REGISTERED CHARITY NUMBER: 1190459

TRUSTEES' REPORT AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 NOVEMBER 2025

FOR

LIFE IN LONDON TRUST

Freemans Partnership LLP
Chartered Certified Accountants
Solar House
282 Chase Road
London
N14 6NZ

LIFE IN LONDON TRUST

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 NOVEMBER 2025

	Page
Trustees' Report	1 to 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the Financial Statements	8 to 11
Detailed Statement of Financial Activities	12

LIFE IN LONDON TRUST

TRUSTEES' REPORT
FOR THE YEAR ENDED 30 NOVEMBER 2025

The trustees present their report with the financial statements of the charity for the year ended 30 November 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and activities for the public benefit

Prevention or relief of Poverty:

Prevention of poverty by providing advice to disadvantaged and homeless people -

This will be achieved by obtaining professional assistance from other organisations and public bodies to provide targeted advice to those in need.

Help relieve poverty of disadvantaged and homeless people -

The trust will raise funds to provide basic essential items such as clothing and food to disadvantaged groups such as homeless people, elderly residents in social housing/homes, residents of women's refuges/hostels, hospices and similar establishments.
The trust will raise funds to assist public organisations helping those in need by reason of youth or ill health by providing normal items that are generally taken for granted by most individuals.

The advancement of education:

The trust will promote education by supporting existing education establishments that provide both formal and community education or assist in the development of individual capabilities, competences and skills.
The trust will also support organisations which fund people's education.

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

The trust will raise funds to assist public organisations that provide accommodation and care to those in need by reason of youth, age, ill health, disability, financial or other disadvantage. This will be in the form of financial assistance or the provision of items required by such organisations to provide the appropriate level of accommodation or care.

The promotion of mental or moral improvement:

The trust will raise funds to assist the provision of services by other charities or public organisations that promote mental or moral improvement.

Grantmaking and donations

Grants and donations will be provided to any organisations that promote the objectives of the trust. The trustees will approve, confirm and document compliance with this criteria before any grants or donations are made.

Volunteers

All trustees and members of the trust perform all their functions and duties on a voluntary basis.

No remuneration directly or indirectly out of the funds of the trust was paid or is payable for the year to any trustees or volunteers or to any person or persons known to be connected with any of the trustees.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

During the year Life In London Trust delivered a further 17 projects in line with the objectives and aims of the organisation consisting of the following:

Christmas 2024:
- Gifts for children in Noah's Ark and Haven House hospices
- Gifts for children and young adults in St Christopher's Fellowship homes
- Survival packs for both men women in domestic violence refuges
- Food hampers for the elderly

Easter egg distribution to children in hospices and St Christopher's Fellowship homes in April 2025.

Monthly distribution of food and essential items to homeless people in Central London.

Fundraising activities

The trust raised funds via collections and personal donations totalling £48,585 (2024: £25,875). In addition the trust received a grant from The National Lottery Community Fund of £20,000 in May 2025 to help fund the activities of the charity for 12 months. These funds were used for the 17 projects performed and for future projects.

In June 2025 the trust organised a Project Mount Kilimanjaro fundraiser in which 2 trustees and 6 volunteers participated by trekking Mount Kilimanjaro to generate funds for the charity and to support MIND in Harrow. The participants raised a total of £28,001 (including Gift Aid) and the trust incurred fundraising costs of £4,555 for the project. From the funds raised a donation of £7,000 was paid by the trust to MIND in Harrow to support its mental health activities in North London.

Investment performance

During the year no interest of was received on the funds held in the bank account (2024: £Nil).

FINANCIAL REVIEW

Principal funding sources

The trust's principal sources of funding are from direct donations and cash collections which raised £13,136 (2024: £13,013), online donations raised from the charities website and Just Giving fundraising appeals of £33,535 (2024: £12,085).

A further £1,914 (2024: £777) was received in the form of direct donations of items or services and £10,000 of The National Lottery Community Fund grant was recognised as income for the period June 2025 to November 2025.

Reserves policy

As at 30 November 2025 the trust has reserves of £43,096 which will be used to fund future projects.

The trust aims to maintain a minimum reserve balance of £24,000 in order to ensure the continued delivery of activities in line with its objectives and aims for at least 12 months. The reserves policy is reviewed regularly to allow for increased costs for delivering its activities.

FUTURE PLANS

Life in London Trust is registered as a 'foundation' Charitable Incorporated Organisation number CE022574 on 20 July 2020 and has received a Gift Aid number from HMRC to be able to claim Gift Aid on donations received where applicable. This has assisted to obtain more funding for its future charitable projects as the online donation service provider can now also process Gift Aid claims directly with HMRC on behalf of the trust.

The trustees are also to obtain additional funding in the form of grants to help fund the trust's activities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The trust is controlled by the Charity Commission's model 'foundation' CIO constitution.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

The election of trustees is formalised in the constitution.

New trustees are appointed upon nomination based on their individual experience and merits by voting by the existing trustees.

Organisational structure

The CIO currently has a founder trustee and four additional trustees.

Induction and training of new trustees

There are no formal policies or procedures for the induction and training of trustees, however new trustees are provided with a copy of the constitution and the trust's accounts. They are also given guidance as published by the Charity commission with regards to their roles and responsibilities (Guide CC3 and welcome pack) and the existing trustees also provide full support and guidance.

Risk management

The trustees have a duty to identify and review the risks to which the trust is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees have considered the major risks and are satisfied that any risks identified have been adequately mitigated where necessary. It is recognised that systems can only provide reasonable but not absolute assurance that major risks have been adequately managed.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1190459

Principal address

43 Oakwood Crescent
Winchmore Hill
London
N21 1NX

Trustees

Mrs R Kalia
Ms R Kalia (resigned 19.12.24)
Mr T H Theodorou
Mr B S Kambo
Mrs S Tsangari (resigned 19.12.24)
Mr A Dudani (appointed 19.12.24)
Mrs S Dudani (appointed 19.12.24)

Independent Examiner

Freemans Partnership LLP
Chartered Certified Accountants
Solar House
282 Chase Road
London
N14 6NZ

COMMENCEMENT OF ACTIVITIES

The trust commenced on 1 December 2018 with a Christmas project to give gifts to children in St Christopher's Fellowship homes and children's hospices in North London.The trust registered as a 'foundation' Charitable Incorporated Organisation number CE022574 on 20 July 2020.

Approved by order of the board of trustees on 22 October 2026 and signed on its behalf by:

Mrs R Kalia - Trustee



INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF LIFE IN LONDON TRUST

Independent examiner's report to the trustees of Life in London Trust
I report to the charity trustees on my examination of the accounts of Life in London Trust (the Trust) for the year ended 30 November 2025.

Responsibilities and basis of report
As the charity trustees of the Trust 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 Act and in carrying out my examination I have followed all 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.



Mr Yiannkis Spyrou BSc (Hons), FCCA

Freemans Partnership LLP
Chartered Certified Accountants
Solar House
282 Chase Road
London
N14 6NZ

22 October 2026

LIFE IN LONDON TRUST

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 NOVEMBER 2025

	Notes	30.11.25 Unrestricted funds £	30.11.24 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		**58,585**	25,875
EXPENDITURE ON			
Raising funds		**4,947**	-
Charitable activities			
Christmas projects		**1,550**	1,679
Homeless projects		**22,291**	16,286
Mind mental health		**7,000**	-
All projects		**4,825**	2,782
Other		**604**	604
Total		**41,217**	21,351
NET INCOME		**17,368**	4,524
RECONCILIATION OF FUNDS			
Total funds brought forward		**25,728**	21,204
TOTAL FUNDS CARRIED FORWARD		**43,096**	25,728

The notes form part of these financial statements

BALANCE SHEET
30 NOVEMBER 2025

	Notes	30.11.25 Unrestricted funds £	30.11.24 Total funds £
FIXED ASSETS			
Tangible assets	4	**364**	968
CURRENT ASSETS			
Debtors	5	**7,187**	3,085
Cash at bank and in hand		**56,581**	22,780
		63,768	25,865
CREDITORS			
Amounts falling due within one year	6	**(21,036)**	(1,105)
NET CURRENT ASSETS		**42,732**	24,760
TOTAL ASSETS LESS CURRENT LIABILITIES		**43,096**	25,728
NET ASSETS		**43,096**	25,728
FUNDS	7		
Unrestricted funds		**43,096**	25,728
TOTAL FUNDS		**43,096**	25,728

The financial statements were approved by the Board of Trustees and authorised for issue on 22 October 2026 and were signed on its behalf by:

Mrs R Kalia - Trustee



Mr T H Theodorou - Trustee



The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

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

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

Safety equipment	-	20% straight line
General equipment	-	20% straight line

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 November 2025 nor for the year ended 30 November 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 November 2025 nor for the year ended 30 November 2024.

continued...

3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	25,875
EXPENDITURE ON	
Charitable activities	
Christmas projects	1,679
Homeless projects	16,286
All projects	2,782
Other	604
Total	21,351
NET INCOME	4,524
RECONCILIATION OF FUNDS	
Total funds brought forward	21,204
TOTAL FUNDS CARRIED FORWARD	25,728

4. TANGIBLE FIXED ASSETS

	Safety equipment £	General equipment £	Totals £
COST			
At 1 December 2024 and 30 November 2025	**391**	**2,898**	**3,289**
DEPRECIATION			
At 1 December 2024	**319**	**2,002**	**2,321**
Charge for year	**24**	**580**	**604**
At 30 November 2025	**343**	**2,582**	**2,925**
NET BOOK VALUE			
At 30 November 2025	**48**	**316**	**364**
At 30 November 2024	72	896	968

continued...

5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.11.25	30.11.24
	£	£
Other debtors	200	200
Prepayments and accrued income	6,987	2,885
	7,187	3,085

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.11.25	30.11.24
	£	£
Trade creditors	78	409
Other creditors	20,958	696
	21,036	1,105

7. MOVEMENT IN FUNDS

	At 1.12.24	Net movement in funds	At 30.11.25
	£	£	£
Unrestricted funds			
General fund	25,728	17,368	43,096
TOTAL FUNDS	25,728	17,368	43,096

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	58,585	(41,217)	17,368
TOTAL FUNDS	58,585	(41,217)	17,368

Comparatives for movement in funds

	At 1.12.23	Net movement in funds	At 30.11.24
	£	£	£
Unrestricted funds	21,204	4,524	25,728
TOTAL FUNDS	21,204	4,524	25,728

continued...

7. MOVEMENT IN FUNDS - continued

Comparative net movement in funds included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds	25,875	(21,351)	4,524
TOTAL FUNDS	25,875	(21,351)	4,524

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.12.23	Net movement in funds	At 30.11.25
	£	£	£
Unrestricted funds	21,204	21,892	43,096
TOTAL FUNDS	21,204	21,892	43,096

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds	84,460	(62,568)	21,892
TOTAL FUNDS	84,460	(62,568)	21,892

8. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 30 November 2025.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 NOVEMBER 2025

	30.11.25 £	30.11.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Online donations	**33,535**	12,085
Grants	**10,000**	-
Cash and direct donations	**13,136**	13,013
Donated items and services	**1,914**	777
	58,585	25,875
Total incoming resources	**58,585**	25,875
EXPENDITURE		
Raising donations and legacies		
Fundraising expenses	**4,947**	-
Charitable activities		
Gift items	**1,550**	1,679
Bags and gift wrapping items	**1,010**	767
Donations paid	**7,000**	-
Food and toiletry items	**14,918**	10,791
Clothing & personal care items	**7,373**	5,495
Online and card donation fees	**59**	165
Motor and Travelling	**998**	801
	32,908	19,698
Other		
Depn of safety equipment	**24**	24
Depn of general equipment	**580**	580
	604	604
Support costs		
Management		
Repairs and renewals	**53**	-
Cleaning and PPE supplies	**33**	26
Postage and stationery	**-**	101
Advertising and promotion	**874**	820
Sundries	**171**	-
Storage	**1,627**	102
	2,758	1,049
Total resources expended	**41,217**	21,351
Net income	**17,368**	4,524

This page does not form part of the statutory financial statements