents. STfL also receives requests for trees from residents via Lewisham Council’s website, and STfL’s website.</li> <li>2. STfL followed up requests for new trees from residents for the following autumn, including funds and commitments to water aforementioned trees. Funds are then transferred to the Council who plant the trees.</li> <li>3. Volunteers/guardians were recruited to start watering in April 2020. All trees were audited by the charity’s volunteers and problems identified were dealt with by volunteers as appropriate.</li> <li>4. A two-year project for planting 200 trees outside schools in Lewisham progressed into its second year with the intention both of protecting children from the adverse effects of traffic pollution and increasing their interest in trees and the natural environment. 95 trees have been planted outside 11 Primary schools in Lewisham in the winter months 2020/21: <ol style="list-style-type: none"> <li>1. Coopers Lane Primary</li> <li>2. Dalmain Primary</li> <li>3. Tidemill Academy</li> </ol> </li> </ol>
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<p>Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit</p>	<p>Para 1.18</p>	<p>1. Please consult the statement above of our charitable objectives to see how our tree planting meets the Charity Commission's definition of public benefit.</p> <p>2. The "beautification of streets" was achieved by planting 260 attractive trees on streets in Lewisham over the reporting period 1 Apr 2020- 31 Mar 2021. Of these 95 were School Trees and 34 were planted in soft verges next to streets.</p> <p>3. The promotion of "biodiversity" was achieved by planting approximately 28 different genera of trees. Biodiversity is an area of concern for the charity. Promoting biodiversity is one of our core objectives. In future planting years we intend to improve our biodiversity figures.</p> <p>4. The promotion of "the benefits of a healthy relationship between trees and humans" was achieved by the recruitment and subsequent support of volunteers/guardians to water approximately 450 trees starting in March 2020.</p> <p>5. Children at Rathfern Primary School were included in the watering and care of the 10 trees (Honey Locust) that we planted outside their school in 2019-20, and teaching plans were shared with the school to reinforce the children's understanding of the benefits of trees.</p> <p>6. The facts that all of our trees are planted in public places, and that they have been planted in all of the Borough's 18 wards shows that the benefits of our trees are enjoyed by a wide section of the public who live or work in Lewisham</p> <p>7. In these ways we consider that we have "had regard of to the guidance issued by the Charity Commission on public benefit"</p> <p>The Street Trees for Living Trustees</p>
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## Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	<b>N/A</b>
Policy on social investment including program related investment	Para 1.38	<b>N/A</b>
Contribution made by volunteers	Para 1.38	<p>There are at least 400 guardian volunteers whose main role is to water the trees in spring and summer.</p> <p>STfL charity coordinated volunteer roles of bookkeeping, gift aid submission, writing funding applications, helping to discuss and frame policies and procedures, continued to support a tree maintenance group, a social media group (twitter, instagram and Facebook, SEO development) and a business developer to work on a Corporate Sponsorship Package.</p> <p>Thirteen volunteer "Area-reps" (the operational team), surveyed and scanned streets and liaised with Lewisham council and street tree sponsors, initiated planting of up to 131 trees across the Borough during the winter 20/21. We consider it a fantastic achievement to plant record numbers of street trees during the pandemic year. The three main difficulties we faced were:</p> <ol style="list-style-type: none"><li>1. Our tree officers were working from home and might not have completed their scanning and surveying of tree pits.</li></ol>

		<ol style="list-style-type: none"> <li>2. Many residents in Lewisham were hit hard by the pandemic losing jobs and needing to make use of food banks but the residents still managed to raise the funds to plant trees.</li> <li>3. The tree planting teams were challenged by contracting Covid. Trees are heavy and need to be lifted by two men - social distancing was a challenge. Street Tree, the contractors, achieved the plantings even with these difficulties.</li> <li>4. Fundraising for the School Trees was being mainly done by the school PTAs, who would normally host events to raise funds. These weren't possible due to Covid, however STfL still managed to secure a minimum match funding of £300 per school.</li> </ol> <p>We regard our engagement of community volunteers one of our biggest achievements. Each year our numbers of volunteers increases, which in turn promotes and develops the depth and reach of the charity.</p>
<p>Other</p>		<p>STfL has become a member of the London Tree Officers Association, and has worked at strengthening its role within Lewisham council taking on tree case study work as well as partaking in fortnightly meetings with Green Scene and 6 weekly meetings with The Tree Team. We have been invited to join The London Urban Forest Partnership, and are now working closely with Lewisham Homes, and Lewisham Council's Climate Resilience Green Infrastructure Working Group and Flood Mitigation Group and Lewisham as Borough of Culture Team. STfL is laying the</p>

		<p>foundations for a closer working relationship with Lewisham Highways and Planning and TfL, hoping to plant trees along red routes in the future. We continue to have a strong working relationship with the GLA and have formed a strong working partnership with The National Trust who will be funding an STfL tree planting project in winter 2021-22</p> <p>STfL has increased its online fundraising and networking opportunities and visibility through the creation of a JustGiving account, LinkedIn profile and Google Review page.</p>
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**Achievements and Performance**

	<p>SORP reference</p>	
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<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>Para 1.20</p>	<p>STfL won the Community Tree Award at the 2020 London Tree and Woodland Awards. Given by the Forestry Commission and Mayor of London.</p> <p>Against the background of consolidating its independence as a charity, STfL has continued its main service of liaison re street tree planting, between the Council and the people of Lewisham. Street trees benefit people who live in Lewisham, by screening homes from traffic pollutants, providing shelter and shade, bringing local communities together and contributing to improving quality of life.</p> <p>During this reporting period 1 Apr 2020- 31 Mar 2021 the following achievements were realised:</p> <ol style="list-style-type: none"> <li>1. 260 street trees were ordered and planted in Lewisham. (Note that the number of trees previously planted were: 1 in 2011/12, 3 in 2012/13, 13 in 2013/14, 39 in 2014/15, 33 in 2015/16, 72 in 2016/17, 230 in 2017/18, 205 in 2018/19, 239 in 2019/20).</li> <li>2. These 260 street trees were planted across Lewisham, in seventeen of the eighteen wards of Lewisham. (Note that the number of wards trees were previously planted in were 1 in 2011/12, 1 in 2012/13, 2 in 2013/14, 2 in 2014/15, 3 in 2015/16, 9 in 2016/17 13 in 2017/18, 15 in 2018/19, 16 in 2019/20).</li> <li>3. Individuals pruned back approximately 30 trees.</li> <li>4. A DEFRA grant was applied for and won (up to £160,000 over two years). This is allowing street tree planting in new areas of the borough, and better responsiveness to residents thanks to a paid part-time Consultant. To be planted in 2020/21.</li> <li>5. The Operational team (Area Representatives) was expanded from six to thirteen, reducing the pressure on existing team members, and thereby improving the service for residents.</li> <li>6. New relationships with sponsors were begun to allow coverage of 17 of the 18 wards in the borough.</li> <li>7. STfL successfully resolved contractors' problems with species availability affecting approximately 10-15 trees, by negotiating alternative choices.</li> <li>8. 400 sites were surveyed and scanned with a C Scope street scanner by the charity's volunteers for potential planting in winter 2021/22. These were all photographed and submitted to the Council Tree Officer for assessment on behalf of sponsors.</li> </ol> <p>Their results are extraordinary: in some boroughs, 30% of</p>
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## Additional information (optional)

You may choose to include further statements where relevant about:

<p>Achievements against objectives set</p>	<p>Para 1.41</p>	<p>We have achieved the objective agreed with the Council of planting 200+ trees on local streets.</p> <p>We have also focused on developing our strategy and good governance during our second year as a charity, using charity commission documents to guide us. Producing papers for Trustee meetings with reference to the Charity Governance Code has become normal practice.</p> <p>We have increased the number of Area Reps volunteering with us.</p>
<p>Performance of fundraising activities against objectives set</p>	<p>Para 1.41</p>	<p>We have fully funded all the trees planted and achieved a balanced budget by reviewing actual costs against donations. At present there is potential and resident desire to fund more trees than either the charity or Council has capacity to manage.</p>
<p>Investment performance against objectives</p>	<p>Para 1.41</p>	<p>N/A</p>
<p>Other</p>		<p><i>"You can see a tree from every house in the street now. They really help connect you with the seasons and feel pride in your road, plus we've all got to know each other better through the fundraising"</i> Anoushka Periyar. Lewisham resident 2021.</p> <p><i>"Street Trees for Living is unique in the respect that it is the only tree planting organisation in London working so closely with communities."</i> Quote from</p>

		<p>London's City Hall</p> <p><i>"The Street Trees for Living project is a way of getting residents involved directly in tree planting throughout the Borough of Lewisham. The working model has proven to be a very effective and significant way for communities and individuals to take control of their neighbourhoods. STfL liaises with sponsors, establishes local support for street tree planting, and supports and manages volunteers who perform essential watering for the first two years."</i> Quote from our principal partner, Lewisham Council</p> <p><i>"We LOVE the trees! We can't wait to see them in full bloom. Thank you, this is such a wonderful improvement to our street."</i> Paul Hooper, Headteacher, Coopers Lane Primary School, Grove Park</p>
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## Financial Review

<p>Review of the charity's financial position at the end of the period</p>	<p>Para 1.21</p>	<p>In the 2020/2021, STfL had a total income of £49,975.19 of which £37,078.32 were restricted donations for the planting of trees and £12,896.87 were unrestricted donations.</p> <p>STfL's largest expense was £38,070, paid to Lewisham Council for the planting of trees. Unrestricted expenses during the period amounted to £4,118.98. £2,223 of this was for legal fees.</p>
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		The Charity has no current liabilities.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	STfL has a policy to hold unrestricted reserves to the value of at least 5 trees. Currently this would be £1,500. This amount would be sufficient to cover the annual running costs of the charity should there be no other unrestricted income in that financial year. The annual running costs include insurance, bank charges, IT services and other miscellaneous expenses. The reserve amount will be recalculated annually to take account of any changes to the following year's predicted expenses.
Amount of reserves held	Para 1.22	As of March 31st, we have £47,446.43 in our current account.
Reasons for holding zero reserves	Para 1.22	N/A, Reserves held
Details of fund materially in deficit	Para 1.24	STfL has no material deficit.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	We have no financial uncertainties about the Charity continuing as a going concern for the next 12 months. The Charity is run solely by volunteers and as such has no high fixed costs. Any annual expenses can thus be kept to a minimum and be funded if needed by reserve fund which will be created for the coming financial year.

### **Additional information (optional)**

You may choose to include further statements where relevant about:

<p>The charity's principal sources of funds (including any fundraising)</p>	<p>Para 1.47</p>	<p>Over the reporting period the charity raised approximately £36,000 from local residents.</p> <p>Second year of a grant from Tideway PLC, £48,000 over two years, and up to £160,000 to be spent over two years from DEFRA/GLA.</p> <p>Work continued with The National Trust on a grant, delayed by the pandemic, of £12,000 to plant up to 19 trees in the borough of Evelyn in the winter 2021/22</p> <p>£2,839.88 of funds previously held by Brockley Society was transferred June 2020</p> <p>An anonymous donation of £5000 was received by the charity in December 2020</p> <p>£1972.89 of Gift aid was applied for and granted in May 2020</p> <p>£1555.00 of Gift aid was applied for and granted in February 2021</p> <p>£1,500 donation from private organisation for funding of school trees.</p> <p>A donation of £600 to buy a C Scope scanner was given by one of the trustees.</p> <p>£610 has been raised so far via STfL campaigns on the JustGiving page</p> <p>Approximately £450 has been donated via Paypal on our website.</p>
<p>Investment policy and objectives including any social investment policy adopted</p>	<p>Para 1.46</p>	<p>N/A</p>

<p>A description of the principal risks facing the charity</p>	<p>Para 1.46</p>	<p>The trustees maintain a risk register to log and assess the charity's principal risks. Our top three risks refer to maintaining a sustainable financial position; succession planning for trustees; and maintaining the health and longevity of the trees.</p> <p>One major risk identified by the Trustees over the reporting period was the high dependence of the charity on the volunteering by one of the founding Trustees. Successful attempts were made to recruit more volunteers in the community.</p> <p>This risk was particularly felt during the pandemic - we expected volunteers to stand down but the opposite was the case and many residents were keen to volunteer with us. Filling various roles which had not been filled previously.</p> <p>Recruitment for a new treasurer trustee began in January with the intention to widen the skills set of the trustee board. A new treasurer was successfully recruited.</p> <p>As with all charities, Covid 19 is the main risk facing the charity both in terms of fundraising becoming more difficult and also lockdown affecting our yearly timeline.</p>
<p>Other</p>		

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Potential trustees put themselves forward and/or are encouraged to do so by trustees. Potential trustees are interviewed by current trustees.

### Additional information (optional)

You may choose to include further statements where relevant about:

<p>Policies and procedures adopted for the induction and training of trustees</p>	<p>Para 1.51</p>	<p>New trustees are provided with induction material (background information, The Essential Trustee, the constitution, safeguarding policy etc). New trustees are encouraged to investigate trustee training opportunities. New trustees also have a trustee 'buddy'.</p>
<p>The charity's organisational structure and any wider network with which the charity works</p>	<p>Para 1.51</p>	<p>The Trustees met quarterly over the reporting period.</p> <p>The Operational Group (Area Representatives) with responsibilities for a specific area of the Borough met more frequently (digitally) to coordinate their activities. Each Area-rep has a mentor available for advice and support. Area reps were able to continue working through the pandemic, following Covid regulations at all times.</p> <p>Our school trees manager/administrator works within Green Scene, the environmental department of the Council, and liaises with the council on STfL's behalf. She also oversees the tree planting contract with Street Tree. During the pandemic she was able to continue her work wholly from home.</p>

<p>Relationship with any related parties</p>	<p>Para 1.51</p>	<p>STfL has an established relationship with the London Borough of Lewisham (The Council). The street trees are planted on Council owned land, and the Council owns and is legally responsible for the trees. Over the reporting period, the Charity raised £350 towards the cost of each tree (£30 of which going towards the charity's core costs), Lewisham Council contributed £100 to the direct cost of each tree, and approximately £80 towards the indirect costs. The charity recruits sponsors who are local residents to fund the trees. The charity recruits and supports the volunteers who water each tree for two years (these are often the sponsors). The charity also audits the health of each tree each year. Externally funded grants can be held by either the Charity or the Council, but in the reporting period they were held by the Council. In the reporting period, some of these funds were used to employ the part-time consultant. The working relationship between the Council and the Charity was cited as an example of good practice both by DEFRA in their publicity material and by Paul Wood in his book "London's Street Trees" (2nd edition 2020).</p> <p>Paul Wood (author of 'London's Street Trees: A Field Guide to the Urban Forest' 2017, 'London is A Forest' 2019, 'The Great Trees of London Map' 2020 and 'London's Street Trees: revised edition' 2020) agreed to become STfL's patron. Not only promoting our name in the tree planting world but also sharing his arboricultural expertise.</p>
<p>Other</p>		

## Reference and Administrative details

Charity name	Street Trees for Living
Other name the charity uses	NA
Registered charity number	1185165
Charity's principal address	27 Admiral Street SE8 4HZ London

## Names of the charity trustees who manage the charity

	<b>Trustee name</b>	<b>Office (if any)</b>	<b>Dates acted if not for whole year</b>	<b>Name of person (or body) entitled to appoint trustee (if any)</b>
1	Stuart Checkley			STFL Trustee board
2	CharalImpos Kemanes	Treasurer	Handed over to Charlotte Atkinson	STFL Trustee board

			March 2021	
3	Jo Goddard			STFL Trustee board
4	Elizabeth Blake			STFL Trustee board
5	Iliana Lemonia Koutsou	Secretary		STFL Trustee board
6	Xanthe Mosley	Chair		STFL Trustee board
7	Dom Eliot (currently on leave)		Until March 2021	STFL Trustee board
8	Charlotte Atkinson	Treasurer	March 2021	STFL Trustee board

Corporate trustees - names of the directors at the date the report was approved

<b>Director name</b>		
None		

Name of trustees holding title to property belonging to the charity

<b>Trustee name</b>	<b>Dates acted if not for whole year</b>	
None		

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**Funds held as custodian trustees on behalf of others**

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

**Additional information (optional)**

<b>Names and addresses of advisers (Optional information)</b>			
<b>Type of adviser</b>	<b>Name</b>	<b>Address</b>	
Independent Examiner for STfL accounts	Andrew Stratton McMurtrie	6 Northwood Road, London, SE23 2HR	
<b>Name of chief executive or names of senior staff members (Optional information)</b>			

N/A	
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### Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A
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### Other optional information

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### Declarations

**The trustees declare that they have approved the trustees' report above.**

**Signed on behalf of the charity's trustees**

<b>Signature(s)</b>	
<b>Full name(s)</b>	Iliana Lemonia Koutsou
<b>Position (eg Secretary, Chair, etc)</b>	Secretary
<b>Date</b>	13.7.21



Numbers Sheet Name

Numbers Table Name

SFA	
	Statement of Financial Activities 2020/21
All Transactions	
	All Bank Transactions

Excel Worksheet Name

SFA - Statement of Financial Ac

All Transactions - All Bank Tra

## Statement of Financial Activities 2020/21

**Receipts and Payments Account  
Between 1 April 2020 and 31 March 2021**

**Restricted£    Unrestricted£    Total 2021£**

**Income**

Restricted Tree donations to STfL	37,078.32		37,078.32
Unrestricted Donations		12,896.87	12,896.87
<b>Total Income</b>	<b>37,078.32</b>	<b>12,896.87</b>	<b>49,975.19</b>

**Expenses**

Bank Fees (£5/£8 a Month)		-69.00	-69
Insurance		-446.88	-446.88
IT Services		-530.40	-530.40
Tree Maintenance costs (inc. Labels)		-114.30	-114.30
Legal Fees		-2,223.00	-2,223.00
Lewisham Council Planting	-38,070.00		-38,070.00
Advertising		-205.00	-205.00
IT Equipment		-530.40	-530.40
<b>Total Expenses</b>		<b>-4,118.98</b>	<b>-42,188.98</b>

**Income Less Expenses**

Income Less Expenses			<b>7,786.21</b>
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**Statement of Financial Position**

Cash Funds:

Amount in Bank Current account on March 31st 2021			<b>47,446.43</b>
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## All Bank Transactions

<i><b>Date</b></i>	<i><b>Debit</b></i>	<i><b>Credit</b></i>	<i><b>Description</b></i>
15/4/20		5	Bank Fee
11/5/20			135 Tree
15/5/20		5	Bank Fee
19/5/20			1972.89 Gift Aid
19/5/20	1404		Wellers Law
19/5/20	296.36		Zoho Repayment
1/6/20			49.88 Tree
10/6/20	390		Wellers Law
15/6/20	5		Bank Fee
29/6/20			49.1 Tree
29/6/20	50		Donation Repayment
30/6/20			2839.88 Tree
6/7/20			625 Tree
8/7/20			150 Tree
8/7/20			50 Tree
8/7/20			300 Tree
9/7/20			100 Tree
9/7/20			300 Tree
10/7/20			68.67 Tree
10/7/20			300 Tree
13/7/20			300 Tree
13/7/20			900 Tree
13/7/20			600 Tree
13/7/20			325 Tree
13/7/20			300 Tree
13/7/20			600 Tree
13/7/20			300 Tree
14/7/20			300 Tree
14/7/20			300 Tree

14/7/20		300 Tree
14/7/20		300 Tree
14/7/20		300 Tree
15/7/20		325 Tree
15/7/20		325 Tree
15/7/20	5	Bank Fee
15/7/20		325 Tree
16/7/20		300 Tree
16/7/20		600 Tree
16/7/20		300 Tree
16/7/20		50 Tree
16/7/20		3000 Regular cleaning?
16/7/20		300 Tree
16/7/20		300 Tree
16/7/20		150 Tree
16/7/20		225 Tree
16/7/20		100 Tree
17/7/20		300 Tree
17/7/20		600 Tree
17/7/20		600 Tree
17/7/20		325 Tree
17/7/20		600 Tree
17/7/20		650 Tree
17/7/20		300 Tree
17/7/20		30 Tree
20/7/20		600 Tree
20/7/20		150 Tree
20/7/20		900 Tree
20/7/20		300 Tree
20/7/20		600 Tree
20/7/20		325 Tree
20/7/20		100 Tree
20/7/20		300 Tree
20/7/20		300 Tree

21/7/20		325 Tree
21/7/20		600 Tree
21/7/20		300 Tree
22/7/20		325 Tree
22/7/20		355 Tree
22/7/20		300 Tree
24/7/20		900 Tree
24/7/20		1200 Tree
27/7/20		330 Tree
27/7/20		325 Tree
27/7/20		300 Tree
28/7/20		300 Tree
29/7/20		300 Tree
3/8/20		1200 Tree
5/8/20		300 Tree
6/8/20		300 Tree
6/8/20		300 Tree
6/8/20	16	Maintenance Equipment
10/8/20		325 Tree
10/8/20		300 Tree
10/8/20		2025 ICS BACS
10/8/20		600 Tree
17/8/20	5	Bank Fee
19/8/20		35 Tree
21/8/20		300 Tree
21/8/20	98.3	R Freeston- Watering Eq
21/8/20		600 Tree
25/8/20		300 Tree
25/8/20	446.88	Insurance
25/8/20	216	Squarespace
28/8/20		250 Tree
28/8/20	38070	Lewisham Council
4/9/20		232.76 Tree
7/9/20	429	Stuart- Solicitors

15/9/20	5	Bank Fee
22/9/20		119.58 Tree
22/9/20		300 Tree
23/9/20		200 Tree
28/9/20		600 Scanners Donation
30/9/20	300	Refund
5/10/20		300 Benevity Charity Giving
7/10/20		325 Tree
8/10/20		900 Tree
12/10/20	600	Refund
15/10/20	5	Bank Fee
16/10/20		200 Tree
16/10/20	530.4	JB Sales Limited, Scanner
20/10/20		300 Tree
11/11/20	205	Flyers
16/11/20	5	Bank Fee
4/12/20		241 Tree
15/12/20	5	Bank Fee
21/12/20		5000 BACS?
4/1/21		119.56 Tree
15/1/21	8	Bank Fee
29/1/21		650 BACS Lewisham
15/2/21	8	Bank Fee
18/2/21		1555 Gift Aid
25/2/21	110	Smartsheets
2/3/21		9.61 Tree
10/3/21		1500 Tree
12/3/21	36	Wordpress
15/3/21	8	Bank Fee
16/3/21		361.93 Tree
23/3/21		146.55 Tree
24/3/21		104.46 Tree
30/3/21		19.42 Tree

Refunds	Bank Fees	
	950	69
Restricted	Legal Fees	
	38028.32	2223
Total?	Maintenance	
	37078.32	114.3
Unrestricted	IT Equipment	
	12896.97	530.4
	IT Services	
		658.36
	Advertising	
		205
	Insurance	
		446.88
	Lewisham Council	
		38070









**Section A Independent Examiner's Report**

**Report to the trustees/ members of**

Charity Name  
Street Trees for Living

**On accounts for the year ended**

31st March 2021	<b>Charity no (if any)</b>	1185165
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**Set out on pages**

1-2  
(remember to include the page numbers of additional sheets)

**Responsibilities and basis of report**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **DD / MM / YYYY**.

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**

**Date:**

**Name:**

**Relevant professional qualification(s) or body (if any):**

Member of Chartered Institute of Securities & Investment

**Address:**

6 Northwood Road, London, SE23 2HR

**Section B Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

