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**FOR LIFE TRUST**  
(A Company limited by guarantee)

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**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**

**FOR YEAR ENDED  
30 APRIL 2018**

Registered charity number: 1143950  
Registered company number: 07607850

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**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
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

**FOR LIFE TRUST**  
**(A company limited by guarantee)**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 30 APRIL 2018**

The Trustees present their annual report together with the unaudited financial statements of For Life Trust for the period from 1 May 2017 to 30 April 2018. 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 10<sup>th</sup> April 2011. For Life Trust ('For Life') 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**

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 six members, including two of the founding Trustees and four 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, supported by a Volunteer Coordinator, who supervises our volunteers in London and Thailand.

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**- 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 is employed part-time at For Life 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.

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**- 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 2017/18**

**- 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 decrease in our income of around 13%. The money transferred to Thailand this year was £29,000 through two separate grants; this was a decrease of around 25% on what we transferred last year. 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 over the last year were:

- opening a Mushroom Farm, an income generation project;
- strengthening of relationships with various government entities; international volunteers have been allowed back into the government home for female teenagers and young adults;
- manual handling and first aid training for staff;
- relocation of the main Community Based Rehabilitation Centre in Nonthaburi province.

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 £3,999 higher than the previous year as a result of staff building new relationships. 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 was not as successful as previous years, but 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.

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This year we applied for funding to nearly thirty grant making trusts; we await the results.

**- 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.

Elizabeth Boyle left the role of CCD Volunteer Coordinator in July 2017 and Henry George is now doing the role 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 fifty three volunteers on behalf of CCD. This included a team of sixth-formers from Oundle School, short term visitors (up to two weeks) and long term volunteers (varying from six weeks to six months).

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 has been on maternity leave since the end of October 2017. Elizabeth Boyle, who is now back in the UK having volunteered at CCD for two years, has kindly volunteered as the For Life Volunteer Coordinator.

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**- CASE STUDIES**

**Jirawan Khoryoon (nick name 'First') was born on 9th September 2000 with mild cerebral palsy in her legs and in her arms. She was raised by her grandmother, who she calls mum, and went to primary school until the age of eleven.**

After that she struggled to progress to secondary school due to her learning difficulties and physical challenges. She eventually dropped out and began informal education with the local government.

First found out about our new Community Based Rehabilitation (CBR) project at Pathum Thani when the manager of that project knocked on her door. She began going to the CBR Pathum Thani day care centre regularly in February 2017 for 6 months, and then her grandmother asked if she could move into Rainbow House for vocational training and development.

Staff were willing to have First at Rainbow House and so she moved in on 1st August 2017. We started her helping out in the office straight away. In the mornings she would clean donation boxes, photocopy and do other administrative tasks, and in the afternoon she began practicing typing.

We began looking for development opportunities for First - staff felt First should improve her computer skills. As such, she was enrolled in a computer course at a foundation for vocational training and development for the disabled. Her course began on 9th October 2017 and she is dropped off and picked up each morning by our bus.



The hope is that First will stay for a whole year, improving her skills and acquiring a certificate, which will help with her employability.

She visits her grandmother at the weekends and has been settling in nicely to Rainbow House. She helps look after some of the younger Rainbow House residents.



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**- CASE STUDIES (CONT.)**



**We were delighted to welcome two new children to our Community Based Rehabilitation (CBR) Nonthaburi project. Namo and Namon are quite an unusual case, being twins who were both born almost completely blind. They both also have development delay, partly due to lack of input and appropriate therapy. They are now attending our CBR Nonthaburi day care centre three days per week and making dramatic improvement.**

Namo and Namon are two years old, and were unable to move independently when they first came to the centre. Both had muscular weakness and have been receiving intensive physio whenever they come to our centre. At this early age, physiotherapy can make a big difference, before children's limbs become stiff or experience muscle wasting. Sure enough, they are both showing remarkable progress, and Namo is now able to sit unaided. With the help of a physiotherapist, he can hold himself in a

standing position using walking bars or holding the window ledge. His brother Namon has also been developing rapidly. Namon could already sit independently when he arrived, but he can now walk with the help of our physios. It is so amazing watching these precious young boys flourishing and growing in confidence.

The aim of our Community Based Rehabilitation projects (CBR) is to empower communities and families to raise children with special needs at home in a safe and loving environment, and receive the care and therapy they need to flourish. We focus on early intervention and parental support which includes home visiting and follow up, often taking families to medical appointments and wheelchair fittings. We also run a day care centre four days per week where our children can come to receive physiotherapy, do music, arts and crafts and be developed whilst their carers either take some much needed respite, or work to support the family.

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**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 six 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 2017-18 amounted to £81,742 and resources expended were £78,596. The surplus of £3,146 was added to reserves making total reserves of £19,016.

**Plans for future periods**

For Life's future plans for fundraising are:

- Exhibit at the New Wine conference in the summer (2018). There are two conferences across two weeks and it is an opportunity to build new relationships with potential volunteers and donors.
- Continue to apply to grant making trusts to secure funding for specific projects at CCD and, where possible, general funds for the work of CCD.
- Host the directors of CCD for a UK fundraising trip in March 2019.

CCD's significant plans for next year are to:

- develop the senior leadership structure;
- get architectural drawings approved for the vocational training centre/Independent Living Home project;
- continue consolidation of money donation box system within Thailand;
- develop further initiatives to generate income;
- recruit more physiotherapists.

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**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 14 January 2019 and signed on their behalf by:

**Susannah Doyle, Chair**

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**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 30 APRIL 2018**

	Note	Unrestricted funds 2018 £	Restricted funds 2018 £	Total funds 2018 £	Total funds 2017 £
<b>INCOME FROM:</b>					
Donations and legacies	2	66,524	11,770	78,294	89,659
Charitable activities	3	1,595	1,847	3,442	22,086
Investments	4	6	0	6	5
<b>TOTAL INCOME</b>		<b>68,125</b>	<b>13,617</b>	<b>81,742</b>	<b>111,750</b>
<b>EXPENDITURE ON:</b>					
Raising funds	5	47,299	0	47,299	48,554
Charitable activities	5	2,297	0	2,297	6,031
Separate material expense item	7	15,383	13,617	29,000	58,025
<b>TOTAL EXPENDITURE</b>		<b>64,979</b>	<b>13,617</b>	<b>78,596</b>	<b>112,610</b>
<b>NET INCOME / (EXPENDITURE BEFORE OTHER RECOGNISED GAINS AND LOSSES</b>					
		3,146	0	3,146	(859)
<b>NET MOVEMENT IN FUNDS</b>		<b>3,146</b>	<b>0</b>	<b>3,146</b>	<b>(859)</b>
<b>RECONCILIATION OF FUNDS:</b>					
Total funds brought forward		16,247	(376)	15,871	16,730
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>19,393</b>	<b>(376)</b>	<b>19,016</b>	<b>15,871</b>

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

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**BALANCE SHEET**  
**AS AT 30 APRIL 2018**

	Note	Unrestricted funds 2018 £	Restricted funds 2018 £	Total funds 2018 £	Total funds 2017 £
<b>CURRENT ASSETS</b>					
Debtors	9	2,688	0	2,688	2,607
Cash at bank and in hand	11	34,983	0	34,983	61,902
<b>TOTAL CURRENT ASSETS</b>		<b>37,671</b>	<b>0</b>	<b>37,671</b>	<b>64,508</b>
<b>CREDITORS: amounts falling due within one year</b>					
	10	18,654	0	18,654	48,637
<b>NET CURRENT ASSETS</b>		<b>19,016</b>	<b>0</b>	<b>19,016</b>	<b>15,871</b>
<b>NET ASSETS</b>		<b>19,016</b>	<b>0</b>	<b>19,016</b>	<b>15,871</b>
<b>FUNDS OF THE CHARITY</b>					
Restricted funds			(376)	(376)	(376)
Unrestricted funds		19,393		19,393	16,247
<b>TOTAL FUNDS</b>		<b>19,393</b>	<b>(376)</b>	<b>19,016</b>	<b>15,871</b>

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 14 January 2019 and signed of their behalf, by:

**Susannah Doyle, Chair**

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

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 APRIL 2018**

**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.

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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.

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**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 2018 £	Restricted funds 2018 £	Total funds 2018 £	Total funds 2017 £
<b>DONATIONS AND LEGACIES</b>				
Donations and gifts	58,053	11,770	69,823	79,876
Gift Aid	8,472	0	8,472	9,783
<b>TOTAL DONATIONS AND LEGACIES</b>	<b>66,524</b>	<b>11,770</b>	<b>78,294</b>	<b>89,659</b>

**3. INCOME FROM CHARITABLE ACTIVITIES**

	Unrestricted funds 2018 £	Restricted funds 2018 £	Total funds 2018 £	Total funds 2017 £
Catalogue	81	1,847	1,928	3,678
Other Promotional	1,514	0	1,514	18,408
<b>TOTAL CHARITABLE ACTIVITIES</b>	<b>1,595</b>	<b>1,847</b>	<b>3,442</b>	<b>22,086</b>



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**4. INVESTMENT INCOME**

	Unrestricted funds 2018 £	Restricted funds 2018 £	Total funds 2018 £	Total funds 2017 £
Bank interest received	6	0	6	5
<b>TOTAL INVESTMENT INCOME</b>	<b>6</b>	<b>0</b>	<b>6</b>	<b>5</b>

**5. EXPENDITURE ON RAISING FUNDS**

	Unrestricted funds 2018 £	Restricted funds 2018 £	Total funds 2018 £	Total funds 2017 £
Office Costs	9,200	0	9,200	9,249
Staff Costs	33,988	0	33,988	36,114
Fundraising	4,024	0	4,024	3,024
Other	87	0	87	168
<b>TOTAL EXPENDITURE ON RAISING FUNDS</b>	<b>47,299</b>	<b>0</b>	<b>47,299</b>	<b>48,554</b>

**6. EXPENDITURE ON CHARITABLE ACTIVITIES**

	Unrestricted funds 2018 £	Restricted funds 2018 £	Total funds 2018 £	Total funds 2017 £
Volunteer Screening & Training	316	0	316	1,121
UK Promotional Tour	0	0	0	2,863
Governance	1,108	0	1,108	1,083
Other	873	0	873	964
<b>TOTAL EXPENDITURE ON CHARITABLE ACTIVITIES</b>	<b>2,297</b>	<b>0</b>	<b>2,297</b>	<b>6,031</b>

During the year, no Trustees received any remuneration (2017 - £NIL).

During the year, no Trustees received any benefits in kind (2017 - £NIL).

During the year, travel expenses of £211 were paid to one trustee (2017 - £192).

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**7. SEPARATE MATERIAL EXPENSE ITEM**

	Unrestricted funds 2018 £	Restricted funds 2018 £	Total funds 2018 £	Total funds 2017 £
Grants to CCD	15,220	13,617	28,837	58,000
International Transfer Fees	163	0	163	0
UK Project Expenditure	0	0	0	25
<b>TOTAL SEPARATE MATERIAL EXPENSE ITEM</b>	<b>15,383</b>	<b>13,617</b>	<b>29,000</b>	<b>58,025</b>

**8. STAFF COSTS**

	Total funds 2018 £	Total funds 2017 £
Salaries and wages	26,706	30,795
Social security & tax costs	5,724	5,305
Pension costs	1,430	0
UK Travel	127	14
<b>TOTAL STAFF COSTS</b>	<b>33,988</b>	<b>36,114</b>

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

2018 No.	2017 No.
2	2

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

**9. DEBTORS**

	Total funds 2018 £	Total funds 2017 £
Trade debtors	1,200	1,200
Prepayments and accrued income	1,488	1,407
<b>TOTAL DEBTORS</b>	<b>2,688</b>	<b>2,607</b>

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**10. CREDITORS: Amounts falling due within one year**

	<b>Total funds 2018 £</b>	<i>Total funds 2017 £</i>
Trade creditors	<b>16,887</b>	48,616
Accruals and deferred income	<b>1,767</b>	22
	<hr/>	<hr/>
<b>TOTAL CREDITORS</b>	<b>18,654</b>	<b>48,637</b>
	<hr/>	<hr/>

**11. CASH AT BANK AND IN HAND**

	<b>Total funds 2018 £</b>	<i>Total funds 2017 £</i>
<b>CASH AT BANK AND IN HAND</b>	<b>£</b>	<b>£</b>
Cash at bank and in hand	<b>34,983</b>	61,902
	<hr/>	<hr/>
<b>TOTAL CASH AT BANK AND IN HAND</b>	<b>34,983</b>	<b>61,902</b>
	<hr/>	<hr/>

**12. 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 £1,430 (2017 - £NIL).

**13. RESTATEMENT OF PREVIOUS YEAR**

The figures shown above for the previous year, ended 30 April 2017, have been restated to correct for a prior period error. This error occurred because a bill for £1,292.80 due to HMRC was omitted from the 2016-17 accounts, meaning the previous expenditure figure was understated by this amount. The error has since been corrected and the expenditure for the 2017 Financial Year correspondingly increased by £1,292.80. As a result, the total brought forward reserves (reserves figure as at 30/4/17) has decreased from £17,164 to £15,871.

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**INDEPENDENT EXAMINER'S REPORT**  
**FOR THE YEAR ENDED 30 APRIL 2018**

**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 2018, which are set out on pages 11 to 19.

**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: 6 February 2019

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

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