LOVE INDIA

Report and Accounts for
Year ended 5 April 2026

Charity No 1149655

LOVE INDIA

for the year ended 5th April 2026

Charity Information

Trustees	Robert Perry Robin Dickinson Stanislaus Webster Rebecca Sibanda
Governing Document	Charitable Trust Deed dated 1st June 2012
Charity Registration Number	1149655
Contact Address	28 Beresford Road Prenton CH43 1XG
Independent Examiner	Wendy Clarke 3 Oakworth Drive New Ferry CH62 1HL
Bankers	Metro Bank (from 3rd Oct 2025) HSBC (to 14th Nov 2025)

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LOVE INDIA

Report of the Trustees
for the period
6th April 2025 – 5th April 2026

The Trustees of Love India have pleasure in submitting the Report and Financial Statements for the year ending 5th April 2026

Objects of the Charity

Love India was set up to bring love, hope and opportunities for improving the lives of poor and disadvantaged children and families, principally of the Dalit caste, in the Indian states of Goa and Karnataka and across Southern India. The impetus to set up the charity came from a response to reports of the work undertaken by the Indian registered charity Tender Heart Foundation.

The specified objects of Love India relate to access to education for children, training to gain employment and the relief of poverty and ill-health and these are achieved by making grants.

Governance

The grant-making decisions rest with the Trustees who meet regularly to monitor the activities of the charity.

Public Benefit

The Trustees confirm that they have complied with the Charity Commission's general guidance on public benefit and believe that the benefit to members of the public described in the programmes below demonstrate the public benefit delivered by Love India.

Review of Activities

The 2 centres, Ghataprabha Day Centre in Karnataka and Baina Tailoring School at Vasco da Gama in Goa. Grants were made to meet fixed costs for both buildings, as well as support for the salaries of staff and supplies for pupils.

Involvement by the Trust, as reported in the Financial Review below, will be increasing as it supports the new Tender Heart Day Centre in Vasco da Gama.

Financial Review

The total amount received in the year was £71,525, an increase on the £54,334 received in the previous year. This reflects the increased donations and associated Gift Aid to support the construction of a new school in Vasco da Gama. Payments for the year increased with donations for activities in India rising from £19,800 in the previous year to £23,200. It is anticipated that significant payments will be made in 2026/27 to support the construction and setting-up costs of the new building.

This has been a very positive outcome and the Trustees are very grateful for the annual fund-raising visit from India of Francis Pidigu. He is the Chairman of Tender Heart, the Indian charity which operates the Children's Day Centres and Tailoring School supported by Love India. Donations totalled £62,202, up from the previous year's £48,196.

Gift Aid recovered, which is always a year in arrears, rose from £3,884 to £7,747. This is dependent upon both the size of the donations in the relevant year and also the number of donors registering for Gift Aid. The sum expected to be received in 2026/27, for this year's donations is £10,295.

Bank interest fell from £2,253 to £1,576, reflecting reduced interest rates. Bank charges reduced from £149 to £84 reflecting the move from HSBC to Metro Bank. Trustees will continue to monitor banking arrangements to gain optimum outcomes for both these items.

Reserves Policy

Love India has no employees or contracts that would require reserves to be maintained against any reduction in receipts. However, Trustees have previously agreed that it would be prudent to maintain a minimum balance of £5,000 to react to any urgent request, should it arise.

Trustees' Responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its receipts and payments for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy, at any time, the financial position of the charity and enable us to ensure that the financial statements comply with Charities law. We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the Trustees on the 24th July 2026 and signed on their behalf by Robert Perry (Trustee).

LOVE INDIA

Independent Examiner's Report to the Trustees

I report to the Trustees on my examination of the accounts of the Love India Charitable Trust for the year ended 5th April, 2026 which are set out on pages 5 to 6.

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 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 can confirm that no material matters have come to my attention in connection with my 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.

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.

Wendy Clarke
Independent Examiner

LOVE INDIA

Financial Statements
for the year ended 5th April 2026

Receipts and Payments Account (Note 1)

	Note	Current Year	Previous Year
Receipts		£	£
Donations	2	62,202	48,196
Gift Aid	3	7,747	3,885
Interest		1,576	2,253
Total Receipts		**71,525**	**54,334**
Payments			
Grants		23,200	19,800
Bank Charges		84	149
Total Payments		**23,284**	**19,949**
Net Receipts		**48,241**	**24,385**
Cash from Previous Year		**131,971**	**97,586**
Total Cash at Year End		**180,212**	**131,971**

Statement of Assets (Note 4)

	Current Year	Previous Year
	£	£
High Interest Deposit A/c	9,630	9,259
Deposit A/c	120,208	118,385
Current A/c	50,374	4,327
	180,212	**131,971**

The notes on page 6 form part of these accounts.

This statement was approved by the Trustees on the 24th July 2026 and signed on their behalf by:

Robert Perry
Trustee

Notes to the Financial Statements

1. Accounting Policies

   The accounts are prepared on a Receipts and Payments basis in accordance with approved practice for the Charity Commission, because gross turnover is below the £250,000 threshold for accrual accounts.

2. Donations

   These are received from many sources, but principally individuals, mainly through monthly Standing Orders, and are indicative of the regular, predictable cash flow into the charity.

3. Gift Aid

   The amount of £7,747 received in the year relates to donations received in 2024/25 and the Gift Aid of £10,295 due on donations given in 2025/26 will not be received until 2026/27.

4. Statement of Assets

   The Current and Deposit accounts are held with HSBC. The High Interest Deposit account is with CCLA Fund Managers Ltd, one of the UK's largest charity fund managers and fully regulated by the Financial Conduct Authority (FCA).