CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01-01-2025 Period start date
To 31-12-2025 Period end date

Charity name: Educate 2 Live

Charity registration number: 1205264

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	**For the relief of poverty in the world with emphasis on education**
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	**Makes grants to individuals** **Makes grants to organisations.**
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	**Yes**

Additional information (optional)
You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	**2025** During the year Educate 2 Live grant aided LHAA to develop 35 women's enterprise groups comprising 198 village women strengthening their capacity in small scale enterprises to promote household income, financial independence and resilience. Activities included income generating activities e.g. gardening, market produce, breeding animals, developing small businesses etc. Through business development support eg. weekly structured peer learning: women improved productivity, health care and contributed to school fee payments and meeting essential family needs including medical care. In the education sector, LHAA provided direct sponsorship to 12 vulnerable children (10 primary school, 2 secondary school). This reduced school dropout and improved attendance. **Women's Enterprise Groups** 35 groups formed across 3 sub-counties in Uganda. The groups held regular meetings, participated in savings and income generating activities. Also structured peer learning sessions. The majority of members reported improved business performance leading to increased household income, timely payment of school fees and better access to health care. Progress in confidence, leadership, budgeting, decision making. Also strengthening group cohesion, managing conflict and creating long term sustainability. The grass roots progress is proving very attractive to village observers and there is a need to further develop the organisation of more groups. The 35 groups meet together half yearly to celebrate hope and progress. **Grants for Enterprise Group business** As part of the ongoing commitment to promoting women's economic empowerment and strengthening household resilience, we

		granted LHAA a sum to implement a soft loans initiative. A total of 20 women benefited from the programme. The loans were issued at 100,000 ugx which gave a loan fund of 2,000,000 ugx (£420 approximately). The loans were issued at a modest interest rate of 10% carefully structured to encourage financial responsibility. For these women expanded business activity increased daily earnings representing a meaningful step forward in financial independence. This extra loan fund sitting beyond the group grant is encouraging momentum to believe big in the future to expand business opportunities and sustain schooling for all the families children and health care. **Afripads** The demand for menstrual support continued with reuseable pads provided for all the women together with the start of a women's health initiative. A partnership with Afripad's was started which provided discounted packs for all the women. Beneficiaries reported improved menstrual hygiene management, enhanced personal comfort and increased confidence during their menstrual cycles. The menstrual health initiative has strengthened participation, improved well being and reinforced commitment to advancing gender equity and sustainable community development. **Emergency Fund for Education** During 2025 through LHAA we funded an emergency fund for parents desperate to stop their children dropping out of school because of lack of school fees. This was for 4,000,000 ugx (£840 approximately). The Enterprise group co-ordinators worked together to assess, verify and support these parents. To stop interruption of school studies is not to be under estimated in Uganda. So many children (especially girls) having no fees for the second term will never go back to school. The group management co-ordinated the recovery of the loads distributed. **Educational sponsorship**

		During the year 15 children and young people were sponsored at school. Kindergarten 3 children. Primary 9 children. Secondary 3 children. In some cases, this was for families with more children than school fees were available. As we progress into 2026 and beyond the intention is to keep direct international sponsorship as low as possible and encourage the loan system to develop significantly the micro finance approach to family educational development. **Community Sport participation** In a bid to strengthen unity, teamwork and positive social engagement, football competitions for both men and women from Kigumba and Kichwabugingo sub-counties were held. The women's teams were created from the Enterprise groups representing their local hub organisation. The teams received cash awards to distribute together with footballs and whistles to encourage future practice. The local school where the games were played were given footballs to encourage gender inclusion and community development. **E2L's Founder Trustee visit** In November, David Leeper visited to strengthen partnership with Let Hope Arise Africa and observe the impact of the various initiatives developed. This included meeting with the emerging management and supervision of the groups in Uganda. Besides a CBO (Community Based Organisation) Trustee Board, there is a local management and supervision group of 3 staff. The Executive Director, Hub Co-ordinator (Kigoma and Kigumba) and a Hub supervisor for Kigoma. This working management team supervised the 35 enterprise groups. David attended the regional conference of all the groups and distributed the reuseable menstrual pads to each women (210 women and girls). The intention of the E2L board is to support the management of the groups as they increase in number during 2026. All told, it is extremely fulfilling to witness the impact on so many

		poor village families to achieve health care (Malaria and typhoid mainly), regular meals (even more than one meal daily for the children), and school fees (to send as many of the family children to school for some Primary years). The intention is to encourage participation in other local initiatives in Uganda eg. food production, vocational skills development.

Additional information (optional)
You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Educate 2 Live finished the financial year with £1,664 in funds, which mainly relates to gift aid accrued income
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Educate 2 Live works solely with volunteers and does not have any creditors or fixed financial commitments. We are a very small and lean charity and for this reason we are comfortable with not holding significant reserves.
Amount of reserves held	Para 1.22	£1664
Reasons for holding zero reserves	Para 1.22	We pay out money to beneficiaries as it comes in (including waiting for gift aid). We do not make on-going commitments in advance. We do not have any overhead costs, so don't have financial commitments we need to cover.
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	The charity is run by volunteers so we continue fundraising activities and charitable activities even if we have a period of low or no income. We don't have creditors and financial commitments that we need to meet.

Additional information (optional)
You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	**CIO Foundation constitution**
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	**CIO**
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	**The Trustee term of office is for 4 years. This is from 18-10-2023 to 17-10-2027. The existing 3 trustees will elect any additional trustees if there is a requirement. Currently the founding trustees are committed to continuing their term of office.**

Additional information (optional)
You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Educate 2 Live
Other name the charity uses	None
Registered charity number	1205264
Charity's principal address	Heath House Old Green Lane Camberley Surrey GU154LG

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	David Leeper	Chair		Trustee Board
2	Rachel Anne Dalton	Treasurer		Trustee Board
3	Janine Philander			Trustee Board
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20				

Corporate trustees – names of the directors at the date the report was approved

Director name		
N/A		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
N/A		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
	N/A	

Name of chief executive or names of senior staff members (Optional information)

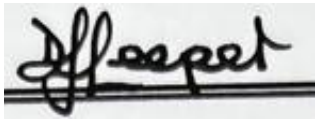
Exemptions from disclosure

Reason for non-disclosure of key personnel details

Other optional information

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	David John Leeper	Rachel Anne Dalton
Position (eg Secretary, Chair, etc)	Chair	Treasurer

Date	26th October 2026

Charity Name: Educate 2 Live			Charity No (if any)	1205264	CC17a
Annual accounts for the period					
Period start date	01-Jan-25	To	Period end date	31-Dec-25	

Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
Incoming resources			F01	F02	F03	F04	F05
Incoming resources from generated funds			5,650	7,039	-	12,689	13,986
Incoming resources from charitable activities		S04	-	-	-	-	-
Other incoming resources		S05	-	-	-	-	-
Total incoming resources		S06	5,650	7,039	-	12,689	13,986
Resources expended (Note 3)							
Costs of Generating Funds			-	-	-	-	-
Charitable activities		S10	5,077	9,266	-	14,343	10,668
Governance costs		S11	-	-	-	-	-
Other resources expended		S12	-	-	-	-	-
Total resources expended		S13	5,077	9,266	-	14,343	10,668
Net incoming/(outgoing) resources before transfers		S14	573	- 2,227	-	- 1,654	3,318
Gross transfers between funds		S15	- 2,845	2,845	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)		S16	- 2,272	618	-	- 1,654	3,318
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	- 2,272	618	-	- 1,654	3,318
Total funds brought forward		S20	3,318	-	-	3,318	-
Total funds carried forward		S21	1,046	618	-	1,664	3,318

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						
Total fixed assets	B04	-	-	-	-	-
Current assets						
Debtors (Note 5)	B06	890	461	-	1,351	3,064
Cash at bank and in hand	B08	156	157	-	313	254
Total current assets	B09	1,046	618	-	1,664	3,318
Creditors: amounts falling due within one year	B10	-	-	-	-	-
Net current assets/(liabilities)	B11	1,046	618	-	1,664	3,318
Total assets less current liabilities	B12	1,046	618	-	1,664	3,318
Creditors: amounts falling due after one year	B13	-	-	-	-	-
Net assets	B15	1,046	618	-	1,664	3,318
Funds of the Charity						
Unrestricted funds	B16	1,046			1,046	3,318
	B17	-			-	-
Restricted income funds (Note 6)	B18		618		618	-
Total funds	B20	1,046	618	-	1,664	3,318

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

Signature	Print Name	Date of approval
	Rachel Dalton	26/10/2026

Section C Notes to the accounts

Note 1 **Basis of preparation**

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 [ ] Financial Reporting Standards for Smaller Enterprises (FRSSE);
- and with the Charities Act.

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 .

1.3 Changes to previous accounts

No changes have been made to accounts for previous years

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.

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

Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

Volunteer help

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

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.

ASSETS

Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.

Note 3 Details of certain items of expenditure

3.1 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).

	This year	Last year
Number of trustees who were paid expenses	None	None
Nature of the expenses		
Total amount paid	£0	£0

3.2 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).

	This year £	Last year £
Independent examiner's or auditors' fees for reporting on the accounts	None	None
Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor	None	None

Section C Notes to the accounts (cont)

Note 4 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.

4.1 Total value of grants

Purpose for which grants made	Grants to Institutions Total amount £	Grants to individuals Total amount £
The prevention and relief of Poverty in Uganda	14,209	134
Total	**14,209**	**134**

4.2 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**

4.3 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 £
Let Hope Arise Africa	The prevention and relief of Poverty in Uganda	14,209
	Total grants to institutions	**14,209**

Section C Notes to the accounts (cont)

Note 5 Debtors and prepayments

Analysis of debtors

	Amounts falling due		Amounts falling due after	
	This year	Last year	This year	Last year
	£	£	£	£
Accrued income - Gift aid	1,351	3,064	-	-
Total	1,351	3,064	-	-

Note 6 Endowment and restricted income funds

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

6.1 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 Support & school fees	R	expenditure on supporting children in poverty and their education
Women's Enterprise Groups	R	expenditure to support the Women's Enterprise Group project, set up for groups of women setting up businesses
Emergencies	R	expenditure on emergences (e.g. medical emergencies)
Afripads	R	expenditure on Afripad purchase and distribution
Vocational training	R	expenditure on vocational training

6.2 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 £
Child Support & school fees	-	4,322	- 4,998	676	-	-
Emergencies	-	752	- 786	34	-	-
Afripads	-	1,583	- 965	-	-	618
Women's Enterprise Groups	-	132	- 1,982	1,850	-	-
Vocational training	-	250	- 535	285	-	-
Total Funds	-	7,039	- 9,266	2,845	-	618

6.3 Transfers between funds

Please give details of any transfers between funds.

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

Note 7 Transactions with related parties

7.1 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 £
None		Nil	

7.2 Loans

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

7.3 Other transaction(s) with trustees or related parties

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