



FOR LIFE TRUST
Charitable Company Limited by Guarantee

TRUSTEES ANNUAL REPORT

For year ended
30th April 2016

Registered charity number: 1143950
Registered company number: 07607850



FOR LIFE TRUST

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 (appointed 25th July 2015)
Mr Henry George
Ms Olubukola Fashade (appointed 18th December 2015)
Ms Justine Clifford (appointed 25th July 2015)
Professor Robert George

Managing Director: Mr Andrew Cooper

Accountant: Ms Leanne Miller

Independent Examiner: Ms Olukemi Oluyomi

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

FOR LIFE TRUST

Our Mission

For Life's mission is to bring life and lasting change to disabled children in Thailand. We bring the love of Jesus by tackling the root causes of the injustice and abandonment that they are facing.

Our Vision

For Life's long-term vision is to see disabled children flourishing in their communities and secure in their families.

Our Aims and Objectives

We are transforming the lives of over 600 disabled children, many of whom are abandoned and stigmatized because of their disabilities.

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.

Our Values

The values of selflessness, compassion, humility and servant-heartedness are at the core of the organisation.

Structure

For Life is a Charitable Company Limited by Guarantee, with 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.

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Management

The management of the charity is the responsibility of the trustees, who have delegated day-to-day powers to the Managing Director according to agreed policy.

Julia Burns stepped down as Managing Director on 31st December 2015 and Andrew Cooper started on 18th April 2016. During the interim period, Susie Doyle and the other Trustees took an active role in the day-to-day running of the charity.

Governance

The existing Board of Trustees are responsible for the appointment of new directors/trustees. Following a recruitment drive we are pleased to welcome two new board members: Ms Justine Clifford and Ms Olubukola Fashade. As planned, Lydia George (one of the founders of For Life) also joined the Board of Trustees.

REVIEW OF ACHIEVEMENTS AND PERFORMANCE

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 a drop in our income; this was expected and is a result of staff changes. We have also had increased costs in the UK as we have taken on full-time staff. This has subsequently resulted in a reduction to the amount given to CCD.

Our priority continues to be 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 lower than last year, but we expect this to begin to rise as new staff establish new relationships. As before we have found that standing orders generally come from people who volunteered in Thailand, adopted children or are 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. We are still moved by the number of supporters who are still willing to work hard to raise money for the work; they all express a very personal commitment to the children, either because they have witnessed it themselves or heard of the plight of the children through friends or family.

Our Christmas gift list continues to bring about a very positive response from our supporters and this year was the seventh edition. This is an excellent source of income, but perhaps most importantly, it also 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.

The money transferred to Thailand this year was £45,000 through two separate grants. This is a significant drop from last year, but we were able to give CCD advanced warning and explain that we expect it to rise again next year. For all of the transfers made, a detailed breakdown of the restricted

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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. Our staff made two trips to CCD this year ensuring accountability between For Life and CCD as to how the money is spent.

Case Study: Meet Boi

Boi's name has been changed to preserve his privacy as he lives in the Feung Fah government orphanage home.

Boi is an eight-year old boy with a dual diagnosis of Cerebral Palsy and Autistic Spectrum Disorder, living on a ward of the government orphanage home alongside sixty other children with similar physical and cognitive disabilities. Boi loves to be active and to explore his surroundings, he is a quick crawler and enjoys throwing objects, whether that be toys, balls, shoes or anything else he can get his hands on! The ward staff are unable to manage Boi's behaviour.

The CCD Daycare Centre is where Boi is able to find his freedom. He is allocated a one-to-one staff member to ensure he can play and explore safely. Staff take time to help Boi to develop his ability to engage in a wider range of activities. This includes using the outdoor area where Boi has found another place to be active and have fun on the sunken trampoline, whilst also discovering a calming activity in using the big basket swing. In addition to this Boi receives physiotherapy through CCD and has access to specialist equipment, such as a

standing frame to support his physical development. Boi can walk short distances with support from an adult and his physio program has been tailored especially for him through incorporating a big yoga ball for him to push whilst walking.

Additionally day care staff have the time and patience to encourage Boi to walk between different activities and to develop independence as much as possible. The transformation for Boi has been remarkable and the gifts from For Life's supporters have made this possible.



Case Study: Meet Bet

Bet, full name Jakkreit Pramai-Ngam, was born in 1992 with a congenital limb abnormality which means his right leg is only half length. Aged 4, he was left by his mum, and first went to Baan Fuang Fah and then Baan Nonthapum, the government institutions in Pakkred.

“I wanted to give something back to CCD.”

Bet’s future was looking hopeless, but then he came to live in CCD’s group home called Vision House when he was 8 years old. He was able to go to school with support and help from CCD, and graduated from High School in 2011 (pictured right with Khru Ning, Rainbow House Manager). Thanks to help and support from CCD’s educational fund, he then went to Suan Dusit University for four years to get a degree in Computer Business. He finished at the end of 2014 and then chose to work for CCD in the office rather than getting a job elsewhere. When asked why he is now working at CCD he says ‘I wanted to give something back to CCD, so when Khun Wasan asked me where I wanted to apply for a job, I said “I want to work for you dad”.’

With the gifts from For Life’s supporters, young people like Bet have the opportunity to gain independence and to integrate into mainstream society.



Volunteer Screening and Training

Volunteers continue to be a huge asset to the work of CCD and form a significant part of For Life’s partnership with CCD. For Life continue to screen and train volunteers from the UK and Europe 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. This training is usually provided by For Life, however, in the case of very short term visitors (less than two weeks) who are accompanied by a former volunteer or visiting a current volunteer, CCD provide basic training instead. This is arranged on a case-by-case basis, in discussion with the CCD Volunteer Coordinator.

Biz Boyle has taken on the role of CCD Volunteer Coordinator (since October 2015), and communication between CCD and For Life regarding volunteers is clear with smooth procedures overall. Biz provides much-needed pastoral support for volunteers whilst they are at CCD, and gives constructive feedback to For Life regarding individual volunteers and teams. We are grateful for this

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input and the opportunity it gives for improvement in our recruitment to ensure a high calibre of volunteers who will be an asset to CCD.

Volunteers are placed in 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.

This year For Life has screened and trained 33 volunteers on behalf of CCD. Of those, 5 were long-term volunteers (three months or longer), and 2 were returning volunteers. Of the total 33 volunteers, 22 were from the Leeds University RAG Project, forming four teams - two teams were placed in the Pakkred projects, and two at CBR Manarom. Each RAG volunteer also had a minimum fundraising requirement of £700 set by the Leeds RAG Project.

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.

Biz Boyle continued in the role of For Life Volunteer Coordinator until the end of May 2015, after which it was absorbed into the Managing Director's role, held by Julia Burns, until 31st December 2015. Charis Todd was then appointed as part-time (two days) Volunteer Coordinator (and Fundraising Support) from 24th March 2016. In the interim period from January-March 2016, Biz Boyle managed the role remotely from Thailand, with support from Susie Doyle in the UK.

What do volunteers say?

"Volunteering for me at CCD has had such a huge impact on my life. It's a charity that I just keep coming back to and this is now my 4th time in Thailand. I first came out in 2010 for 5 months and now have committed to a year at CCD with my husband. From my experience, the love you can give to the children and adults under CCD through volunteering and serving goes such a long way. It has certainly changed my life for the better"

*Volunteer Teacher
Rainbow House Day Care Centre.*



Future Plans

The Trustees are pleased with the level of expertise on the board at present. However, they are still in need of a HR specialist and the search for someone continues.

The Trustees are keen to see For Life's level of income increase and further grants being made to CCD. For Life hopes to explore and apply to grant making trusts, but also to continue to grow the

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number of individuals giving regularly to For Life. Since For Life's inception, this has been a significant source of income and reflects the personal relationship that For Life has with CCD.

Whilst the Trustees are pleased with the number and quality of volunteers being screened, trained and sent to Thailand, they are keen to ensure that this process is constantly being reviewed. The Trustees are particularly focused on ensuring that volunteers are supported as they leave Thailand and transition to being back at home.

CCD's significant plans for next year are to:

- open a new Community Rehabilitation sub-centre in Chai Nat province
- refurbish the main Community Based Rehabilitation Centre in Nonthaburi province
- build a new outdoor sports area

Public Benefit

The trustees have complied with their duty in section 17 of the Charities Act 2011 and have paid due regard to public benefit when preparing this report. The benefit provided to the public is consistent with the aims of the charity.

Financial results for the Year

For Life's income this year was £94,681 and expenditure was £98,107. The deficit of £3,427 was financed by drawing on reserves, leaving total reserves of £16,730. This is slightly lower than the Trustees' target level of reserves. In last year's Annual Report, the reserves figure was incorrectly stated as £5,525.23; reserves at the end of the last financial year were £20,157.

Reserves Policy

The Trustees' policy is to maintain reserves sufficient to cover six months' operational expenditure and to meet contractual obligations, e.g. redundancy costs, in the event of having to close the business. On this basis the present target figure is £18,645.

Signed by two trustees on behalf of the For life Trustee Board:

Signed: S.Doyle

Signed: J.Clifford

Name: Mrs Susannah Doyle

Name: Ms Justine Clifford

Date: 27th February 2017

Date: 27th February 2017



For Life Trust			Charity No (if any)	1143950	CC17a
Annual accounts for the period					
Period start date	01-May-15	To	Period end date	30-Apr-16	

Section A Statement of financial activities

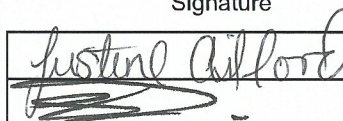

Recommended categories by activity	Details of own analysis	Note	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year £ F05
Incoming resources (Note 3)							
Incoming resources from generated funds			-	-	-	-	-
Voluntary income		S01	69,210	15,178	-	84,388	102,612
Activities for generating funds		S02	7,222	3,056	-	10,278	78,993
Investment income		S03	14	-	-	14	52
Incoming resources from charitable activities		S04	-	-	-	-	-
Other incoming resources		S05	-	-	-	-	-
Total incoming resources		S06	76,447	18,234	-	94,681	181,657
Resources expended (Notes 4-8)							
Costs of Generating Funds			-	-	-	-	-
Costs of generating voluntary income		S07	47,638	-	-	47,638	32,452
Fundraising trading costs		S08	2,313	-	-	2,313	4,543
Investment management costs		S09	192	-	-	192	157
Charitable activities		S10	2,120	-	-	2,120	3,224
Governance costs		S11	844	-	-	844	1,092
Other resources expended	Grant to CCD	S12	25,729	19,271	-	45,000	135,296
Total resources expended		S13	78,837	19,271	-	98,107	176,764
Net incoming/(outgoing) resources before transfers		S14	- 2,390	- 1,037	-	- 3,427	- 4,893
Gross transfers between funds		S15	-	-	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)		S16	- 2,390	- 1,037	-	- 3,427	- 4,893
Other recognised gains/(losses)							
Gains and losses on revaluation of fixed assets for the charity's own use		S17	-	-	-	-	-
Gains and losses on investment assets		S18	-	-	-	-	-
Net movement in funds		S19	- 2,390	- 1,037	-	- 3,427	- 4,893
Total funds brought forward		S20	18,316	1,841	-	20,157	15,264
Total funds carried forward		S21	15,926	804	-	16,730	20,157

Section B

Balance sheet

	Note	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year £ F05
Fixed assets						
Tangible assets (Note 9)	B01	-	-	-	-	-
	B02	-	-	-	-	-
Investments (Note 10)	B03	-	-	-	-	-
Total fixed assets	B04	-	-	-	-	-
Current assets						
Stock and work in progress	B05	-	-	-	-	-
Debtors (Note 11)	B06	1,504	-	-	1,504	9,188
(Short term) investments	B07	-	-	-	-	-
Cash at bank and in hand	B08	41,982	-	-	41,982	41,679
Total current assets	B09	43,486	-	-	43,486	50,867
Creditors: amounts falling due within one year (Note 12)	B10	26,756	-	-	26,756	30,710
Net current assets/(liabilities)	B11	16,730	-	-	16,730	20,157
Total assets less current liabilities	B12	16,730	-	-	16,730	20,157
Creditors: amounts falling due after one year (Note 12)	B13	-	-	-	-	-
Provisions for liabilities and charges	B14	-	-	-	-	-
Net assets	B15	16,730	-	-	16,730	20,157
Funds of the Charity						
Unrestricted funds	B16	15,926			15,926	18,316
	B17	-			-	-
Restricted income funds (Note 13)	B18		804		804	1,841
Endowment funds (Note 13)	B19			-	-	-
Total funds	B20	15,926	804	-	16,730	20,157

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	JUSTINE CLIFFORD	29.1.17
	SAVANNAH DOYLE	29.1.17

Section C

Notes to the accounts

Note 1 Basis of preparation

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with* ☐ Accounting Standards;
- or ☒ Financial Reporting Standards for Smaller Enterprises (FRSSE);
- and with the Charities Act.

[** except for the following].

* -Tick as appropriate:

- if all relevant disclosures shown in the pack have been given then please tick "Accounting Standards";
- if disclosures completed in these accounts have been restricted to those required by the FRSSE, then please tick "Financial Reporting Standards for Smaller Enterprises (FRSSE)".

** - If no departures from the chosen standards have been made then delete these words; otherwise give details of any changes in the boxes.

1.2 Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year (§ except for the following).

1.3 Changes to previous accounts

No changes have been made to accounts for previous years (§§ except for the following).

Note 2 Accounting policies

This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.

INCOMING RESOURCES**Recognition of incoming resources**

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Incoming resources with related expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

Grants and donations

Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Tax reclaims on donations and gifts**Gifts in kind****Volunteer help**

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Investment income

This is included in the accounts when receivable.

Investment gains and losses

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES**Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance costs

The preparation of accounts does not incur any costs thanks to generous volunteer Leanne Miller who gives her time for free. Liability insurance is included in this costing.

Grants with performance conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

Support Costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS**Tangible fixed assets for use by charity**

For Life has no Tangible Fixed Assets

Investments

For Life has no investments

Stocks and work in progress

For Life has no stocks

**POLICIES ADOPTED
ADDITIONAL TO OR
DIFFERENT FROM THOSE
ABOVE**

None

Note 3 Analysis of incoming resources

Incoming resources may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Voluntary income	Child Sponsorship	240	240
	Specifc CCD projects	14,938	14,503
	Appeals	-	-
	Other	69,210	87,869
		-	-
	Total	84,388	102,612
Activities for generating funds	Catalogue	2,422	3,124
	Vision House Votech	-	65,958
	Big Ten	10	7,645
	Marketing Appeals	534	2,068
	Wasan Tour	6,642	-
	Sensory Garden	510	-
	Other	159	199
	Total	10,278	78,993
Investment income	Interest Earned	14	52
		-	-
		-	-
		-	-
		-	-
	Total	14	52
Incoming resources from charitable activities		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-

Section C**Notes to the accounts****(cont)****Note 4 Analysis of resources expended**

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Costs of generating	Rent	7,200	7,200
	Fundraising Costs	454	1,635
	IT and Office	776	1,267
	Staff Travel	20	22
	Staff Salaries and Payroll	35,783	19,061
	Staff Recruitment and Training	1,286	3,117
	Wasan Tour	1,936	-
	Other	183	150
	Total	47,638	32,452
Fundraising trading	Promotion and Publicity	304	291
	Newsletters	1,252	2,135
	Hospitality	63	-
	Big Ten		1,756
	Sponsorship Event Fees		360
	Other	695	-
	Total	2,313	4,543
Investment management costs	Bank Charges	192	157
		-	-
		-	-
	Total	192	157
Charitable activities	Volunteer Interview and Training	502	905
	DBS Checks for Volunteers	479	815
	Hospitality	27	100
	Grant for Volunteer Costs		-
	Other	1,112	1,404
	Total	2,120	3,224
Governance costs	Libaility Insurance	627	780
	Trustees Expenses, Travel and Meeting Costs	217	299
	Other	-	13
	Total	844	1,092
Other	Unrestricted Grants to CCD	25,729	49,938
	Restricted Grants to CCD	19,271	85,062
	UK Project Costs	-	296
	Total	45,000	135,296

Section C	Notes to the accounts	(cont)
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Note 5 Support Costs

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost type	Fundraising activity £	Charitable Activity £	Governance Activity £	Total Cost £
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Total	-	-	-	-

Note 6 Details of certain items of expenditure

6.1 Trustee expenses

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

Number of trustees who were paid expenses

Nature of the expenses

Total amount paid

This year	Last year
	2
Trustees travel	Trustees Travel and Expenses for meeting
£15.90	£144.28

6.2 Fees for examination or audit of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

Independent examiner's or auditors' fees for reporting on the accounts

Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor

This year £	Last year £
None	None
None	None

Section C
Notes to the accounts
(cont)
Note 7
Paid employees

Please complete this note if the charity has any employees.

7.1 Staff Costs

	This year £	Last year £
Gross wages, salaries and benefits in kind	32,574	18,440
Employer's National Insurance costs	2,683	-
Pension Costs	-	-
Other	1,286	3,139
Total staff costs	36,542	21,579

7.2 Average number of full-time equivalent employees in the year

	This year Number	Last year Number
The parts of the charity in which the employees work		
Fundraising	1	2
Charitable Activities	1	2
Governance	-	-
Other	-	-
Total	1	4

7.3 Defined contribution pension scheme

Please complete if a defined contribution pension scheme is operated.

Brief details of the scheme

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	This year £	Last year £
The costs of the scheme to the charity for the year		
The amount of any contributions outstanding at the year end		
The amount of any contributions prepaid at the year end		

Note 8 Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

8.1 Total value of grants

Purpose for which grants made	Grants to institutions Total amount £	Grants to individuals Total amount £
Total of grants made to CCD, our partner Charity in Thailand for the running of projects in Thailand.	45,000.00	-
	-	-
	-	-
	-	-
	-	-
	-	-
Total	45,000	-

8.1 Grantmaking costs

If the charity's accounts are prepared on the "activity basis" please give details of any support cost associated with grantmaking. Please enter "Nil" if the charity does not identify and/or allocate support costs.

Support costs of grantmaking

nil

8.3 Grants made to institutions

If the charity has made grants to particular institutions that are material in the context of its grantmaking please give details of the institution supported, purpose of the grant and total paid to each institution listed. Sufficient information should be given to provide a reasonable understanding of the range of institutions supported.

Names of institutions	Purpose	Total amount of grants paid £
Christian Care Foundation for Children with Disabilities.	CCD exists to help abandoned disabled children in Thailand.	45,000
		-
		-
		-
		-
		-
		-
		-
		-
		-
Total grants to institutions		45,000

Section C**Notes to the accounts****(cont)****Note 9 Tangible fixed assets***Please complete this note if the charity has any tangible fixed assets***9.1 Cost or valuation**

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Payments on account and assets under construction	Total
	£	£	£	£	£	£
Balance brought forward	-	-	-	-	-	-
Additions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers *	-	-	-	-	-	-
Balance carried forward	-	-	-	-	-	-

9.2 Accumulated depreciation and impairment provisions

**Basis	SL or RB	SL or RB	SL or RB	SL or RB	SL or RB
** Rate					

Balance brought forward	-	-	-	-	-	-
Depreciation charge for year	-	-	-	-	-	-
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-
Balance carried forward	-	-	-	-	-	-

9.3 Net book value

Brought forward	-	-	-	-	-	-
Carried forward	-	-	-	-	-	-

9.4 Revaluation*If any fixed assets have been revalued please give details of the valuer and method of valuation*

None.

Section C	Notes to the accounts	(cont)
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Note 10 Investment assets

Please complete this note if the charity has any investment assets.

10.1 Fixed assets investments

	£
Carrying (market) value at beginning of year	-
Add: additions to investments at cost	-
Less: disposals at carrying value	-
Add/(deduct): net gain/(loss) on revaluation	-
Carrying (market) value at end of year	-

Please provide below:

10.2 A breakdown of the market values of investments shown above agreeing with the balance sheet row B03.

10.3 A breakdown of the income from investments agreeing with SOFA row S03.

Analysis of investments

	10.2 Market value at year end £	10.3 Income from investments for the year £
Investment properties	-	-
Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes	-	-
Investments in subsidiary or connected undertakings and companies	-	-
Securities not listed on a recognised Stock Exchange	-	-
Cash held as part of the investment portfolio	-	-
Other investments	-	-
Total	-	-

10.4 Material investment holdings

If any single investment is material in terms of its value (for example represents more than 5 per cent of the value of the charity's total investments) please provide details.

Investment held	None.
Market Value	

Section C**Notes to the accounts****(cont)****Note 11 Debtors and prepayments***Please complete this note if the charity has any debtors or prepayments.***Analysis of debtors****Trade debtors****Amounts due from subsidiary and associated undertakings****Other debtors****Prepayments and accrued income****Total**

Amounts falling due within one year		Amounts falling due after more than one year	
This year £	Last year £	This year £	Last year £
304	7,988	-	-
-	-	-	-
1,200	1,200	-	-
-	-	-	-
1,504	9,188	-	-

Note 12 Creditors and accruals*Please complete this note if the charity has any creditors or accruals.***12.1 Analysis of creditors****Loans and overdrafts****Trade creditors****Amounts due to subsidiary and associated undertakings****Other creditors****Accruals and deferred income****Total**

Amounts falling due within one year		Amounts falling due after more than one year	
This year £	Last year £	This year £	Last year £
-	-	-	-
26,000	30,000	-	-
-	-	-	-
756	710	-	-
-	-	-	-
26,756	30,710	-	-

12.2 Security over assets*If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.*

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Section C**Notes to the accounts****(cont)****Note 13 Endowment and restricted income funds**

Please complete this section if the charity has any endowment or restricted income funds.

13.1 Funds held

Please give a brief description of any of the following type of funds held by the charity:

- permanent endowment funds (PE);
- expendable endowment funds (EE); and
- restricted income funds, including special trusts, of the charity (R).

Fund Name	Type PE, EE or R	Purpose and Restrictions
Child Sponsorship	R	There are several funds which have been set up to support individual children who have differing disabilities for example one boy requires medication for his epilepsy so a group of donors give money to fund this expense.
Community Based Rehabilitation	R	A project at CCD that works with families in rural communities who have disabled children.
Rainbow House	R	This fund is to pay living costs for the 50 children who are residents of Rainbow House, a residential centre for children with disabilities.
Rainbow House Salaries	R	This fund is to pay the staff who look after the children of Rainbow House.
Vision House / Vocational Training centre	R	This is a new project for young adults. There will be living units and vocational training on site, opposite Rainbow House.
Catalogue	R	This is a group of restricted funds which are raised in our alternative gift catalogue. They fund items like buying seeds, chickens and tools for our newest project called Eden Farm, and also to pay the day-to-day costs of sending the children to specialist schools and giving them physiotherapy.

13.2 Movements of major funds

Please give details of the movements of the major funds summarised in the restricted and endowment columns of the Statement of Financial Activities.

Fund names	Fund balances brought forward £	Incoming resources £	Outgoing resources £	Transfers £	Gains and losses £	Fund balances carried forward £
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
Total Funds	-	-	-	-	-	-

13.3 Transfers between funds

Please give details of any transfers between funds.

From Fund (Name)	To Fund (Name)	Reason	Amount

Note 14 Transactions with related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in note 6) details of such transactions should be provided in this note. If there are no transactions to report, please enter "None" in the relevant boxes.

14.1 Remuneration and benefits

Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or any institution or company connected with it.

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £
Mrs Charis Elizabeth Todd, Volunteer Coordinator	Charity Commission, by email	1163.74	0

14.2 Loans

Please give details of and amounts owing to or from the charity's trustees or other related parties by the charity at the year end.

	Name of trustee or connected party	Legal authority	Amount owing	
			This year £	Last year £
Due to trustees and related parties	None			
Due from trustees and related parties	None			

14.3 Other transaction(s) with trustees or related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a trustee or related party has a material interest.

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This year £	Last year £
None				

Section C**Notes to the accounts****(cont)****Note 15****Additional Disclosures**

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

1.) There has been a significant change in income this year. 2014/15 income was higher because of a one off grant of £65,958. Personnel changes in 2015/16 have also resulted in less income. 2.) £100 was included as a debtor in the 2014/15 accounts. This has been written off and appears as part of expenditure in the 2015/16 accounts.

EXAMINER'S UNQUALIFIED REPORT (FOR A COMPANY CHARITY)

Independent Examiner's Report to the Trustees of For Life Trust Charitable Company

(Charity Number: 1143950 / Company Number: 07607850)

I report on the accounts of the company for the period 1st May 2015 to 30th April 2016, which are set out on pages 1 to 15.

Respective responsibilities of the trustees and examiner

The Trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required this year under section 114(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. I am qualified to undertake the examination by being a Fellow of the Association of Chartered Certified Accountants.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination. It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedure laid down in the general directions given by the Charity commission under section 145 (5b) of the 2011 Act; and
- To state whether particular matters have come to my attention

Basis of independent examiners reports

My examination was carried out in accordance with the general Directions given by the Charity Commission. The examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence required in a full audit and consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set on the statement below.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

(1) Which gives me reasonable cause to believe that in any material respect the requirements:

- To keep accounting records in accordance with section 386 of the companies act 2006
- To prepare accounts which accord with the accounting records comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

(2) To which, in my position, attention should be drawn in order to enable a proper undertaking of the accounts to be reached

Signed: 

Olukemi Oluyomi FCCA

Fellow – Association of Chartered Certified Accountant

Address: 22 Plough Rise Upminster Essex. RM14 1XS

Date: 24/01/2017