



FOR LIFE TRUST
(A Company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

**FOR YEAR ENDED
30 APRIL 2019**

Registered charity number: 1143950
Registered company number: 07607850
CONTENTS

Reference and administrative details of the charity, its trustees and advisers	3
Trustees' report	4 - 9
Statement of financial activities	10
Balance sheet	11
Notes to the financial statements	12 - 17
Independent examiner's report	18

REFERENCE AND ADMINISTRATION DETAILS

Charity Number: 1143950

Company Number: 07607850

Registered Office: Langdale House
11 Marshalsea Road
London
SE1 1EN

Trustees: Mrs Susannah Doyle (Chair)
Mrs Lydia George
Mr Henry George
Ms Olubukola Fashade
Ms Justine Clifford
Professor Robert George (resigned 24th September)

Managing Director: Mr Andrew Cooper

Accountant: Mrs Leanne Malde

Independent Examiner: Mr Michael Lowe

Bankers: Cooperative Bank
P.O. Box 250
Delf House
Southway
Skelmersdale
WN8 6WT

TRUSTEES' REPORT FOR THE YEAR ENDED 30 APRIL 2019

The Trustees present their annual report together with the financial statements of For Life Trust for the period from 1 May 2018 to 30 April 2019. The Trustees confirm that the Annual Report and financial statements of the company comply with the current statutory requirements, the requirements of the company's Articles of Association and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Structure, Governance and Management

- GOVERNING DOCUMENT

The company is constituted under Articles of Association dated 10th April 2011. For Life Trust ('For Life') incorporated from the original charity For Life (Registered Charity Number 1104291) on 1st February 2012. The Official Transfer document was signed 28th January 2012 and came into effect after close of business on 31st January 2012 when all monies, IP rights and policies were transferred across from the unincorporated Charity Number 1104291.

- APPOINTMENT OF DIRECTORS

The Directors of the company are also charity Trustees for the purposes of charity law. Under the Articles of Association, the minimum number of trustees is five and the maximum is seven. The Board of Trustees decide about the appointment of new trustees.

- POLICIES FOR THE INDUCTION AND TRAINING OF NEW TRUSTEES

Prospective trustees are interviewed by a group from the Board of Trustees and briefed about the work we do. Following their appointment, they are encouraged (if they haven't already) to visit the projects in Thailand to gain personal experience of the work we are doing and issues we engage with. New Trustees are encouraged to read the Charity Commission guide 'the Essential Trustee.'

- ORGANISATIONAL STRUCTURE

The Board of Trustees meet four times a year and are responsible for the strategic direction and policy of the trust. At present the Board has five members, including two of the founding Trustees and three others from a variety of professional background relevant to our work. The Managing Director also attends all Trustee Board Meetings, but has no voting rights.

The day to day management of the Charity is delegated to the Managing Director.

- RELATIONSHIPS WITH RELATED PARTIES

For Life has no contractual relationships with related parties. The Trust has a close working relationship with our partner charity, CCD, in Thailand.

Mrs Charis Todd, who was employed part-time at For Life until November 2018, is the daughter of Professor Robert George, one of the Trustees. The Trustees have received the necessary authorisation from the Charity Commission for this appointment.

- RISK MANAGEMENT

For Life uses a Risk Register to actively monitor and manage its risks. The Risk Register is regularly reviewed and updated by the Trustees. The main risks to the Trust are a shortfall in funding and an allegation of inappropriate behaviour by a volunteer.

To mitigate the risk of a shortfall in funding, the Trustees regularly monitor the Trust's financial situation, oversee a programme of applications to grant making trusts and have a Reserves Policy in place.

Volunteers are interviewed and trained, with references requested, before they go to the projects in Thailand. A Safeguarding Policy is in place.

Objectives and Activities

- AIMS AND OBJECTIVES

For Life's objectives, as set out in its Articles of Association are to promote and protect the physical and mental health of disabled and abandoned children and their carers and families in Asia through the provision of financial assistance, support, education and practical advice; and to advance the education of the general public in areas relating to disabled and abandoned children in Asia.

For Life achieves its mission by partnering with the Christian Care Foundation for Children with Disabilities (CCD) - a Thai registered NGO established in 1997. CCD's projects include a purpose-built residential home (Rainbow House), day-care centres within Government-run institutions, and community-based rehabilitation projects (CBR). CCD is also working with young adults to develop vocational training, financial independence and full integration into society.

For Life's main areas of activity are:

1. To provide financial aid for the disabled and abandoned children in Thailand by raising funds for CCD.
2. To raise awareness for the plight of disabled children in Thailand and to educate the general public in the UK about disability in Thailand, and disability rights.
3. To screen and train volunteers to go to work with the children in Thailand.

- PUBLIC BENEFIT

The Trustees have paid due regard to the Charity Commissions guidance on public benefit in determining For Life's activities; detail of this activity is provided below.

Activities in 2018/19

- FUNDRAISING FOR OUR PARTNER CHARITY CCD

Through our grant making activity we aim to support and strengthen CCD as they deliver services to disabled children in Thailand. This year has seen an increase in our income of just over 20%. The money transferred to Thailand this year was £57,000 through two separate grants; this was an increase of around 50% on what we transferred last year. It is important to note that £31,000 of the grants made was a restricted donation For Life received for CCD to purchase a new minibus. For both transfers made, a detailed breakdown of the restricted giving was sent to the Executive Director, Wasan Saenwian, so that the money was spent on the restricted items in accordance with the Charity Commission regulations. An annual report is produced by CCD each year showing their audited expenditure figures. The Managing Director made two trips to CCD this year ensuring accountability between For Life and CCD as to how the money is spent.

CCD's significant achievements and highlights over the last year were:

- Five teenage boys have found employment.
- One boy has moved home to live with his family. He had been with CCD for 15 years.
- Two young men have moved out of the Independent Living Homes to live on their own.
- One teenage girl has found employment
- Further development of the senior leadership structure
- Recruitment of more physiotherapists

Our continued priority this last year has been to increase our regular givers. This regular income, in particular the standing orders, enable For Life and CCD to work strategically and focus on sustainability. Total standing orders are £947 lower than the previous year as a result of some individuals stopping their regular donation. Regular giving continues to come from people who volunteered in Thailand, adopted children, or friends and family of volunteers.

Sponsored challenges are another key way that our supporters raise money. We use platforms including Virgin Money and Just Giving to do this. There has been a steady flow of people who have worked hard by completing personal challenges, e.g. a marathon, to raise money for the work. We acknowledge that it is not just the hard work on the day of the challenge, there is the training and the fundraising too – we are very grateful to all those who have supported us in this way.

Our Alternative Christmas Gift List performed similarly to last year; we are very grateful to all those who contributed to the total of nearly £2,000 that was raised. This helps to maintain a strong relationship with our supporters and it enables them to feel personally connected to the work as they provide a very personal gift.

We were delighted to host the Directors of CCD, Wasan and Chariya Saenwian, in the UK for a three week fundraising trip in March 2019. We arranged their schedule and ensured that all went smoothly whilst they were here. The trip was an opportunity for Wasan and Chariya to refresh relationships, but also to connect with new people and churches.

We spent two weeks at the New Wine Christian conference in July 2018. We were able to connect with lots of new people who were interested in volunteering or being donors.

- VOLUNTEER RECRUITMENT AND TRAINING

For Life continues to screen and train volunteers from the UK and Europe on behalf of CCD, to ensure that they are suitable for working with children and vulnerable adults, but also to prepare them for living and working within the CCD context and Thai culture. In the case of very short term visitors (less than two weeks) who are accompanied by a former volunteer or visiting a current volunteer, For Life carry out a DBS check, but CCD provide basic training on arrival instead of For Life. For Life continues to monitor and assess this on a case-by-case basis, in discussion and consultation with the CCD Volunteer Coordinator.

Henry George has continued in the role of CCD Volunteer Coordinator with support from Tarn Saithong. There continues to be clear communication between CCD and For Life regarding volunteers. Volunteers have really benefitted from the pastoral support Henry and Tarn have provided. The constructive feedback to For Life from Tarn and Henry regarding individual volunteers and teams has been invaluable in developing our recruitment and training, as we seek to send out a high calibre of volunteers who will be an asset to CCD.

Volunteers are usually placed in Pakkred at the CCD day care centres or alongside CCD staff in the government wards, working Monday-Friday from 8am-4pm. Volunteers assist CCD staff in providing care and delivering activities, or sometimes taking the lead in activities they themselves have prepared in consultation with CCD staff. Volunteers usually focus on working at one day care centre in order to build relationship and continuity, but sometimes adopt a weekly timetable across more than one day care centre in order to widen their impact, but this is done on a case-by-case basis depending on whether a volunteer has specific strengths or skills (such as physiotherapy), in consultation with the CCD Volunteer Coordinator.

This year, For Life has screened and trained sixteen volunteers on behalf of CCD. This included a team of sixth-formers from Q3 Academy and long term volunteers.

The volunteer screening service is provided free of charge to volunteers and For Life pay the cost of Disclosure and Barring Service (DBS) checks. Volunteers cover their own costs for all travel arrangements to and from interviews and training, as well as all costs associated with their actual volunteering placement in Thailand.

Charis Todd, our Volunteer Coordinator, left For Life at the end of November 2018. We are so grateful for her faithful service to For Life and wish her all the very best. Elizabeth Boyle continued to volunteer as the For Life Volunteer Coordinator until January 2019, after which Andrew Cooper's role as Managing Director was extended to include daily responsibility for volunteers.

Financial Review

- GOING CONCERN

The Trustees have made appropriate enquiries and have a reasonable expectation that the company had adequate resources to continue operational existence for the foreseeable future. The Trustees continue to adopt the going concern basis in preparing the financial statements.

- RESERVES POLICY

The Trustees' policy is to maintain reserves sufficient to cover three months' operational expenditure and to meet contractual obligations, e.g. redundancy costs, in the event of having to close the business.

- RESULTS FOR THE YEAR

Incoming resources in 2018-19 amounted to £102,360 and resources expended were £109,410. The deficit of £7,049 was taken from reserves, making total reserves of £11,966. Trustees agreed during this financial year to reduce the reserves policy from six months to three months.

Plans for future periods

For Life's future plans for fundraising are:

- Develop and relaunch our Christmas Appeal (currently an Alternative Gift List).
- Research and apply to grant making trusts to secure funding for specific projects at CCD and, where possible, general funds for the work of CCD.
- Establish a community fundraising programme, with a particular focus on sponsored events.

CCD's significant plans for next year are to:

- Develop staff development programme
- Continue implementation of Strategic Plan
 - o SWOT analysis of all projects
 - o Implement Child Care Standard for all projects
- Develop the new building - Vocational Training Centre – get planning permission and fundraise.

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees (who are also the directors of For Life Trust for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the group and of the incoming resources and application of resources, including the income and expenditure, of the charitable group for that period. In preparing the 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 judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and the group and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees, on 28 February 2020 and signed on their behalf by:



Susannah Doyle, Chair

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 APRIL 2019**

	Note	Unrestricted funds 2019 £	Restricted funds 2019 £	Total funds 2019 £	Total funds 2018 £
INCOME FROM:					
Donations and legacies	2	59,320	43,014	102,334	81,736
Investments	4	25	0	25	6
TOTAL INCOME		59,345	43,014	102,359	81,742
EXPENDITURE ON:					
Raising funds	5	25,461	0	25,461	47,299
Charitable activities	5	40,935	43,014	83,949	31,297
TOTAL EXPENDITURE		66,396	43,014	109,410	78,596
NET INCOME / (EXPENDITURE BEFORE OTHER RECOGNISED GAINS AND LOSSES					
		-7,050	-0	-7,050	3,146
NET MOVEMENT IN FUNDS		-7,050	-0	-7,050	3,146
RECONCILIATION OF FUNDS:					
Total funds brought forward		19,393	-377	19,016	15,871
TOTAL FUNDS CARRIED FORWARD		12,343	-377	11,966	19,016

The notes on pages 11 to 16 form part of these financial statements.

**BALANCE SHEET
AS AT 30 APRIL 2019**

	Note	Unrestricted funds 2019 £	Restricted funds 2019 £	Total funds 2019 £	Total funds 2018 £
CURRENT ASSETS					
Debtors	9	1,462	0	1,462	2,688
Cash at bank and in hand	11	33,393	0	33,393	34,983
TOTAL CURRENT ASSETS		34,855	0	34,855	37,671
CREDITORS: amounts falling due within one year					
	10	22,888	0	22,888	18,654
NET CURRENT ASSETS		11,967	0	11,967	19,016
NET ASSETS		11,967	0	11,967	19,016
FUNDS OF THE CHARITY					
Restricted funds		0	(377)	(377)	(376)
Unrestricted funds		12,343	0	12,343	19,393
TOTAL FUNDS		12,343	(377)	11,966	19,016

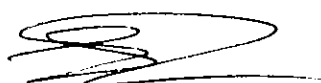
The company's financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The financial statements were approved and authorised for issue by the trustees on

28/02/2020 and signed of their behalf, by:



Susannah Doyle, Chair

The notes on pages 11 to 16 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2019

1. ACCOUNTING POLICIES

1.1 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) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

For Life Trust meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 Company status

The company is limited by guarantee. The members of the company are the trustees. In the event of the company being wound up, the liability in respect of the guarantee is £1 per member of the company.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund.

1.4 Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities and Governance costs are costs incurred on the company's educational operations, including support costs and costs relating to the governance of the company apportioned to charitable activities.

1.6 Pensions

The company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

1.7 Debtors

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

1.8 Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.9 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.

1.10 Financial instruments

The company 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. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted funds 2019 £	Restricted funds 2019 £	Total funds 2019 £	Total funds 2018 £
DONATIONS AND LEGACIES				
Donations and gifts	49,528	41,313	90,841	69,823
Gift Aid	7,001	0	7,001	8,472
TOTAL DONATIONS AND LEGACIES	56,529	41,313	97,842	78,294

3. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted funds 2019 £	Restricted funds 2019 £	Total funds 2019 £	Total funds 2018 £
CHARITABLE ACTIVITIES				
Catalogue	119	1,701	1,820	1,928
Other Promotional	2,672	0	2,672	1,514
TOTAL CHARITABLE ACTIVITIES	2,791	1,701	4,492	3,442

4. INVESTMENT INCOME

	Unrestricted funds 2019 £	Restricted funds 2019 £	Total funds 2019 £	Total funds 2018 £
INVESTMENT INCOME				
Bank interest received	25	0	25	6
TOTAL INVESTMENT INCOME	25	0	25	6

5. EXPENDITURE ON RAISING FUNDS

	Unrestricted funds 2019 £	Restricted funds 2019 £	Total funds 2019 £	Total funds 2018 £
RAISING FUNDS				
Support Costs	5,177	0	5,177	9,200
Staff Costs	18,316	0	18,316	33,988
Fundraising	1,913	0	1,913	4,024
Other	54	0	54	87
TOTAL EXPENDITURE ON RAISING FUNDS	25,460	0	25,460	47,299

6. EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted funds 2019 £	Restricted funds 2019 £	Total funds 2019 £	Total funds 2018 £
CHARITABLE ACTIVITIES				
Direct project funding	13,677	43,014	56,691	28,837
Volunteer screening & training	446	0	446	316
Advocacy	4,938	0	4,938	0
Governance	1,680	0	1,680	1,108
Staff Costs	15,134	0	15,134	0
Support Costs	3,671	0	3,671	0
International transfer fees	308	0	308	163
Other	1,080	0	1,080	873
TOTAL EXPENDITURE ON CHARITABLE ACTIVITIES	40,934	43,014	83,948	31,297

During the year, no Trustees received any remuneration (2018 - £NIL).

During the year, no Trustees received any benefits in kind (2018 - £NIL).

During the year, travel expenses of £111 were paid to one trustee (2018 - £211).

7. STAFF COSTS

	Total funds 2019 £	<i>Total funds 2018 £</i>
STAFF COSTS		
Salaries and wages	24,847	26,706
Social security & tax costs	6,965	5,724
Pension costs	1,638	1,430
UK Travel	0	127
TOTAL STAFF COSTS	33,450	<i>33,988</i>

The average numbers of persons employed by the company during the year was as follows:

2019 No.	<i>2018 No.</i>
2	<i>2</i>

No employee received remuneration amounting to more than £60,000 in either year.

8. DEBTORS

	Total funds 2019 £	<i>Total funds 2018 £</i>
DEBTORS		
Trade debtors	1,200	1,200
Prepayments and accrued income	262	1,488
TOTAL DEBTORS	1,462	<i>2,688</i>

9. CREDITORS: Amounts falling due within one year

	Total funds 2019 £	<i>Total funds 2018 £</i>
CREDITORS: Amounts falling due within one year		
Trade creditors	22,888	16,887
Accruals and deferred income	0	1,767
TOTAL CREDITORS	22,888	<i>18,654</i>

10. CASH AT BANK AND IN HAND

	Total funds 2019 £	<i>Total funds 2018 £</i>
CASH AT BANK AND IN HAND		
Cash at bank and in hand	33,393	<i>34,983</i>
TOTAL CASH AT BANK AND IN HAND	33,393	<i>34,983</i>

11. PENSION COMMITMENTS

The company operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents the contributions payable by the company that have been paid in the year amounting to £1,638 (2018 - £1,430).

**INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 30 APRIL 2019**

REPORT TO THE TRUSTEES OF FOR LIFE TRUST, CHARITY NUMBER 1143950

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30 April 2019, which are set out on pages 9 to 16.

Responsibilities and basis of report

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

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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.

Signed:

Date:

Michael Lowe ACA
Associate – Institute of Chartered Accountants in England and Wales (ICAEW)
Registration number 1909113

13 Hoffmans Road
London
E17 6ZE
UK



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Activities in 2018/19

- FUNDRAISING FOR OUR PARTNER CHARITY CCD

Through our grant making activity we aim to support and strengthen CCD as they deliver services to disabled children in Thailand. This year has seen an increase in our income of just over 20%. The money transferred to Thailand this year was £57,000 through two separate grants; this was an increase of around 50% on what we transferred last year. It is important to note that £31,000 of the grants made was a restricted donation For Life received for CCD to purchase a new minibus. For both transfers made, a detailed breakdown of the restricted giving was sent to the Executive Director, Wasan Saenwian, so that the money was spent on the restricted items in accordance with the Charity Commission regulations. An annual report is produced by CCD each year showing their audited expenditure figures. The Managing Director made two trips to CCD this year ensuring accountability between For Life and CCD as to how the money is spent.

CCD's significant achievements and highlights over the last year were:

- Five teenage boys have found employment.
- One boy has moved home to live with his family. He had been with CCD for 15 years.
- Two young men have moved out of the Independent Living Homes to live on their own.
- One teenage girl has found employment
- Further development of the senior leadership structure
- Recruitment of more physiotherapists

Our continued priority this last year has been to increase our regular givers. This regular income, in particular the standing orders, enable For Life and CCD to work strategically and focus on sustainability. Total standing orders are £947 lower than the previous year as a result of some individuals stopping their regular donation. Regular giving continues to come from people who volunteered in Thailand, adopted children, or friends and family of volunteers.

Sponsored challenges are another key way that our supporters raise money. We use platforms including Virgin Money and Just Giving to do this. There has been a steady flow of people who have worked hard by completing personal challenges, e.g. a marathon, to raise money for the work. We acknowledge that it is not just the hard work on the day of the challenge, there is the training and the fundraising too – we are very grateful to all those who have supported us in this way.

Our Alternative Christmas Gift List performed similarly to last year; we are very grateful to all those who contributed to the total of nearly £2,000 that was raised. This helps to maintain a strong relationship with our supporters and it enables them to feel personally connected to the work as they provide a very personal gift.

We were delighted to host the Directors of CCD, Wasan and Chariya Saenwian, in the UK for a three week fundraising trip in March 2019. We arranged their schedule and ensured that all went smoothly whilst they were here. The trip was an opportunity for Wasan and Chariya to refresh relationships, but also to connect with new people and churches.

We spent two weeks at the New Wine Christian conference in July 2018. We were able to connect with lots of new people who were interested in volunteering or being donors.

- VOLUNTEER RECRUITMENT AND TRAINING

For Life continues to screen and train volunteers from the UK and Europe on behalf of CCD, to ensure that they are suitable for working with children and vulnerable adults, but also to prepare them for living and working within the CCD context and Thai culture. In the case of very short term visitors (less than two weeks) who are accompanied by a former volunteer or visiting a current volunteer, For Life carry out a DBS check, but CCD provide basic training on arrival instead of For Life. For Life continues to monitor and assess this on a case-by-case basis, in discussion and consultation with the CCD Volunteer Coordinator.

Henry George has continued in the role of CCD Volunteer Coordinator with support from Tarn Saithong. There continues to be clear communication between CCD and For Life regarding volunteers. Volunteers have really benefitted from the pastoral support Henry and Tarn have provided. The constructive feedback to For Life from Tarn and Henry regarding individual volunteers and teams has been invaluable in developing our recruitment and training, as we seek to send out a high calibre of volunteers who will be an asset to CCD.

Volunteers are usually placed in Pakkred at the CCD day care centres or alongside CCD staff in the government wards, working Monday-Friday from 8am-4pm. Volunteers assist CCD staff in providing care and delivering activities, or sometimes taking the lead in activities they themselves have prepared in consultation with CCD staff. Volunteers usually focus on working at one day care centre in order to build relationship and continuity, but sometimes adopt a weekly timetable across more than one day care centre in order to widen their impact, but this is done on a case-by-case basis depending on whether a volunteer has specific strengths or skills (such as physiotherapy), in consultation with the CCD Volunteer Coordinator.

This year, For Life has screened and trained sixteen volunteers on behalf of CCD. This included a team of sixth-formers from Q3 Academy and long term volunteers.

The volunteer screening service is provided free of charge to volunteers and For Life pay the cost of Disclosure and Barring Service (DBS) checks. Volunteers cover their own costs for all travel arrangements to and from interviews and training, as well as all costs associated with their actual volunteering placement in Thailand.

Charis Todd, our Volunteer Coordinator, left For Life at the end of November 2018. We are so grateful for her faithful service to For Life and wish her all the very best. Elizabeth Boyle continued to volunteer as the For Life Volunteer Coordinator until January 2019, after which Andrew Cooper's role as Managing Director was extended to include daily responsibility for volunteers.

Financial Review

- GOING CONCERN

The Trustees have made appropriate enquiries and have a reasonable expectation that the company had adequate resources to continue operational existence for the foreseeable future. The Trustees continue to adopt the going concern basis in preparing the financial statements.

- RESERVES POLICY

The Trustees' policy is to maintain reserves sufficient to cover three months' operational expenditure and to meet contractual obligations, e.g. redundancy costs, in the event of having to close the business.

- RESULTS FOR THE YEAR

Incoming resources in 2018-19 amounted to £102,360 and resources expended were £109,410. The deficit of £7,049 was taken from reserves, making total reserves of £11,966. Trustees agreed during this financial year to reduce the reserves policy from six months to three months.

Plans for future periods

For Life's future plans for fundraising are:

- Develop and relaunch our Christmas Appeal (currently an Alternative Gift List).
- Research and apply to grant making trusts to secure funding for specific projects at CCD and, where possible, general funds for the work of CCD.
- Establish a community fundraising programme, with a particular focus on sponsored events.

CCD's significant plans for next year are to:

- Develop staff development programme
- Continue implementation of Strategic Plan
 - o SWOT analysis of all projects
 - o Implement Child Care Standard for all projects
- Develop the new building - Vocational Training Centre – get planning permission and fundraise.

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees (who are also the directors of For Life Trust for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the group and of the incoming resources and application of resources, including the income and expenditure, of the charitable group for that period. In preparing the 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 judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and the group and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees, on 28 February 2020 and signed on their behalf by:



Susannah Doyle, Chair

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 APRIL 2019**

	Note	Unrestricted funds 2019 £	Restricted funds 2019 £	Total funds 2019 £	Total funds 2018 £
INCOME FROM:					
Donations and legacies	2	59,320	43,014	102,334	81,736
Investments	4	25	0	25	6
TOTAL INCOME		59,345	43,014	102,359	81,742
EXPENDITURE ON:					
Raising funds	5	25,461	0	25,461	47,299
Charitable activities	5	40,935	43,014	83,949	31,297
TOTAL EXPENDITURE		66,396	43,014	109,410	78,596
NET INCOME / (EXPENDITURE BEFORE OTHER RECOGNISED GAINS AND LOSSES					
		-7,050	-0	-7,050	3,146
NET MOVEMENT IN FUNDS		-7,050	-0	-7,050	3,146
RECONCILIATION OF FUNDS:					
Total funds brought forward		19,393	-377	19,016	15,871
TOTAL FUNDS CARRIED FORWARD		12,343	-377	11,966	19,016

The notes on pages 11 to 16 form part of these financial statements.

**BALANCE SHEET
AS AT 30 APRIL 2019**

	Note	Unrestricted funds 2019 £	Restricted funds 2019 £	Total funds 2019 £	Total funds 2018 £
CURRENT ASSETS					
Debtors	9	1,462	0	1,462	2,688
Cash at bank and in hand	11	33,393	0	33,393	34,983
TOTAL CURRENT ASSETS		34,855	0	34,855	37,671
CREDITORS: amounts falling due within one year					
	10	22,888	0	22,888	18,654
NET CURRENT ASSETS		11,967	0	11,967	19,016
NET ASSETS		11,967	0	11,967	19,016
FUNDS OF THE CHARITY					
Restricted funds		0	(377)	(377)	(376)
Unrestricted funds		12,343	0	12,343	19,393
TOTAL FUNDS		12,343	(377)	11,966	19,016

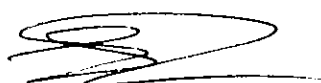
The company's financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The financial statements were approved and authorised for issue by the trustees on

28/02/2020 and signed of their behalf, by:



Susannah Doyle, Chair

The notes on pages 11 to 16 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2019

1. ACCOUNTING POLICIES

1.1 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) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

For Life Trust meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 Company status

The company is limited by guarantee. The members of the company are the trustees. In the event of the company being wound up, the liability in respect of the guarantee is £1 per member of the company.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund.

1.4 Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities and Governance costs are costs incurred on the company's educational operations, including support costs and costs relating to the governance of the company apportioned to charitable activities.

1.6 Pensions

The company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

1.7 Debtors

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

1.8 Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.9 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.

1.10 Financial instruments

The company 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. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted funds 2019	Restricted funds 2019	Total funds 2019	Total funds 2018
	£	£	£	£
DONATIONS AND LEGACIES				
Donations and gifts	49,528	41,313	90,841	69,823
Gift Aid	7,001	0	7,001	8,472
TOTAL DONATIONS AND LEGACIES	56,529	41,313	97,842	78,294

3. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted funds 2019	Restricted funds 2019	Total funds 2019	Total funds 2018
	£	£	£	£
CHARITABLE ACTIVITIES				
Catalogue	119	1,701	1,820	1,928
Other Promotional	2,672	0	2,672	1,514
TOTAL CHARITABLE ACTIVITIES	2,791	1,701	4,492	3,442

4. INVESTMENT INCOME

	Unrestricted funds 2019 £	Restricted funds 2019 £	Total funds 2019 £	Total funds 2018 £
INVESTMENT INCOME				
Bank interest received	25	0	25	6
TOTAL INVESTMENT INCOME	25	0	25	6

5. EXPENDITURE ON RAISING FUNDS

	Unrestricted funds 2019 £	Restricted funds 2019 £	Total funds 2019 £	Total funds 2018 £
RAISING FUNDS				
Support Costs	5,177	0	5,177	9,200
Staff Costs	18,316	0	18,316	33,988
Fundraising	1,913	0	1,913	4,024
Other	54	0	54	87
TOTAL EXPENDITURE ON RAISING FUNDS	25,460	0	25,460	47,299

6. EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted funds 2019 £	Restricted funds 2019 £	Total funds 2019 £	Total funds 2018 £
CHARITABLE ACTIVITIES				
Direct project funding	13,677	43,014	56,691	28,837
Volunteer screening & training	446	0	446	316
Advocacy	4,938	0	4,938	0
Governance	1,680	0	1,680	1,108
Staff Costs	15,134	0	15,134	0
Support Costs	3,671	0	3,671	0
International transfer fees	308	0	308	163
Other	1,080	0	1,080	873
TOTAL EXPENDITURE ON CHARITABLE ACTIVITIES	40,934	43,014	83,948	31,297

During the year, no Trustees received any remuneration (2018 - £NIL).

During the year, no Trustees received any benefits in kind (2018 - £NIL).

During the year, travel expenses of £111 were paid to one trustee (2018 - £211).

7. STAFF COSTS

	Total funds 2019 £	Total funds 2018 £
STAFF COSTS		
Salaries and wages	24,847	26,706
Social security & tax costs	6,965	5,724
Pension costs	1,638	1,430
UK Travel	0	127
TOTAL STAFF COSTS	33,450	33,988

The average numbers of persons employed by the company during the year was as follows:

2019 No.	2018 No.
2	2

No employee received remuneration amounting to more than £60,000 in either year.

8. DEBTORS

	Total funds 2019 £	Total funds 2018 £
DEBTORS		
Trade debtors	1,200	1,200
Prepayments and accrued income	262	1,488
TOTAL DEBTORS	1,462	2,688

9. CREDITORS: Amounts falling due within one year

	Total funds 2019 £	Total funds 2018 £
CREDITORS: Amounts falling due within one year		
Trade creditors	22,888	16,887
Accruals and deferred income	0	1,767
TOTAL CREDITORS	22,888	18,654

10. CASH AT BANK AND IN HAND

	Total funds 2019 £	<i>Total funds 2018 £</i>
CASH AT BANK AND IN HAND		
Cash at bank and in hand	33,393	<i>34,983</i>
TOTAL CASH AT BANK AND IN HAND	33,393	<i>34,983</i>

11. PENSION COMMITMENTS

The company operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents the contributions payable by the company that have been paid in the year amounting to £1,638 (2018 - £1,430).

**INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 30 APRIL 2019**

REPORT TO THE TRUSTEES OF FOR LIFE TRUST, CHARITY NUMBER 1143950

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30 April 2019, which are set out on pages 9 to 16.

Responsibilities and basis of report

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

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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.

Signed:

Date:

Michael Lowe ACA
Associate – Institute of Chartered Accountants in England and Wales (ICAEW)
Registration number 1909113

13 Hoffmans Road
London
E17 6ZE
UK



Section A

Independent Examiner's Report

Report to the trustees/
members of

For Life Trust

On accounts for the year
ended

30 April 2019

Charity no
(if any)

1143950

Set out on pages

10-17

(remember to include the page numbers of additional sheets)

Responsibilities and
basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30/04/2019

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

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

Independent
examiner's statement

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

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

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

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

Signed:

Date:

27/02/2020

Name:

Michael Lowe

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

Associate Chartered Accountant - ICAEW

Address:

Flat 10, 13 Hoffmans Road, E17 6ZE

Section B**Disclosure**

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

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

Not applicable