



## **FOR LIFE TRUST**

*(A Charitable Company Limited by Guarantee)*

### **TRUSTEES' REPORT AND FINANCIAL STATEMENTS**

**FOR YEAR ENDED  
30 APRIL 2020**

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**For Life Trust is a Charitable Company Limited by Guarantee.**  
Registered Company Number: 07607850

**Registered with the Charity Commission for England & Wales.**  
Registered Charity Number: 1143950

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## REFERENCE AND ADMINISTRATION DETAILS

Charity Number:	1143950
Company Number:	07607850
Registered Office:	Stanley Halls 12 South Norwood Hill London SE25 6AB
Trustees:	Mrs Susannah Doyle (Chair) Mrs Lydia George Mr Henry George Ms Olubukola Marcinkowski (nee. Fashade) Ms Justine Clifford
Managing Director:	Ms Charlotte Drury (commenced employment 03/12/2019) Mr Andrew Cooper (ceased employment 12/12/2019)
Accountant:	Mrs Leanne Malde
Independent Examiner:	Mr Michael Lowe
Bankers:	The Co-operative Bank P.O. Box 250 Delf House Southway Skelmersdale WN8 6WT
Insurance Provider:	Aviva Insurance Limited
Policy Number:	008201/09/19

## **TRUSTEES' REPORT**

### **FOR THE YEAR ENDED 30 APRIL 2020**

The Trustees present their annual report together with the financial statements of For Life Trust for the period from 1 May 2019 to 30 April 2020. 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**

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### **- GOVERNING DOCUMENT**

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

### **- APPOINTMENT OF DIRECTORS/TRUSTEES**

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 on 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. Trustees are appointed subject to a satisfactory DBS (background) check and receipt of satisfactory references. 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 the 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 backgrounds relevant to our work and/or to the running of a charitable company.

The Managing Director attends all Trustee Board Meetings, but has no voting rights.

The day-to-day management of the Charity is the responsibility of the Managing Director.

## **- RELATIONSHIPS WITH RELATED PARTIES**

For Life has no contractual relationships with related parties. The Trust has a close working relationship with a partner charity, CCD, in Thailand. An MOU outlining the roles and responsibilities of each party is in place and is due to be reviewed in 2021.

## **- 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, an allegation of improper fundraising methods (i.e. in violation of data protection laws), and an allegation of inappropriate behaviour by a volunteer representing For Life.

To mitigate the risk of a shortfall in funding, the Trustees regularly monitor the Trust's financial situation, oversee a fundraising strategy, implemented by the Managing Director and have a Reserves Policy in place.

Volunteers, staff and Trustees are screened, interviewed and trained, with references obtained, before they go to the projects in Thailand. A compulsory DBS (background) check is carried out on all Volunteers, Trustees or staff who will come into contact with children and/or vulnerable adults during their work with or representing For Life. 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.

Furthermore, a Safeguarding Policy is in place to protect minors and vulnerable adults with whom For Life staff, Trustees and volunteers have contact.

For Life is registered with the Fundraising Regulator and are compliant with regulations and guidelines set out by the Regulator, the Charity Commission and the Institute of Fundraising.

For Life follows up-to-date guidelines on data use and data protection and are GDPR compliant.

## **- 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.

## **OBJECTIVES AND ACTIVITIES**

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### **- AIMS OF THE CHARITY**

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
- to advance the education of the general public in areas relating to disability, care systems, family welfare and rights of children in Asia.
- This is achieved through the provision of financial assistance, support, education and practical advice in Asia, as well as through advocacy campaigns in the UK.

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) to prevent the unnecessary institutionalisation of disabled children. CCD is also working with young adults to develop vocational training, financial independence and full integration into society.

For Life's core activities are:

**1. FUNDRAISING:**

*To provide financial aid for disabled and abandoned children in Thailand by raising funds from UK individuals, groups, companies and charitable trusts.*

**2. ADVOCACY:**

*To raise awareness for the issues facing disabled children in Thailand and to educate the general public in the UK about disability in Thailand, deinstitutionalisation, and disability rights.*

**3. VOLUNTEER MANAGEMENT**

*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, and to prepare them for living and working within the CCD context and Thai culture.*

For Life's support currently reaches 4 provinces in Thailand: Nonthaburi, Pathum Thani, Chai Nat and Uthathani.

## **ACTIVITIES IN 2019/2020**

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**- ACHIEVEMENTS IN THAILAND**

During this year For Life supported CCD's work with 400 children in Thailand. Some highlights of this year include:

- Reached 89 children living in institutional care under the Thai government. 13 of these were new to the project.
- Of these 89 children there was significant progress in speaking & communication (31); walking & mobility (29); dressing independently (39); reading and writing (2); social interaction (30).
- 53 children are enrolled in full time Early Education and Daycare programmes run by CCD.
- 8 children live in specialist residential care.
- Another 8 children moved from residential care into independent living.
- 2 children moved back to their families and were rehabilitated.
- 2 children moved into mainstream schooling.
- 8 young adults continue Vocational Training Placements.

- CCD's preventative work (preventing the institutionalisation of disabled children) reached 233 families in 4 provinces: Nonthaburi (55); Chai Nat (73); Pathum Thani (87) Uthaithani (18).
- 5 children in communities were fitted for new wheelchairs.
- 112 children with disabilities and learning difficulties were supported at mainstream schools.
- 30 elderly caregivers received physiotherapy training.
- 3 children in the community were helped to register as disabled and receive government benefits.
- 25 families in Nonthaburi receive regular dry food and household goods packages.

#### - **FUNDRAISING**

Through our grant making activity we aim to support and strengthen CCD as they deliver services for disabled children in Thailand. This year has seen a 28% decrease in our income from last year. This was due to a large restricted gift given in the previous financial year (unbudgeted), as well as the COVID-19 pandemic, which impacted the year's final 2 months of fundraising activity (March & April 2020).

For Life's core funding still comes from Standing Orders and Regular Givers. There were also income streams from fundraisers – particularly former volunteers to CCD.

The Revive festival in August 2019 was a good opportunity for advocacy but the fundraising opportunities were minimal.

Direct grants to Thailand this year totalled £22,000, made through two disbursements (October 2019 & April 2020). For both transfers made, a detailed breakdown of any restricted giving was sent to the Executive Director, Wasan Saenwian, so that funds were allocated/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 of For Life made one trip to CCD this year, ensuring accountability between For Life and CCD as to how the money is spent. A second scheduled trip was postponed due to COVID-19 and will be rescheduled once travel to Thailand can resume.

#### - **ADVOCACY**

In March 2020, For Life underwent a rebrand with the aim of creating a more fitting brand style and to modernise the look and feel of the organisation. A small investment of £500 was made to a designer who successfully developed a refreshing new look for the organisation. It was felt by the that investment in a new brand would be good for brand credibility, donor/supporter acquisition and advocacy opportunities.

To accompany the new brand, a new and contemporary website was developed (built in-house to keep costs at a minimum). The new website is much more user friendly, is easy to navigate, has increased capacity and functionality and acts as an informative platform to highlight issues addressed by the charity. The website also features a Blog, to be used as a platform for advocacy – bringing attention to timely and topical stories relating to the charity's aims, objectives and service users.

## **- VOLUNTEER MANAGEMENT**

There continues to be a demand for For Life's management of European volunteers visiting Thailand, especially the screening, training and ongoing mentoring provided. There is clear communication between CCD and For Life regarding the roles and responsibilities of each organisation in the management of volunteers.

This year, For Life has screened and trained 20 volunteers on behalf of CCD. This included two long-term volunteers from Germany with professional skills in music and art therapy; 1 psychology student; a team of 15 students and carers from France; and one qualified teacher and one trained carer, who completed training but due to the COVID-19 pandemic have postponed their placements until 2021.

The overall number of volunteers to Thailand is lower than usual due to travel restrictions around the COVID-19 pandemic (which first emerged in Thailand in February 2020), meaning volunteers had to postpone plans and active volunteer recruitment came to a halt in January 2020.

As there is a greater global awareness of the ethical implications of volunteering abroad (especially with children and vulnerable adults) For Life commits to running an ethical volunteering programme, assuring the best interests of both volunteer and beneficiary/host organisation. There is scope to review our volunteering programme, to ensure that the programme is as ethical and effective as possible.

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.

## **- CHANGE IN MANAGEMENT**

In September 2019, Andrew Cooper resigned from the post of Managing Director. He left the organisation in December 2019. After a recruitment process, the Trustees appointed Miss Charlie Drury as the new Managing Director. Miss Drury has a long affiliation with the organisation, having volunteered with CCD and For Life in 2011 and then being For Life's first employee in 2012. Miss Drury has professional fundraising skills and experience, as well as the drive and motivation to create new partnerships and grow the charity. The trustees are delighted with her appointment and progress up to year end dated 30<sup>th</sup> April 2020.

## **- OFFICE MOVE**

In March 2020, For Life moved to an office in South Norwood, which was better suited to the needs of the charity (based inside a community hub) and cheaper than our former London Bridge office. This came just in time before the lockdown in March 2020.

As a result of the move, the charity's overheads have been reduced by around £2,784 per annum.

## **- COVID-19 RESPONSE**

In March 2020, the UK announced a national lockdown to control the spread of Coronavirus. A Job Retention (furlough) scheme was announced by the Treasury to support those unable to work during the national lockdown. An extraordinary meeting of the Trustees took place on 01 April 2020. It was



decided that For Life's Managing Director would be placed on temporary furlough (starting immediately), due to an inability to fulfil the role because of childcare issues.

Bruce Embleton from Faith in Finance, who process For Life's payroll, advised that this would be possible and enrolled For Life in the furlough scheme. Mr Embleton was able to apply, as a third party, for the furlough payments to be paid to For Life by HMRC.

## **FINANCIAL OVERSIGHT**

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### **- GOING CONCERN**

The Trustees have made appropriate enquiries and have a reasonable expectation that the charity has 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.

At an extraordinary Trustees meeting held on 01 April 2020 to discuss the emerging Covid-19 pandemic, the Trustees agreed to loosen the reserves policy to cover 2 months' operational costs, to allow for additional emergency funds to be sent to Thailand during a time of financial difficulty.

### **- RESULTS FOR THE YEAR (tbc once Mike has signed off)**

Incoming resources in 2019-2020 amounted to £73,407 and resources expended were £76,717. The deficit of £3,310 was taken from reserves, leaving total reserves of £8,657.

## **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. The financial statements and reports demonstrate incoming resources, application of resources, income and expenditure 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, hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees, on 25<sup>th</sup> April 2021 and signed on their behalf by:

**Lydia George, Chair (e-signed)**  
**25.04.2021**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 30 APRIL 2020**

	<b>Note</b>	<b>Unrestricted funds 2020 £</b>	<b>Restricted funds 2020 £</b>	<b>Total funds 2020 £</b>	<i>Total funds 2019 £</i>
<b>INCOME FROM</b>	<b>2</b>				
Donations and legacies	2.1	<b>55,979</b>	<b>14,730</b>	<b>70,709</b>	<i>102,334</i>
Charitable activities	2.2	<b>112</b>	-	<b>112</b>	-
Investments	2.3	<b>54</b>	-	<b>54</b>	25
Other	2.4	<b>2,532</b>	-	<b>2,532</b>	-
<b>TOTAL INCOME</b>		<b>58,677</b>	<b>14,730</b>	<b>73,407</b>	<i>102,360</i>
<b>EXPENDITURE ON:</b>	<b>3 &amp; 4</b>				
Raising funds	3.1	<b>28,000</b>	-	<b>28,000</b>	<i>25,461</i>
Charitable activities	3.2	<b>28,617</b>	<b>14,230</b>	<b>42,847</b>	<i>83,949</i>
Governance	3.3	<b>5,870</b>	-	<b>5,870</b>	-
<b>TOTAL EXPENDITURE</b>		<b>62,487</b>	<b>14,230</b>	<b>76,717</b>	<i>109,410</i>
<b>NET MOVEMENT IN FUNDS</b>		<b>(3,810)</b>	<b>500</b>	<b>(3,310)</b>	<i>(7,050)</i>
<b>RECONCILIATION OF FUNDS:</b>					
Total funds brought forward		<b>12,343</b>	<b>(376)</b>	<b>11,967</b>	<i>19,016</i>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>8,533</b>	<b>124</b>	<b>8,657</b>	<i>11,967</i>

The notes on pages 11 to 16 form part of these financial statements.  
Notes on staff costs can be found at section 9.

**BALANCE SHEET  
AS AT 30 APRIL 2020**

	Note	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
<b>CURRENT ASSETS</b>					
Stocks		-	-	-	-
Debtors	5	4,675	-	4,675	1,462
Investments		-	-	-	-
Cash at bank and in hand	7	4,603	-	4,603	33,393
<b>TOTAL CURRENT ASSETS</b>		<b>9,278</b>	<b>-</b>	<b>9,278</b>	<b>34,855</b>
 <b>CREDITORS:</b> amounts falling due within one year					
	6	(621)	-	(621)	22,888
<b>NET CURRENT ASSETS</b>		<b>8,657</b>	<b>-</b>	<b>8,657</b>	<b>11,966</b>
 <b>FUNDS OF THE CHARITY</b>					
Restricted funds		-	124	124	(376)
Unrestricted funds		8,533	-	8,533	12,343
<b>TOTAL FUNDS</b>		<b>8,533</b>	<b>124</b>	<b>8,657</b>	<b>11,967</b>

The company's financial statements have been prepared in accordance with the provisions applicable to companies that are 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 25<sup>th</sup> April 2021 and signed of their behalf, by:

**Lydia George, Chair (e-signed)**  
**25.04.2021**

The notes on pages 13 to 18 form part of these financial statements.

## **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2020**

### **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 are costs incurred on the company's operations, including support costs. These costs are to fund activities which directly further the charity's aims and objectives.

## **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 2020 £	Restricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
<b>2.1 DONATIONS &amp; LEGACIES</b>				
Donations and gifts	48,239	13,380	61,619	90,841
Gift Aid	7,740	1,350	9,090	7,001
Legacies	-	-	-	-
Grants	-	-	-	-
Subscriptions/Membership	-	-	-	-
Donated goods, facilities and services	-	-	-	-
Other	-	-	-	-
<b>TOTAL DONATIONS &amp; LEGACIES</b>	<b>55,979</b>	<b>14,730</b>	<b>70,709</b>	<b>97,842</b>

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
<b>2.2 CHARITABLE ACTIVITIES</b>				
Catalogue/Sales	112	-	112	1,820
Other Promotional	-	-	-	2,672
Other	-	-	-	-
<b>TOTAL CHARITABLE ACTIVITIES</b>	<b>112</b>	<b>-</b>	<b>112</b>	<b>4,493</b>

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
<b>2.3 INVESTMENT INCOME</b>				
Bank interest received	54	-	54	25
<b>TOTAL INVESTMENT INCOME</b>	<b>54</b>	<b>-</b>	<b>54</b>	<b>25</b>

	Unrestricted funds 2020	Restricted funds 2020	Total funds 2020	Total funds 2019
	£	£	£	£
<b>2.4 OTHER INCOME</b>				
Job Retention Scheme	2,532	-	2,532	-
Other	-	-	-	-
<b>TOTAL OTHER INCOME</b>	<b>2,532</b>	<b>-</b>	<b>2,532</b>	<b>-</b>

### 3. EXPENDITURE ON RAISING FUNDS

	Unrestricted funds 2020	Restricted funds 2020	Total funds 2020	Total funds 2019
	£	£	£	£
<b>3.1 RAISING FUNDS</b>				
Support Costs	4,792	-	4,792	5,177
Staff Costs	20,643	-	20,643	18,316
Promotion/Publicity	250	-	250	-
Fundraising	2,315	-	2,315	1,913
Other	-	-	-	54
<b>TOTAL EXP. ON RAISING FUNDS</b>	<b>28,000</b>	<b>-</b>	<b>28,000</b>	<b>25,460</b>

	Unrestricted funds 2020	Restricted funds 2020	Total funds 2020	Total funds 2019
	£	£	£	£
<b>3.2 CHARITABLE ACTIVITIES</b>				
Direct project funding (Thailand)	7,726	14,230	21,956	56,692
Volunteer screening & training	233	-	233	446
Advocacy	250	-	250	4,938
Staff Costs	16,514	-	16,514	11,804
Support Costs	3,833	-	3,833	3,671
Other	61	-	61	1,080
<b>TOTAL EXP. ON CH. ACTIVITY</b>	<b>28,617</b>	<b>14,230</b>	<b>42,847</b>	<b>78,631</b>



	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
<b>3.3 GOVERNANCE COSTS</b>				
Insurance	578	-	578	638
Trustees expenses	70	-	70	128
Financial services	98	-	98	308
Staff Costs	4,129	-	4,129	3,330
Support Costs	958	-	958	-
Other	37	-	37	913
<b>TOTAL GOVERNANCE</b>	<b>5,870</b>	<b>-</b>	<b>5,870</b>	<b>5,318</b>

During the year, no Trustees received any remuneration (2019 - £NIL).

During the year, no Trustees received any benefits in kind (2019 - £NIL).

During the year, travel expenses of £23.10 were paid to one trustee (2019 - £111).

#### 4. STAFF COSTS

	Total funds 2020 £	Total funds 2019 £
<b>STAFF COSTS</b>		
Salaries and wages	28,399	24,847
Social security & tax costs	10,462	6,965
Pension costs	1,816	1,638
Payroll	608	597
<b>TOTAL STAFF COSTS</b>	<b>41,285</b>	<b>34,047</b>

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

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

2020 No.	2019 No.
1	2

## 5. DEBTORS

	<b>Total funds 2020</b>	<i>Total funds 2019</i>
	<b>£</b>	<b>£</b>
<b>DEBTORS</b>		
Trade debtors	<b>4,360</b>	1,200
Prepayments and accrued income	<b>315</b>	262
<b>TOTAL DEBTORS</b>	<b>4,675</b>	1,462

## 6. CREDITORS

	<b>Total funds 2020</b>	<i>Total funds 2019</i>
	<b>£</b>	<b>£</b>
<b>CREDITORS: Amounts falling due within one year</b>		
Trade creditors	<b>621</b>	22,888
Accruals and deferred income	<b>0</b>	0
<b>TOTAL CREDITORS</b>	<b>621</b>	22,888

## 7. CASH AT BANK AND IN HAND

	<b>Total funds 2020</b>	<i>Total funds 2019</i>
	<b>£</b>	<b>£</b>
<b>CASH AT BANK AND IN HAND</b>		
Cash at bank and in hand	<b>4,603</b>	33,393
<b>TOTAL CASH AT BANK AND IN HAND</b>	<b>4,603</b>	33,393

## 8. 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 £1,816 (2019 - £1,638).

**INDEPENDENT EXAMINER'S REPORT  
FOR THE YEAR ENDED 30 APRIL 2020**

**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 2020, which are set out on pages 11 to 18.

**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:

A handwritten signature in blue ink, consisting of a stylized 'M' followed by a horizontal line and a loop.

Date: 29 April 2021

Michael Lowe ACA

Associate – Institute of Chartered Accountants in England and Wales (ICAEW)

Registration number 1909113

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