



**STREET
TREES**
FOR LIVING

ANNUAL REPORT

2024 - 25

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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



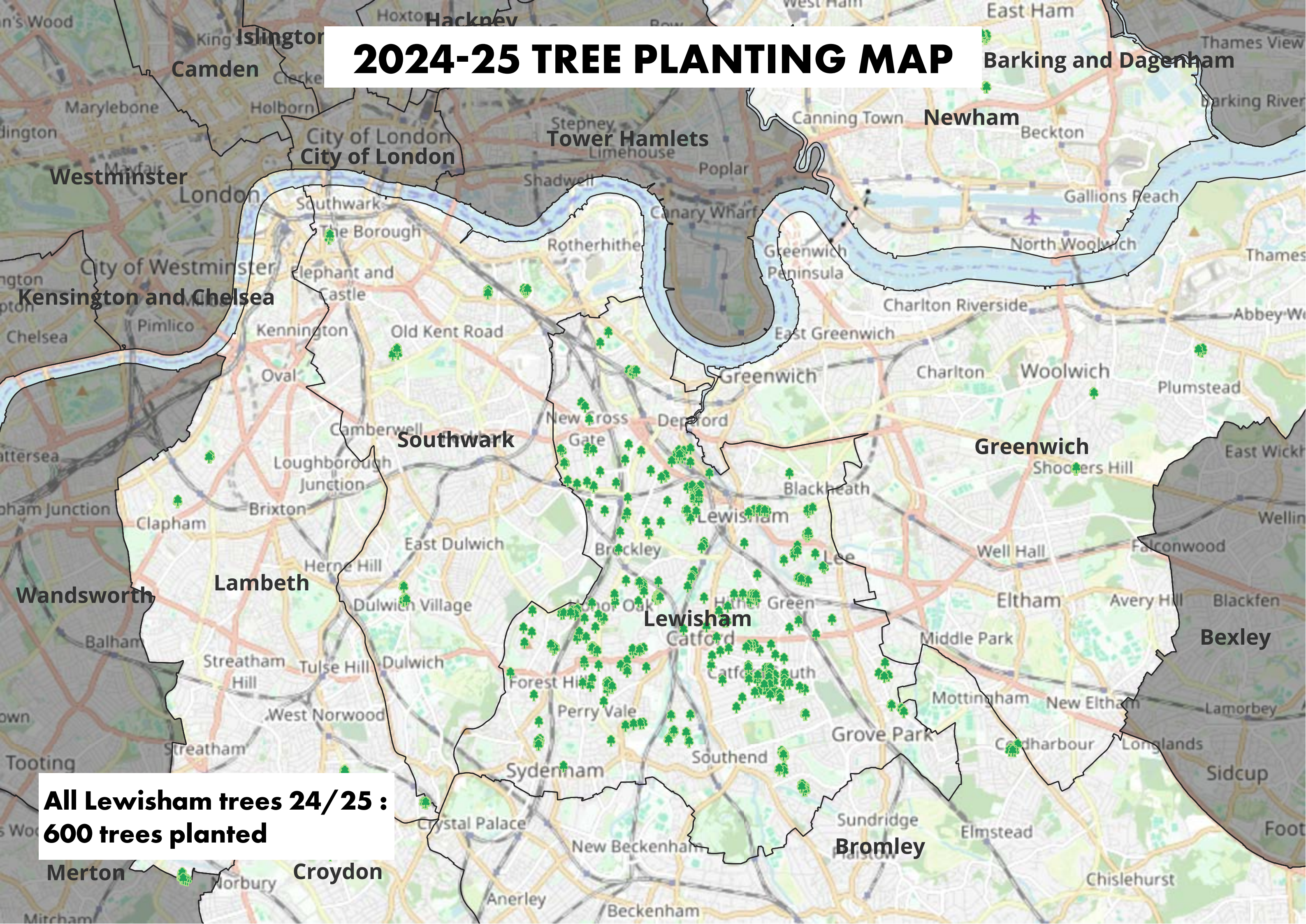
£815,577 total income

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



£188,539 in reserves at year end

2024-25 TREE PLANTING MAP



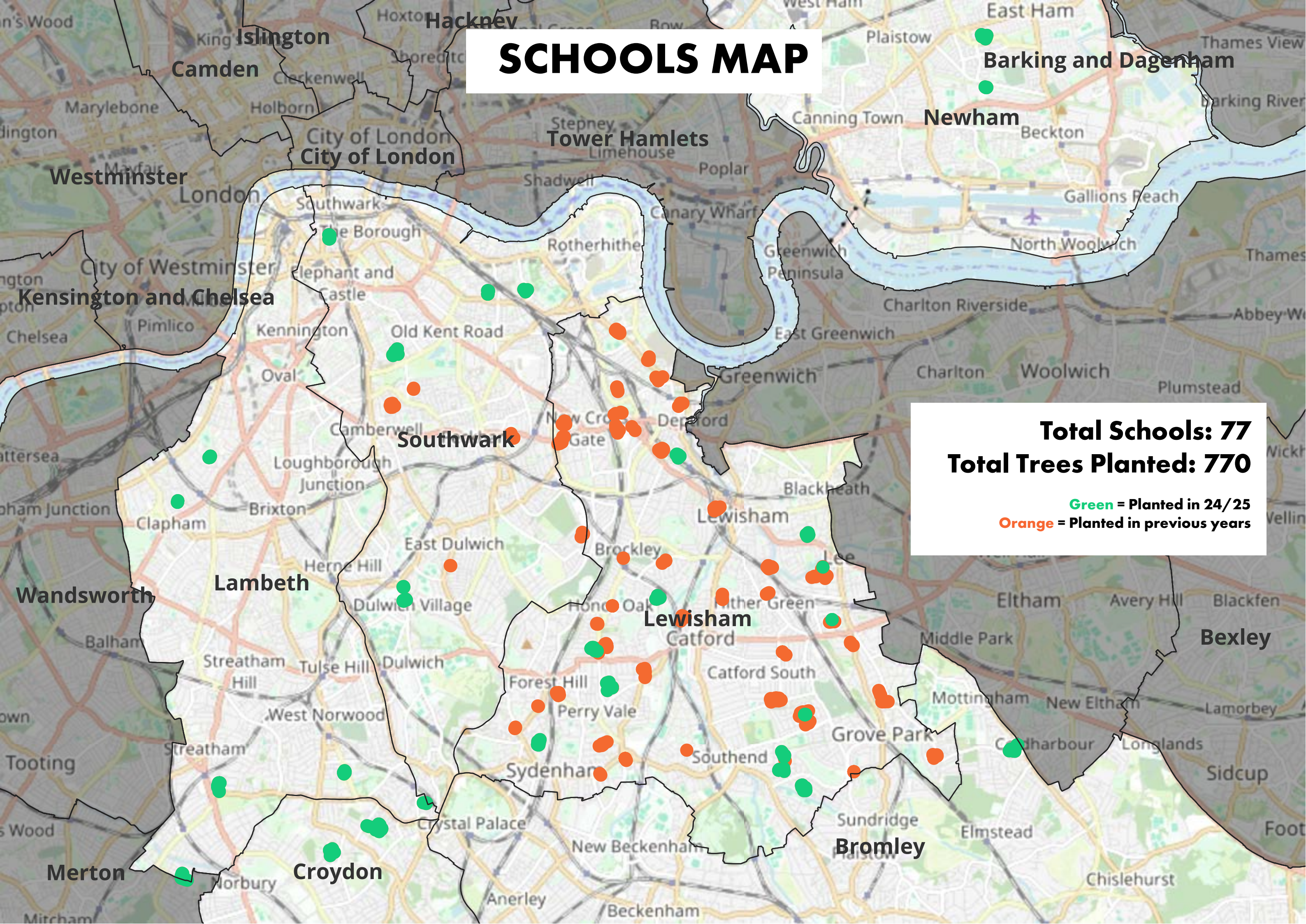
**All Lewisham trees 24/25 :
600 trees planted**

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):



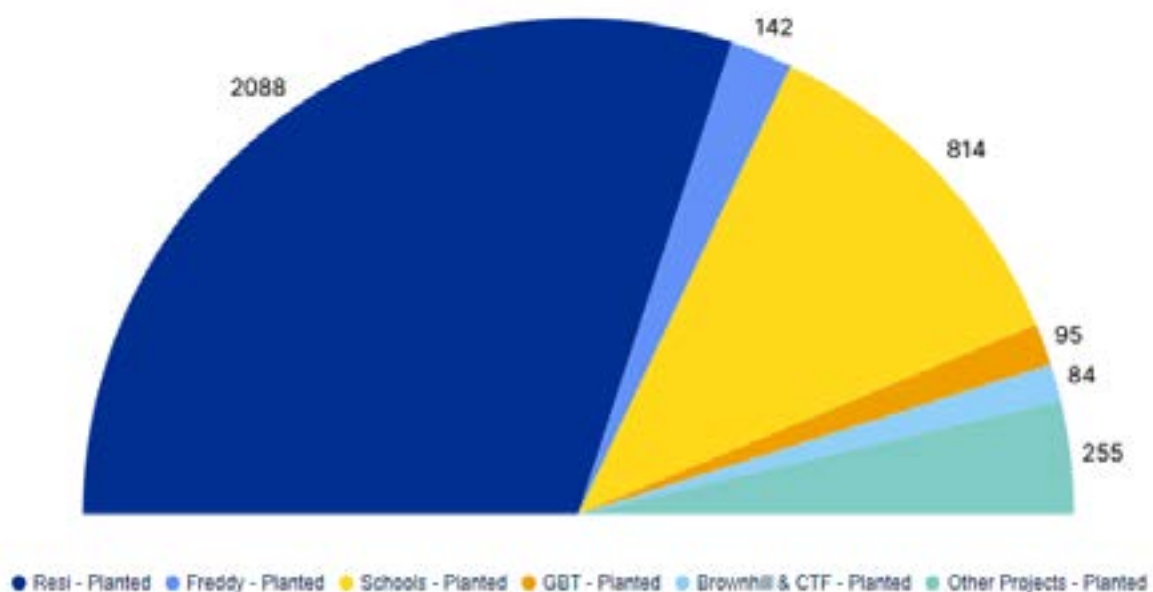
TREE MANAGEMENT

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.

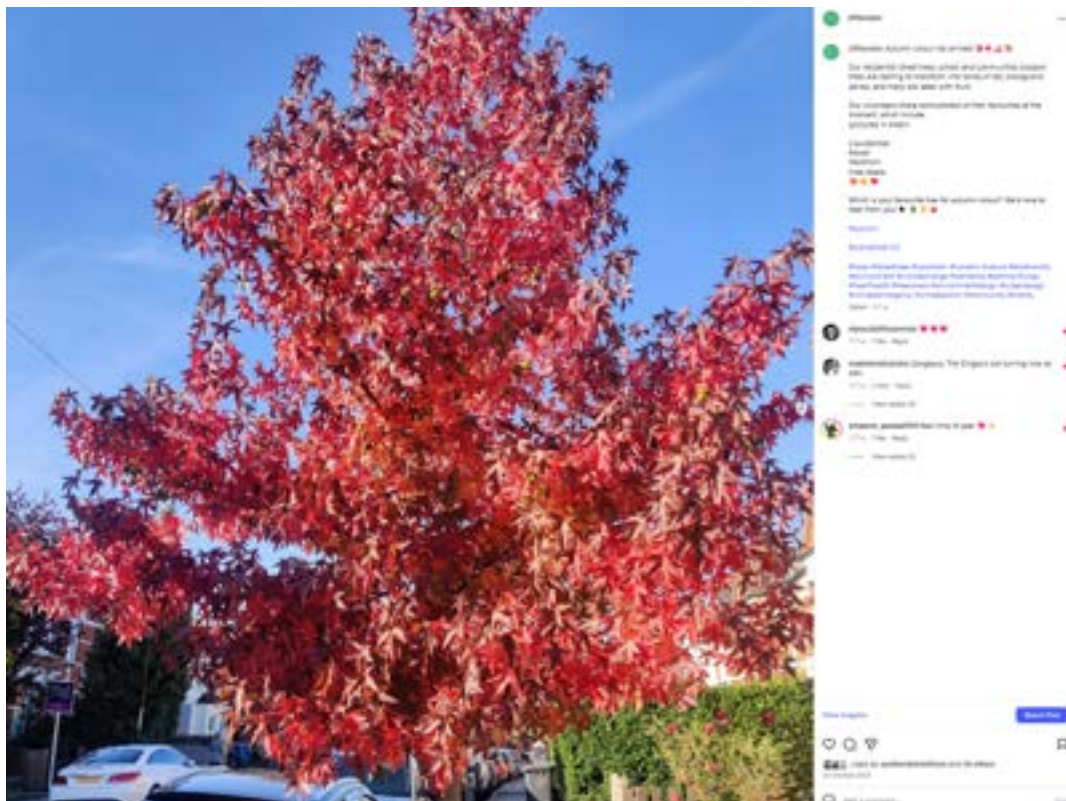
COMMUNICATIONS

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:

Trustee Name	Status / Changes
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

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 31st 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

29th 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 £
Income	Notes						
Charitable activities	3	127,738	687,414	815,152	91,364	90,113	181,477
Interest received	4	425	-	425	440	-	440
Total income		128,163	687,414	815,577	91,804	90,113	181,917
Expenditure:	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
Total expenditure		166,631	562,523	729,154	54,950	179,950	234,900
Net income and net movement in funds for the year		(38,468)	124,891	86,423	36,854 (	89,837) (	52,983)
Reconciliation of funds							
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
Total funds carried forward		£ 188,539	£ 134,891	£ 323,430	£ 227,007	£ 10,000	£ 237,007

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

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 £
Income from charitable activities			
3 Charitable activities			
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
	127,738	687,414	815,152
Income from charitable activities - prior year comparative			2024
Charitable activities	£	£	£
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
General donations	88,364	7,312	95,676
Commissioned work	3,000	-	3,000
	91,364	90,113	181,477
4 Bank interest			2025
	£	£	£
Bank interest earned	425	-	425
	425	-	425
Bank interest- prior year comparative			2024
	£	£	£
Bank interest earned	440	-	440
	440	-	440

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
	£	£	£	£	£
5 Analysis of expenditure					
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
Sub total	13,564	698,662	7,860	9,068	729,154
Support costs	171	8,798	99	(9,068)	-
Governance costs	152	7,807	(7,959)	-	-
Total expenditure 2025	13,886	715,268	-	-	729,154

Of the total expenditure:	Unrestricted	Restricted	Total
2025	£ 166,631	£ 562,523	£ 729,154
2024	£ 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 & Communications</i>	-	7,299	-	-	7,299
<i>Memberships & 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
Sub total	4,493	229,315	-	1,092	234,900
Support costs	20	1,072	-	(1,092)	-
Governance costs	-	-	-	-	-
Total expenditure 2024	4,513	230,387	-	-	234,900

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:

	2025 £	2024 £
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:

	2025 £	2024 £
Salaries and wages	17,517	-
Social Security costs	-	-
Other pension costs	-	-
	17,517	-

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

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

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	£	£	£	£	£	£
Income							
Charitable activities	3	127,738	687,414	815,152	91,364	90,113	181,477
Interest received	4	425	-	425	440	-	440
Total income		128,163	687,414	815,577	91,804	90,113	181,917
Expenditure:	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
Total expenditure		166,631	562,523	729,154	54,950	179,950	234,900
Net income and net movement in funds for the year		(38,468)	124,891	86,423	36,854	(89,837)	(52,983)
Reconciliation of funds							
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
Total funds carried forward		£ 188,539	£ 134,891	£ 323,430	£ 227,007	£ 10,000	£ 237,007

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 £
Restricted Funds				
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
Total Restricted Funds	10,000	687,414	(562,523)	134,891
Unrestricted funds:				
General funds	227,007	128,163	(166,631)	188,539
Total funds	237,007	815,577	(729,154)	323,430

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 £
Restricted Funds				
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)	-
Total Restricted Funds	99,837	90,113	(179,950)	10,000
Unrestricted funds:				
General funds	189,096	91,804	(54,950)	225,950
Adjustment to bring fixed assets in to fund balance	-	-	-	1,057
Total funds	288,933	181,917	(234,900)	237,007

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.