

learning for life

give an education, change a life



www.learningforlifeuk.org

REGISTERED CHARITY 1105277



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The Trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).



Welcome to Learning for Life

Learning for Life enables South Asia's most marginalised populations to gain access to education, health and employment - the necessary human rights that form the first, essential step in overcoming poverty.

We work in Bangladesh, Nepal and India, and have long-established links with Pakistan and Afghanistan. We work with local partners to provide catch-up education for working children who have never been to school or have dropped out.

We provide training for teachers, vocational training and reproductive health services for women, and capacity-building and rights awareness for communities.

We conduct research, analysis, evaluation and dissemination with all our projects and enhance our partners' capacities to do the same both nationally and internationally.

We aim to be transparent, accountable and innovative. Our track record of establishing stable, sustainable projects that continue to make a permanent difference, gives us great pride.

We are committed to supporting teachers and their pupils: on streets, in refugee camps, slums or in remote villages. As an organisation in an ever-changing political world, through our learning from the field, we are constantly evolving.

Message From Our Chair

I write this last message as the proud Chair of Learning for Life which, despite challenges, continues to meet the needs of our beneficiaries and change lives.

Like most small charities, we have faced funding challenges and this year COVID-19 has placed further strains on an already difficult funding scenario. However, working with likeminded organisations and working through our partners, we have ensured that **our work continues to have a significant impact on the lives of children living in poverty** and in marginalised communities across South Asia.

This year we have **expanded our fleet of Floating Schools in Bangladesh** and continued to support and **facilitate our education centres in rural Nepal**. Through the rapid response and generosity of supporters and donors we helped communities meet the challenges of the pandemic by distributing food and hygiene packages, providing ongoing support and guidance and facilitating remote learning where possible. Through education and vocational training, beneficiaries have been enabled to aspire and do more.

The dedication and hard work of our donors, fellow trustees, staff and volunteers has ensured that the organisation continues its valuable work and **I would like to take this opportunity to thank them all for their support.**

It has been a privilege to have been Chair of Learning for Life, I have had the opportunity to visit projects and partners and taken part in fundraising events such as the 'Santa Run' and enjoy fundraising dinners with the support of celebrity chefs, such as Cyrus Todiwala. In my last note as chair, I would urge all our supporters to continue to raise funds for this wonderful organisation as I pass on the baton to my successor, Susan Simmonds.

Helping one child may not change the whole world but it could change the world for that one child.

With thanks, Minaxi Desai

Our Story

Learning for Life has had an incredible journey since it began in 1994. The initial idea, developed by Charlotte Bannister-Parker and Sophia Swire, was to help develop girls' education in India and Pakistan. Over twenty-five years on, we have expanded our vision and commitment, working with street and working children, as well as impoverished communities across South Asia.

Our Vision

Learning for Life's vision is of a world where everyone has access to education, health, civil liberties, and safe, sustainable employment

Our philosophy

Give an education, change a life.

Our Mission

Learning for Life's mission is to overcome poverty by providing South Asia's poor and oppressed with education and opportunity, as well as to raise awareness of development issues and challenge stereotypes in the UK.



Principles of Work

- Learning for Life works with community-based partners to design and implement innovative and sustainable solutions.
- Learning for Life supports its partners by providing them with funding, capacity-building skills and advocacy.
- Learning for Life educates children and trains teachers in a manner that is realistic and relevant to their lives.
- Learning for Life works within the framework of the Convention of the Rights of the Child and is part of the global campaign for Education for All.

Working With Partners

LfL's role is not just as a donor or a grants maker; we are active participants in projects. As well as writing grants and helping partners to acquire funding, LfL is jointly responsible for developing, establishing, maintaining, monitoring and evaluating project activities.

Partners are responsible for on-the-ground project implementation and conducting monitoring and evaluation activities. It is not LfL's policy to work with religious organisations unless they show evidence of being interfaith or secular in their work and the communities they serve.



Our Achievements This Year

We established two new Floating Schools in Bangladesh, bringing our total to four, providing education for 120 children.



We continued to support our partners in Nepal to educate children from rural, impoverished communities.



We visited our projects to provide capacity building and training to partners and hear directly from our beneficiaries.



We improved our program management, accountability and systems



We provided food and hygiene parcels to 800 families affected by the COVID-19 lockdown in Bangladesh



We listened to our Beneficiaries, met with parents and local community leaders.

We empowered 120 adolescent girls in Bangladesh through our SONGLAP programme of rights awareness and life skills



Our Next Steps

STRATEGIC OBJECTIVES FOR 2020/21

Respond quickly and effectively to the impact of COVID-19 on the needs of the communities we support.

Consolidate a clear set of priorities about the countries and regions where we work and projects we deliver.

Build on our expertise to further develop our range of educational programmes across South Asian Area of Regional Cooperation (SAARC) countries, where we identify that we can make an impact.

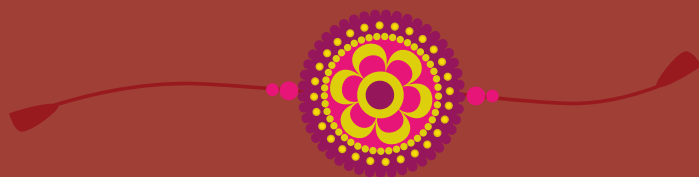
Develop new relationships with potential partners in SAARC countries in line with our project selection and delivery criteria.

Continue to design projects around our rights-based education model and funder's criteria.

Continue to develop our theory of change model, which targets the root causes of poverty and provides community-based education.



OUR PROJECTS



FLOATING EDUCATION AND HEALTH CARE, KISHOREGANJ, BANGLADESH

in partnership with People's Oriented Programme Implementation (POPI), supported by Speak First

The school enrolment rate of children across the river basin area of Kishoreganj in Bangladesh is 37% and the literacy rate of the adult population is a staggeringly low 16%. During the monsoon and post-monsoon seasons, more than 90% of children and youths living in this area do not have access to any form of education as the surrounding area floods and villages are forced onto tiny islands cut off by 30-40 feet of water. In addition to the poor education provisions, ill health, malnutrition and social exploitation form part of their daily lives. Children and youths are forced to work, often in very dangerous environments.



As a response Learning for Life and partner POPI began work on an innovative solution. We constructed and facilitated two double decker boats that could operate as a school and a healthcare clinic. The "Floating Schools" travel from village to village during the monsoon season when villages are completely cut off from mainland services and conduct lessons for children who otherwise would not be able to attend school. In the evenings, the boat is used as resource centre for communities and delivers health and social awareness presentations and shows.

FLOATING SCHOOLS, KISHOREGANJ, BANGLADESH

in partnership with POPI, Supported by Pan Asian Women's Association (PAWA), SPEAK FIRST, EKTA Foundation, ERSF Foundation and individual donors



Following on from the success of our two large Floating Schools LfL has since identified pockets of the river basin areas that are so isolated during the flood season that, due to their large size, even our existing floating schools cannot reach. We have therefore recently established four smaller floating schools aboard single decker boats that we have found can reach these isolated communities. These boats named PAWA, Sophie, Willow and Freyja enable desperately poor children to be able to attend school throughout the year, an opportunity that would simply not be available to them otherwise.



As a result of this project 120 desperately poor children (aged 7-14) and 120 adolescent girls (aged 15-18) now have access to quality education and will be able to sit government accredited exams, which will enable them to go on to secondary school or seek safe employment. All beneficiaries of this project are members of extremely poor communities or representatives of those communities in the project's target area.

In each Floating School children (aged 6-11) attend lessons every morning and adolescent girls attend an accredited programme on life skills development, rights and income generation in the afternoons.

The four 'floating schools' also act as resource centres and focal points for the community, empowering the entire population through social awareness education and health and hygiene information.



EARTHQUAKE RECONSTRUCTION, MAKWANPUR, NEPAL

in partnership with Community Support Association of Nepal (COSAN), Supported by Various donors

On 25th April 2015, a devastating 7.6 magnitude earthquake hit Nepal. Nearly 9,000 people lost their lives and around 22,000 people were injured in fourteen Districts. The social, economic and psychological effects on the population were severe.



In Makwanpur District, where Learning for Life works with local partner COSAN, 12 out of 19 of our Supplementary Education Centres (SECs), which were providing catch-up education for children who had either dropped out of school or never attended, were totally destroyed. Many lives were lost and homes and livelihoods destroyed. We provided victims of the earthquake with tents and plastic tarpaulin for temporary shelter, along with food packages and hygiene kits. We also helped to rebuild and re-establish the schools that were lost or damaged.

GUERNSEY SEC - MAKWANPUR, NEPAL

in partnership with Community Support Association of Nepal (COSAN). Supported by the Guernsey Overseas Aid Committee.

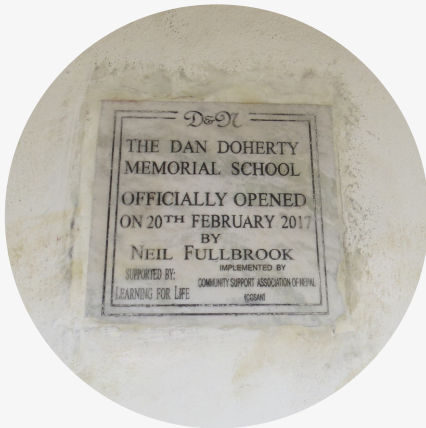
In May 2017 the Guernsey Overseas Aid Committee agreed to provide funds for the construction of one new Supplementary Education Centre to replace one of the ones that had been destroyed.



The new earthquake-resistant school building includes two classrooms, a library, a community hall and toilet facilities (male, female and disabled). The library is also a community resource centre, with educational materials that raise awareness on rights, health and hygiene. The hall is used for community events, training sessions and as an emergency shelter when necessary. The project has employed local construction workers that have adopted earthquake-resistant technologies, and the entire community has received education on disaster preparation at an organised event. Now that the SEC has been rebuilt it will continue to serve as an education and community resource centre for many years to come. Based on our previous experience we estimate that each year around 70% of the students will go on to enrol in mainstream school, allowing new children to attend the SEC and extending the reach of this project.

DAN DOHERTY MEMORIAL SCHOOL - MAKWANPUR, NEPAL

in partnership with Community Support Association of Nepal (COSAN),
Supported by the friends and family of Daniel Doherty and the Marr
Munning Foundation.



It was with immense sadness that we said goodbye to our wonderful friend and brilliant Trustee, Dan Doherty, on 16th March 2016. There is no doubt that Dan's legacy will be incredibly long-lasting, and we have recognised this by building a school in Nepal in his memory.

It therefore, seemed appropriate to raise funds, in partnership with Dan's husband, Neil Fullbrook, to reconstruct one of the school's lost in the 2105 earthquake in Dan's memory.





The school has now been completed and was officially opened and inaugurated by Neil on February 20th 2017. The school educates vulnerable children from marginalised communities who have either dropped out of school or never attended, so they can catch up on the education they have missed and become re-integrated into the mainstream education system.

The school provides catch-up education for thirty children, and is also a space for local secondary students to study after school. Beyond this, the building is a facility for the whole community, including a library with educational resources raising awareness on health, hygiene and rights, while there is also a hall that is used for events, meetings and training sessions, and as an emergency shelter if necessary.

INCREASING HOUSEHOLD INCOMES FOR 1,658 HOUSEHOLDS, NUWAKOT, NEPAL.

in partnership with the Rural Self-Reliance Development Centre (RSDC) supported by UKAid.

The poverty rate in Nepal has reduced significantly over the past decade; however, 2.7 million people (24% of the population) still live in abject poverty. Extreme poverty is unevenly distributed and high concentrations exist in rural areas. In our specific target area 21% of the population live on less than \$1 a day.

A key cause of this disparity is that 80% of the population earn their livelihoods through fragile subsistence farming and the rural agricultural sector is rapidly deteriorating, with the worst effects felt by subsistence farmers with limited land and low incomes, which make up the majority of our target group.



This project aimed to increase the income of 1,658 impoverished households in rural Nuwakot, Nepal, by increasing agricultural productivity, supporting micro-enterprise development and improving access to local markets. This was achieved through training & skills development, the formation of Income Generation Groups and cooperatives, facilitating access to credit and developing strong leadership. In support of these aims the project included a social awareness component to reduce discrimination. This project lead to a significant increase in household income in the project area.

OPEN SCHOOL, KOLKATA, INDIA

in partnership with Tomorrow's Foundation (TF), Supported by the Genesis Foundation

Despite the Indian Government outlawing child labour, unfortunately it is still a common practice. The city of Kolkata, where this project worked, has a particularly high rate of child labour, with over 500,000 working children compared to 425,000 in full time education.

Our project enabled 240 working children to access education by utilising existing facilities to provide education for children outside of mainstream hours, thus enabling them to continue to provide for their families whilst simultaneously offering them the opportunity to get an education, obtain recognised qualifications and ultimately gain long-term, safe employment. Alongside providing education, we worked to change the level of awareness and attitudes of all stakeholders including employers and parents towards child labour law, child protection and the benefits of the release of children from hazardous workplaces.



CHILD LABOUR ELIMINATION, BHAIRAB & COX'S BAZAAR, BANGLADESH

in partnership with People's Oriented Programme Implementation (POPI), supported by Comic Relief

At the start of this project over 3,200 children were working long hours in Bhairab's cottage shoe factories. Children, who also slept there, frequently suffered from injuries, and glue inhalation. In Cox's Bazar over 6,500 children were working in fish-drying plants, where they suffered severe injuries and illnesses as a result of handling sharp tools, raw fish, chemicals and pesticides. Children in both areas sadly suffered abuse at the hands of employers.



LfL and local partner, POPI, in conjunction with Comic Relief, established a project which created an enabling environment for children, parents/guardians, employers, duty bearers and other key stakeholders including government, to support the release and reintegration of targeted child labourers and gain commitment of all groups not to engage in hazardous child labour in future. Families were incentivised to send children to school. Children received individually-assessed support, from a menu including educational support, health support, recreational activities and vocational training. All 6-14 years old children in the project area were prevented from engaging in hazardous labour by educating them on the dangers involved.

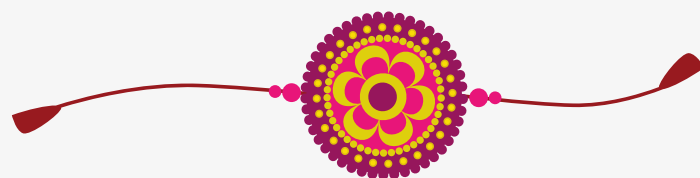
SUSTAINABLE EMPOWERMENT OF EXCLUDED WOMEN IN RURAL NEPAL

in partnership with Community Support Association of Nepal (COSAN), supported by DFID

This project aimed to address the political disenfranchisement of excluded communities, particularly women, in rural Nepal and the subsequent insufficient standards of education and healthcare that they receive. These aims were achieved through education on rights and entitlements and improving excluded communities' capacity to engage in the local decision-making process, through the formation and training of Community Action Groups. In order to engage the community with the project, and address the immediate lack of adequate health care and education provision, the project provided supplementary education to children who were not enrolled in mainstream school and antenatal and postnatal services for pregnant women, as well as vocational training for adolescents. As well as the formation of these community groups, the project delivered training and capacity building to the target beneficiaries and other stakeholders. This ensured that the target population were in a position to directly engage with local decision makers and advocate collectively to ensure that their rights and entitlements were protected. The results of this was an increase in the female representation in local government to the national target of 33%; an increase in the reporting and prosecution of domestic violence, reduction in incidences of domestic violence, and an increase in the access to and quality of education for socially excluded communities, in particular girls and women.



GOVERNANCE & MANAGEMENT



REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04662849 (England and Wales)

Registered Charity number

1105277

Registered Office

24 Bedford Row London
WC1R 4TQ

Trustees

Ms M Desai - H R Consultant
Ms S Engineer - Personnel Consultant
P Tengra - Accountant
S Qureshi - Trustee
C Hough - Barrister
S A E Simmonds - Charity Consultant

Company secretary

Ms M Desai

Independent examiner

Shammir Shah Chamberlains UK LLP Chartered Accountants

Contact

info@learningforlifeuk.org



Founders

Both founders, Charlotte Bannister-Parker and Sophia Swire, after 10 years of work, have ceased their active involvement in running the organisation but remain supporters and friends.

Trustees' induction and training

The Trustees who served the charitable company during the year are shown on page 3. New trustees are selected through an open and competitive process, consisting of an initial application followed by an interview. Once invited to join the board Trustees are provided with an induction pack consisting of the governing documents, annual reports and financial statements together with the policies and procedures of the charitable company. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertakings of their role.

Staffing

Programme Manager is Rebecca Paling.

Finance Officer is Jonathan Calvo. Chair of Trustees, Minaxi Desai, provides pro bono management support.

Trustee, Susan Simmonds, provides pro-bono advisory support.

Treasurer, Perosha Tengra, provide pro-bono governance support.

Volunteers

LfL has a core group of active volunteers who support all activities. Their on-going contribution is fundamental to LfL's success.

The Charity is run by its Trustees who meet bi-monthly to determine the strategy of the Charity, to discuss operational and financial matters and to formulate policy. The Programme Manager attends all Trustee meetings. The Trustees delegate responsibility for delivering day to day management primarily to the Programme Manager, who is responsible for individual supervision of our partners, staff and volunteers. Trustees are also responsible for ensuring that the team continue to develop their skills and working practices in line with good practice

Related Party Transactions.

None of the directors had any material interest at any time during the period in any contracts of significance in relation to the business of the company except those stated in note 20 to the financial statements.



Public Benefit

The object of the Charity is the prevention or relief of poverty in South Asia through the provision and facilitation of education, training, healthcare projects and community support, designed to enable individuals (children and women) and communities to generate a sustainable income, exercise their rights and be self-sufficient.

Our primary aims and objectives and subsequent activities allow us to directly meet the following criteria for public benefit as defined by the Charity Commission guidance:-

- The prevention or relief of poverty;•
- The advancement of education;•
- The advancement of health and the saving of lives
-

Our related activities also address the further public benefit criteria as defined by the Charity Commission:

The advancement of human rights, conflict resolution or reconciliation or the promotion of religious or racial harmony or equality and diversity

The advancement of environmental protection or improvement

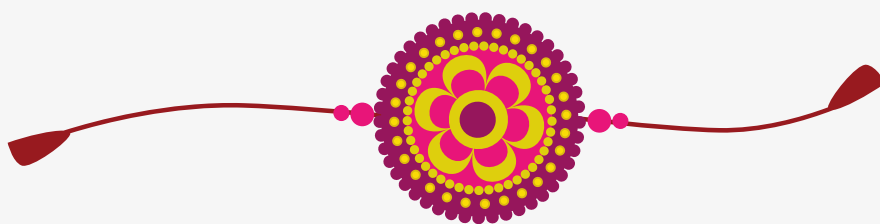
The relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantage

We aim to help the poorest and most marginalised members of society and no person is excluded on grounds of race, religion, gender, sexuality, disability or social position. Any private benefit to individuals from our work is incidental to our main objective.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.



Financial Report 2019-20



Our Financials

2019-20

Income
Total = £58,726

Fundraising Events
16.3%

Donations
30%

Grants
53.6%

Raising Funds
3.6%



Charitable Activities
96.4%

Expenditure
Total = £59,746



FINANCIAL REVIEW

2019/20 saw our unrestricted reserves increase from last year, which demonstrates that, despite the challenging funding environment, the organisation is in an improving position.

We have sufficient funding to sustain our ongoing projects and Trustees are continuing to review our situation on an ongoing basis.

We also have in place a comprehensive risk register which is regularly reviewed by the trustees. This serves as a management tool for managing risks rather than eliminating them.

The end of this financial year saw the start of the COVID-19 lockdown, which affected several fundraising events including the London Marathon and our Gala Dinner. However, the furlough scheme and the generosity of our donors and supporters has meant that we expect that the organisation will remain in a steady position going forward into 2020/21.



RESERVES POLICY

Reserves are held in order that the charity operates effectively.

The reserves policy is reviewed on a regular basis and adjusted as risk perceptions and other factors change.

When reviewing and monitoring the reserves policy the trustees ensure that they identify when the reserves are drawn on so that they understand the reasons and can consider the corrective actions, if any, that needs to be taken.

We are content that our current reserves policy will cover 3 months operational expenditure.



Risk Analysis

The Trustees recognise that there are risks to which the Charity is exposed. The Trustees keep all major risks to the organisation under regular review and this is seen as integral to the achievement of our strategic goals. The trustees are satisfied that we have a formal review in place and consider new and emerging risks and through their day to day activities the staff are encouraged and guided to ensure the risk management processes are effectively implemented. Systems have been established to mitigate known risks, including financial controls, employment procedures, agreements with partners and volunteer training. The Trustees keep proper accounting records and take reasonable steps for the prevention and detection of fraud and other irregularities. Health and safety, equal opportunities and quality standards are prioritised. Records and archives are securely stored and electronic data carefully protected.

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

INDEPENDENT EXAMINER'S REPORT

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2020.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act'). Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Responsibilities of trustees

As explained more fully in the Statement of Trustees Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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

Shammir Shah
Chamberlains UK LLP Chartered Accountants
173 Cleveland Street
Fitzrovia
London W1T 6QR

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Learning for Life UK Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to
- presume that the charitable company will continue in business.

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware;
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by
order of the board of trustees on 24/03/21 and signed on its behalf by:

Ms M Desai -
Chair of Trustees

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2020 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees on 24/03/2021 and were signed on its behalf by:

.....
Ms M Desai -Trustee

.....
P Tengra -Trustee

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2020

	Notes	Unrestricted fund £	Restricted funds £	2020 Total funds £	2019 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	17,596	-	17,596	15,453
Charitable activities	6				
Restricted - Grants		-	31,482	31,482	45,249
Other trading activities	4	9,549	-	9,549	21,514
Investment income	5	<u>99</u>	<u>-</u>	<u>99</u>	<u>46</u>
Total		27,244	31,482	58,726	82,262
EXPENDITURE ON					
Raising funds	7	2,196	-	2,196	2,601
Charitable activities	8				
Unrestricted		18,353	-	18,353	22,144
Restricted - Grants		<u>-</u>	<u>39,197</u>	<u>39,197</u>	<u>61,276</u>
Total		20,549	39,197	59,746	86,021
NET INCOME/(EXPENDITURE)		6,695	(7,715)	(1,020)	(3,759)
RECONCILIATION OF FUNDS					
Total funds brought forward		4,651	63,205	67,856	71,615
TOTAL FUNDS CARRIED FORWARD		11,346	55,490	66,836	67,856
CURRENT ASSETS					
Debtors	14	1,980	-	1,980	13,888
Cash at bank		<u>12,066</u>	<u>55,490</u>	<u>67,556</u>	<u>64,084</u>
		14,046	55,490	69,536	77,972

The notes form part of these financial statement

BALANCE SHEET 31st MARCH 2020

	Notes	Unrestricted fund £	Restricted funds £	2020 Total funds £	2019 Total funds £
CREDITORS					
Amounts falling due within one year	15	(2,700)	-	(2,700)	(10,116)
NET CURRENT ASSETS		<u>11,346</u>	<u>55,490</u>	<u>66,836</u>	<u>67,856</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>11,346</u>	<u>55,490</u>	<u>66,836</u>	<u>67,856</u>
NET ASSETS		<u>11,346</u>	<u>55,490</u>	<u>66,836</u>	<u>67,856</u>
FUNDS	16				
Unrestricted funds				11,346	4,651
Restricted funds				<u>55,490</u>	<u>63,205</u>
TOTAL FUNDS				<u>66,836</u>	<u>67,856</u>

1. STATUS

Learning for Life UK Limited is a charitable company limited by guarantee and not having a share capital. In the event of the company being wound up, the liability of each member is limited to £1. At 31st March 2020 there were 8 members (2019: 8 members).

2. ACCOUNTING POLICIES

ACCOUNTING BASIS

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

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

FINANCIAL REPORTING STANDARD 102 - REDUCED DISCLOSURE EXEMPTIONS

The charitable company has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

GOING CONCERN

The trustees believe that due to the availability of reserves, there are no material uncertainties about the charity's ability to continue for at least the next 12 months from the date of this report. In particular, the Trustees have considered the potential implications of the Coronavirus (COVID-19) pandemic and are confident that the charity will be able to remain operational throughout the pandemic.

FRS102 RESTATEMENT

The financial statements for the year ended 31 March 2016 are the first accounts of the charity prepared in accordance with FRS102; the date of transition was 1 April 2014. The Reconciliation of Funds statement provides an explanation of how transition to FRS 102 has affected the reported financial position.

INCOME

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is more likely than not that the income will be received and the amount can be measured reliably.

EXPENDITURE

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

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

TANGIBLE FIXED ASSETS

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	- 25% on reducing balance
Computer equipment	- 25% on reducing balance

TAXATION

The company is a registered charity and as such is entitled to the exemption from tax to the extent that the income falls within section 505 ICTA 1988 and section 256 CGTA and is applied for charitable purposes only.

FUND ACCOUNTING

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity.

Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

INTEREST RECEIVABLE AND INVESTMENT INCOME

Interest is credited to the Statement of Financial Activities when it is receivable.

3. DONATIONS AND LEGACIES			
		2020	2019
Donations		10,128	11,481
Gift Aid		7,468	3,972
		<u> </u>	<u> </u>
		17,596	15,453
4. OTHER TRADING ACTIVITIES			
Fundraising events		<u>9,549</u>	<u>21,514</u>
5. INVESTMENT INCOME			
Deposit account interest		<u>99</u>	<u>46</u>
6. INCOME FROM CHARITABLE ACTIVITIES			
Grants		<u>31,482</u>	<u>45,249</u>
Grants received, included in the above, are as follows:			
		-	-
Speak First Foundation			8,332
Pan Asian Women's Association		3,746	2,043
EKTA		-	8,000
Guersey OAC		-	9,374
Other grants		<u>27,736</u>	<u>17,500-</u>
		<u>3,746</u>	<u>45,249</u>
7. RAISING FUNDS			
Fundraising and publicity		2,196	2,601
8. CHARITABLE ACTIVITIES COSTS			
	Direct costs	Grant funding of activities (See note 9)	Totals
Unrestricted	18,353	-	18,353
Restricted - Grants	<u>3,855</u>	<u>35,342</u>	<u>39,197</u>
	<u>22,208</u>	<u>35,342</u>	<u>57,550</u>
9. GRANTS PAYABLE			
		2020	2019
Restricted - Grants		<u>35,342</u>	<u>60,826</u>
The total grants paid to institutions during the year was as follows:			
Community Support Association of Nepal		8,245	7,488
Floating School		27,097	22,104
RSDC DfID Nepal		<u>-</u>	<u>31,245</u>
		35,342	60,826

10. TRUSTEES' REMUNERATION AND BENEFITS

Donations made to the charitable company during the year by trustees were Nil (2019: £50)

Trustees' expenses paid for the year ended 31 March 2020 were Nil (2019: £530.88)

11. STAFF COSTS

	2020	2019
Wages & Salaries	17,955	17,020
Social Security costs	-	-
	=====	=====
	17,955	17,020
	=====	=====

No employee was paid more than £60,000 during the year.

Average number of full-time equivalent employees	1	1
	==	==

Average monthly number of staff employed during the year	1	1
	==	==

Trustees Remuneration

The Trustees were not remunerated for their services

Key Management

Three trustees and one member of staff are considered to have key management roles.

The member of staff was not remunerated in the year to 31 March 2020 (2019: Nil)

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

INCOME AND ENDOWMENTS FROM	Unrestricted	Restricted	Total Fund
Donations and legacies	15,453	-	15,453
Charitable activities			
Restricted - Grants	-	45,249	45,249
Other trading activities	15,427	6,087	21,514
Investment income	46	-	46
	=====	=====	=====
Total	30,926	51,336	82,262
	=====	=====	=====
EXPENDITURE ON			
Raising funds	2,601	-	2,601
Charitable activities			
Unrestricted	22,144	-	22,144
Restricted - Grants	-	61,276	61,276
	=====	=====	=====
Total	24,745	61,276	86,021
	=====	=====	=====
NET INCOME/(EXPENDITURE)	6,181	(9,940)	(3,759)
	=====	=====	=====
Transfers between funds	329	(329)	-
	=====	=====	=====
Net movement in funds	6,510	(10,269)	(3,759)
	=====	=====	=====
RECONCILIATION OF FUNDS			
Total funds brought forward	(1,859)	73,474	71,615
	=====	=====	=====
TOTAL FUNDS CARRIED FORWARD	4,651	63,205	67,856
	=====	=====	=====

13. TANGIBLE FIXED ASSETS			
	Fixtures and fittings	Computer equipment	Totals
COST			
At 1 April 2018 and 31 March 2019	1,613	7,208	8,821
DEPRECIATION			
At 1 April 2018 and 31 March 2019	1,613	7,208	8,821
NET BOOK VALUE			
At 31 March 2019	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2018	-	-	-
14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
		2020	2019
Other debtors		-	11,908
Prepayments		<u>1,980</u>	<u>1,980</u>
		<u>1,980</u>	<u>13,888</u>
15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
		2020	2019
Social security and other taxes		-	41
Pension		-	102
Other creditors		-	6000
Net wages control account		-	1,273
Accruals and deferred income		<u>2,700</u>	<u>2,700</u>
		<u>2,700</u>	<u>10,116</u>
16. MOVEMENT IN FUNDS			
	At 1.4.19	Net movement in funds	At 31.3.20
Unrestricted funds			
General fund	4,651	6,695	11,346
Restricted funds			
Floating School	23,322	(15,137)	8,185
Dan Doherty Memorial School	19,453	(5,129)	14,324
Guernsey Sec	2,930	(3,956)	(1,026)
Sophie Floating School	<u>17,500</u>	<u>16,507</u>	<u>34,007</u>
	<u>63,205</u>	<u>(7,715)</u>	<u>55,490</u>
TOTAL FUNDS	<u>67,856</u>	<u>(1,020)</u>	<u>66,836</u>

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

	Incoming resources	Resources expended	Movement in funds
Unrestricted funds			
General fund	27,244	(20,549)	6,695
Restricted funds			
Floating School		(15,137)	(15,137)
Dan Doherty Memorial School		(5,129)	(5,129)
Guernsey Sec		(3,956)	(3,956)
Sophie/Freyja/Willow Floating Schools	<u>31,482</u>	<u>(14,975)</u>	<u>16,507</u>
	<u>31,482</u>	<u>(39,197)</u>	<u>(7,715)</u>

TOTAL FUNDS	<u>58,726</u>	<u>(59,746)</u>	<u>(1,020)</u>
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	At 1.4.17	Net movement in funds	Transfers between funds	At 31.3.18
Unrestricted Funds				
General fund	(1,859)	6,181	329	4,651
Restricted Funds				
Open School Kolkata	1,929	(1,600)	(329)	-
RSDC DfiD Nepal	22,852	(22,852)	-	-
Floating School	25,144	(1,822)	-	23,322
Dan Doherty Memorial School	20,642	(1,189)	-	19,453
Guernsey Sec	2,907	23	-	2,930
Sophie/Freyja/Willow Floating Schools		<u>17,500</u>	<u>-</u>	<u>17,500</u>
	<u>73,474</u>	<u>(9,940)</u>	<u>(329)</u>	<u>63,205</u>

TOTAL FUNDS	<u>71,615</u>	<u>(3,759)</u>	<u>-</u>	<u>67,856</u>
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Comparative net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
Unrestricted funds			
General fund	30,926	(24,745)	6,181
Restricted funds			
Open School Kolkata	-	(1,600)	(1,600)
RSDC DfiD Nepal	-	(22,852)	(22,852)
Floating School	24,749	(26,571)	(1,822)
Dan Doherty Memorial School	6,087	(7,276)	(1,189)
Guernsey Sec	3,000	(2,977)	23
Sophie/Freyja/Willow Floating Schools	<u>17,500</u>	<u>-</u>	<u>17,500</u>
	<u>51,336</u>	<u>(61,276)</u>	<u>(9,940)</u>
TOTAL FUNDS	<u>82,262</u>	<u>(86,021)</u>	<u>(3,759)</u>

	At 1.4.18	Net movement in funds	Transfers between funds	At 31.3.20
Unrestricted funds				
General fund	(1,859)	12,876	329	11,346
Restricted funds				
Open School Kolkata	1,929	(1,600)	(329)	-
RSDC DfiD Nepal	22,852	(22,852)	-	-
Floating School	25,144	(16,959)	-	8,185
Dan Doherty Memorial School	20,642	(6,318)	-	14,324
Guernsey Sec	2,907	(3,933)	-	(1,026)
Sophie/Freyja/Willow Floating Schools	<u>-</u>	<u>34,007</u>	<u>-</u>	<u>34,007</u>
	<u>73,474</u>	<u>(17,655)</u>	<u>(329)</u>	<u>55,490</u>
TOTAL FUNDS	<u>71,615</u>	<u>(4,779)</u>	<u>-</u>	<u>66,386</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	58,170	(45,294)	12,876
Restricted funds			
Open School Kolkata	-	(1,600)	(1,600)
RSDC DfID Nepal	-	(22,852)	(22,852)
Floating School	24,749	(41,708)	(16,959)
Dan Doherty Memorial School	6,087	(12,405)	(6,318)
Guernsey Sec	3,000	(6,933)	(3,933)
Sophie/Freyja/Willow Floating Schools	48,982	(14,975)	34,007
	<u>82,818</u>	<u>(100,473)</u>	<u>(17,655)</u>
TOTAL FUNDS	<u>140,988</u>	<u>(145,767)</u>	<u>(4,779)</u>

Open School Kolkata

Provision of catch-up education for child labourers in Kolkata, India

Floating School

Provision of education aboard a specially designed boat for children in the flood prone 'haor' regions of Bangladesh, who are cut off from the mainland during the monsoon season.

Dan Doherty Memorial School

A school founded in memory of our late Trustee, Dan Doherty, which provides education for children in rural Nepal

Guernsey SEC

A school and community centre for a rural community in Nepal

Sophie/Freyja/Willow Floating Schools

Provision of education aboard three specially designed boats for children in the flood prone 'haor' regions of Bangladesh, who are cut off from the mainland during the monsoon season

RSDC DfID Nepal

Improving the livelihoods on 1,648 households in rural Nepal

17. EMPLOYEE BENEFIT OBLIGATIONS

The company operates a defined contribution scheme for its staff under 'auto enrollment'. The contribution for the year charged to the profit and loss account amounted to £332.

18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2020.

19. RELATED PARTY TRANSACTIONS

Mehta & Tengra, a firm in which P Tengra (Trustee) is a partner provides accounting and payroll services at no cost.

In the absence of a chief executive, Minaxi Desai (Trustee) offers her services pro bono

20. INDEPENDENT EXAMINERS FEES

The independent examiners fee provided in the financial statements is £735 (2019 £27)

A Big Thank You To All Our Donors & Supporters



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Learning for Life
24 Bedford Row
London
WC1X 4TQ

www.learningforlifeuk.org
info@learningforlifeuk.org

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