VISION OF LOVE

"Changing Our Vision to experience Love & Peace."

A CHARITABLE INCORPORATED ORGANISATION

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

VISION OF LOVE

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VISION OF LOVE

ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 DECEMBER 2025

Board of Trustees

Mr Kanagasabapathy Vigneswaran
Mr Lavan Chelvakumar Nagaratnam
Mr Velauthapillai Karunananthan
Mr Satkunam Murugathas

Chair of the Trustee Board

Mr Lavan Chelvakumar Nagaratnam

Charity registered number

1170595

Registered Office

12 Colwood Gardens
London
SW19 2DT

Reporting Accountant

A J Accountancy
43 Anerley Road
London
SE19 2AS

Principal Bankers

Barclays Bank Plc

Solicitors

Bircham Dyson Bell, 50 Broadway, London SW1H 0BL

VISION OF LOVE
TRUSTEES' REPORT – YEAR ENDED 31 DECEMBER 2025

Behind every request for help is a person: an older neighbour living with failing eyesight, a family uncertain where its next meal will come from, or a child whose education is constrained by circumstances beyond their control. Vision of Love exists to respond to these needs with practical assistance and a commitment to treating every person with dignity.

Our mission has always been rooted in a simple principle: assistance should reach those who need it, irrespective of caste, colour, race or religion. From eye care and food security to education, access to clean water and basic shelter, the charity seeks to remove immediate barriers while supporting longer-term independence.

This report outlines our charitable purposes, the work undertaken during the year ended 31 December 2025 and our priorities for the future. We thank the donors, community partners and volunteers who make this work possible, and invite new supporters to help extend its reach.

The Trustees confirm that the year-end report and financial statements of the Vision of Love charity comply with:

- The current statutory requirements
- The requirements of the governing document
- The provisions of the Statement of Recommended Practice (SORP)

The above guidance is specifically applicable to charities preparing their accounts in accordance with the Financial Reporting Standard practiced within the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

1. OBJECTIVES AND ACTIVITIES

a) Policies and objectives

The Objectives of the Vision of Love charity are:

1. The prevention or relief of poverty to the elderly population in Sri Lanka through the provision of goods, rations and services to individuals and families in need
2. The prevention or relief of impaired physical, mental and financial health amongst the destitute within Sri Lanka
3. The provision of optimal healthcare, education and workforce training to give individuals the opportunity to generate a sustainable income, thus promoting self-sufficiency

Continued...

b) Strategies for achieving objectives

Vision of Love fulfils its objectives by:

1. Provision of funding for cataract operations, combined with essential medical pre-screening, transportation to the hospital and post-operative care.
2. Supporting the elderly, notably those afflicted by the civil war, through the monthly provision of staple foods including rice and dhal
3. Provision of funding to support the delivery of Education in Human Values (EHV) programme for children and parents afflicted by war.
4. Funding essential upkeep and support in local villages – primarily in the Northern Province of Sri Lanka – This includes but is not limited to the delivery of stationery, textbooks and other essential educational items to school children.
5. Regular provision of food and other nutritional support to children's homes
6. Provision of monthly financial sustenance to families with minimal support
7. Building donor-funded houses in the remote villages to help with basic housing needs of poor families. These houses are being built for very deserving families, many of whom face daily struggles related to nutrition, financial support and education.

2. ACTIVITIES FOR ACHIEVING OBJECTIVES

Vision of Love continued to place compassion, dignity and practical support at the heart of its work, reaching some of the most vulnerable members of society, including older people, people living with disabilities, disadvantaged families and those experiencing extreme poverty.

The challenges faced by the communities we support rarely exist in isolation. Hunger can affect health; poverty can restrict access to education; poor health can limit a person's ability to earn a living; and inadequate housing can place entire families at greater risk. Recognising these interconnected challenges, Vision of Love continued to provide practical, targeted assistance across food, healthcare, education, housing and other essential areas of need. Our aim is not only to provide immediate relief during times of hardship, but also to help individuals and families build greater stability, independence and hope for the future.

VISION OF LOVE
TRUSTEES' REPORT – YEAR ENDED 31 DECEMBER 2025

Continued...

Despite continuing economic uncertainty, rising living costs and pressures on charitable funding, Vision of Love remained steadfast in its commitment to serving those most in need, both in the UK and overseas. Through the generosity of our donors, the dedication of our volunteers and the strength of our local partnerships, we were able to turn compassion into meaningful action and ensure that support reached communities where it could make a genuine difference.

The Trustees are therefore pleased to report that, despite funding constraints, Vision of Love continued to deliver meaningful support across all of its priority areas during the year. Hundreds of people benefited directly from our programmes, with many more reached indirectly through our partners and community networks. Every meal provided, medical treatment supported, educational opportunity created and family assisted represents more than an individual intervention—it represents an opportunity to restore dignity, relieve hardship and create lasting hope.

IMPROVING VISION AND HEALTH – RESTORING SIGHT, INDEPENDENCE AND HOPE

The ability to see clearly can transform every aspect of a person's life. Cataracts and other untreated eye conditions can severely restrict independence, preventing people from working, travelling safely, caring for themselves and participating fully in family and community life. For older people in particular, deteriorating eyesight can lead to increasing dependence on others and a significant reduction in quality of life.

Vision of Love continued its commitment to improving access to essential eye care through its **Improving Vision and Health programme**, with a particular focus on cataract treatment, medical pre-screening and support for patients with related eye conditions. Working alongside hospitals, medical professionals and volunteer ophthalmologists, the charity supported screening programmes to identify cataracts, glaucoma and other conditions that could otherwise result in avoidable sight loss.

The charity's support extends beyond funding the operation itself. Vision of Love has helped meet the cost of **surgical treatment, essential medication, transport, accommodation and follow-up care**, helping to remove the financial and practical barriers that can prevent vulnerable people from receiving the treatment they need.

Through these initiatives, **dozens of people regained their sight during the year**, enabling many to become more independent, return to work, care for their families and participate once again in their communities. Particularly moving were the experiences of elderly beneficiaries who, after years of impaired vision, were once again able to see their loved ones and their surroundings.

Cataract operations were supported at several locations, including **Vavuniya Hospital and Trincomalee**. In Trincomalee, an estimated backlog of approximately **2,000 patients** remains due to limited funding, surgical equipment and suitable implants. Vision of Love has sought to help address this unmet need by providing essential materials and supporting access to improved-quality implants.

VISION OF LOVE
TRUSTEES' REPORT – YEAR ENDED 31 DECEMBER 2025

Continued...

The cumulative impact of this programme has been considerable. **To date, Vision of Love has funded cataract surgery for approximately 7,000 patients**, restoring much more than sight. For many beneficiaries, treatment has brought renewed independence, confidence, dignity and hope for the future.

However, the need remains substantial and demand continues to exceed the resources currently available. Behind every person waiting for treatment is an individual whose everyday life may be restricted by preventable sight loss. **With additional donor support, Vision of Love can reach more patients, reduce waiting times and give more people the opportunity to regain their sight and independence.**

For this programme, **restoring sight is not simply a medical intervention—it can give someone back the freedom to live their everyday life.**

FIGHTING HUNGER – PROVIDING FOOD, SECURITY AND DIGNITY

Food insecurity remains a daily reality for many older people and families living in extreme poverty, particularly those with little or no regular income, limited family support or dependence on community assistance. For these households, meeting even the most basic nutritional needs can be a constant struggle.

Through its established **Fighting Hunger programme**, Vision of Love continued to provide essential dry ration packs to vulnerable elderly people and low-income families. Monthly and seasonal distributions supplied staple foods such as **rice, dhal and cooking oil**, helping hundreds of households maintain access to basic nutrition during periods of financial hardship.

The value of this support extends beyond the food itself. By reducing the amount families need to spend on essential groceries, limited household income can be redirected towards other critical needs, including **medication, healthcare, transport and children's education**. Regular food assistance can also provide greater security and relieve some of the anxiety and uncertainty experienced by families who do not know how they will meet their next meal.

Vision of Love's network of local volunteers plays an important role in identifying those most in need and supporting the fair and transparent distribution of assistance, including within remote communities. This local involvement helps ensure that support reaches vulnerable people who may otherwise struggle to access help.

VISION OF LOVE
TRUSTEES' REPORT – YEAR ENDED 31 DECEMBER 2025

Continued...

In the United Kingdom, Vision of Love continued its commitment to supporting people experiencing homelessness through its collaboration with Faith in Action Merton, London. Over the years, the charity and its volunteers have contributed to initiatives providing hot meals, essential food supplies, clothing and hygiene products to vulnerable individuals. Beyond meeting immediate needs, these efforts have sought to offer dignity, compassion and a sense of care to people facing difficult circumstances.

More recently, the demand for direct food support through this partnership has reduced, following the increased availability of cooked meals provided by another organisation. The Trustees welcome this positive development, recognising the important contribution made by commercial organisations in meeting the needs of the homeless community.

Vision of Love remains committed to supporting people experiencing homelessness and is exploring new ways to direct its resources where they can make the greatest difference. Plans are underway to coordinate with other charitable and community organisations to support the distribution of food and essential supplies directly to people sleeping rough on London's streets, particularly those who may not have regular access to established food services.

Through these developing partnerships, Vision of Love aims to extend its outreach, complement existing services and ensure that assistance reaches those who remain most vulnerable.

Our commitment remains unchanged: to ensure that people facing homelessness are treated with dignity, compassion and care, and that no one is forgotten simply because they have no place to call home.

For Vision of Love, fighting hunger is about more than providing a bag of essential food. **It is about easing immediate hardship, protecting health and giving vulnerable individuals and families greater dignity and stability during some of the most difficult periods of their lives.**

EDUCATION AND HUMAN VALUES – NURTURING CHARACTER, CONFIDENCE AND A BRIGHTER FUTURE

Education is one of the most valuable investments we can make in a child's future. At Vision of Love, we believe that true education goes beyond academic achievement. It should also nurture good character, emotional wellbeing, self-confidence and a sense of responsibility towards others. By supporting both academic learning and personal development, we aim to help children grow into confident, compassionate and responsible individuals who can make a positive contribution to their families and communities.

A central part of this commitment is our Education in Human Values (EHV) programme, which promotes five fundamental human values: Truth, Right Conduct, Peace, Love and Non-Violence. These universal principles encourage honesty, integrity, self-discipline, kindness, respect for others and peaceful coexistence. The programme recognises that these qualities are inherent in every individual and that education should help children recognise, develop and demonstrate them through their thoughts, words and actions.

Continued...

The EHV approach encourages learning through practical experience rather than classroom instruction alone. It incorporates storytelling, reflection, quiet contemplation, group activities, music and discussions that help children understand the importance of making responsible choices, managing emotions, resolving disagreements peacefully and treating others with compassion. Particular emphasis is placed on developing self-awareness, inner confidence, positive relationships and a willingness to help those in need.

An important aspect of the programme is the involvement of teachers and parents. Vision of Love has supported workshops and seminars that help teachers integrate human values into everyday learning and encourage them to lead by example. Parents are also engaged through guidance sessions that promote positive parenting, mutual respect and greater involvement in their children's development. By bringing together children, teachers and families, the programme seeks to create a supportive environment in which positive values are consistently reinforced both at school and at home.

The programme also encourages children to recognise that personal success is not measured solely by academic results or material achievements, but by how they treat others, contribute to society and use their knowledge and abilities to make a positive difference. Through cooperation, community responsibility and acts of kindness, children are encouraged to develop empathy, leadership qualities and a spirit of service.

Alongside the EHV programme, Vision of Love continued its wider Education Support Programme, helping disadvantaged children overcome the financial barriers that can prevent them from reaching their academic potential. For families struggling with poverty, the cost of school uniforms, textbooks, stationery, tuition and other educational essentials can place considerable pressure on already limited household incomes.

Through scholarships, educational materials, uniforms and additional learning support, the charity has helped children from vulnerable families continue their studies with greater confidence and dignity. This practical assistance complements the EHV programme by ensuring that children receive not only encouragement and guidance but also the essential resources needed to participate fully in education.

The Trustees firmly believe that education is one of the most effective ways to break the cycle of poverty and create lasting change. By combining academic support with the development of strong human values, Vision of Love seeks to empower children not only to achieve their own potential but also to become caring, responsible individuals who can contribute to stronger, more peaceful and compassionate communities.

Continued...

ADAPTING FOR THE FUTURE – LIVELIHOODS AND SUSTAINABLE INDEPENDENCE

Vision of Love is committed to moving beyond short-term relief wherever possible by supporting **livelihood initiatives that help individuals and families build sustainable sources of income and become more self-reliant**. By encouraging small-scale enterprise, skills development and other income-generating opportunities, we aim to help vulnerable families strengthen their financial independence while contributing to the long-term resilience of their communities.

The Trustees are actively **seeking suitable proposals for livelihood projects in Sri Lanka** and welcome opportunities to work with credible local organisations, community groups and other partners that share our commitment to creating sustainable and measurable impact. Proposed initiatives will need to demonstrate clear community need, realistic outcomes and appropriate arrangements for monitoring the use of charitable funds.

As Vision of Love looks to expand its livelihood programmes, the Trustees recognise an opportunity to strengthen the charity's on-the-ground capacity in Sri Lanka. Its established network of volunteers and local partners remains central to delivery, while dedicated local resources would enable the charity to develop and assess more project opportunities, strengthen coordination and monitoring, and measure outcomes more effectively.

The Trustees therefore intend to seek dedicated funding to develop appropriate local staff capacity in Sri Lanka. This investment would support the expansion of sustainable livelihood initiatives, maintain robust oversight and provide donors and partners with clear reporting on the use and impact of their support.

Investment in this capacity would enable Vision of Love to move from responding primarily to immediate need towards supporting more families on a pathway to **long-term independence and financial security**. We therefore welcome discussions with donors, grant-making organisations and partners interested in supporting either individual livelihood projects or the staff resources needed to deliver and monitor them effectively.

In the United Kingdom, Vision of Love continued its commitment to supporting people experiencing homelessness through its collaboration with Faith in Action Merton, London. Over the years, the charity and its volunteers have contributed to initiatives providing hot meals, essential food supplies, clothing and hygiene products to vulnerable individuals. Beyond meeting immediate needs, these efforts have sought to offer dignity, compassion and a sense of care to people facing difficult circumstances.

More recently, the demand for direct food support through this partnership has reduced, following the increased availability of cooked meals provided by another organisation. The Trustees welcome this positive development, recognising the important contribution made by other organisations in meeting the needs of the homeless community.

VISION OF LOVE
TRUSTEES' REPORT – YEAR ENDED 31 DECEMBER 2025

Continued...

Vision of Love remains committed to supporting people experiencing homelessness and is exploring new ways to direct its resources where they can make the greatest difference. Plans are underway to coordinate with other charitable and community organisations to support the distribution of food and essential supplies directly to people sleeping rough on London's streets, particularly those who may not have regular access to established food services.

Through these developing partnerships, Vision of Love aims to extend its outreach, complement existing services and ensure that assistance reaches those who remain most vulnerable.

Our commitment remains unchanged: to ensure that people facing homelessness are treated with dignity, compassion and care, and that no one is forgotten simply because they have no place to call home.

MAIN ACTIVITIES UNDERTAKEN TO FURTHER THE CHARITY'S PURPOSES FOR THE PUBLIC BENEFIT

The Trustees confirm that they have complied with the duty in Section 17 of the Charities Act 2011 and have taken due regard of the Charity Commission's general guidance on public benefit.

STRATEGIC REPORT

ACHIEVEMENTS AND PERFORMANCE

1. **Review of activities**

   The business and activities of the Vision of Love are guided and organised through the Board of trustees. Vision of Love has no paid staff in either the UK or overseas. All operations are carried out by the volunteers.

2. **Financial review**

   a. **Going concern**

      After undertaking an appropriate assessment, the trustees have expectations that Vision of Love has adequate resources to continue in operational existence for the foreseeable future.

      Our current reserve levels are strong, and this combined with good financial management and discipline, means that our medium-term outlook is secure. We do not currently anticipate that the overall financial position of the charity will be adversely affected, or its financial solvency threatened. The Trustees believe there are no visible uncertainties in respect of the charity's financial position which may severely curtail its work and/or threaten its ability to operate as a going concern. The Trustees therefore continue to adopt the going concern basis in preparing the financial statements.

Continued...

b. Financial risk management objectives and policies

The trustees review matters concerning accounting, financial reporting, and internal controls, including the Risk factors. They also review the management accounts and the annual report and financial statements before being submitted to the reporting Accountant.

c. Principal risks and uncertainties

The trustees recognise the importance of identifying and managing the risks of the charity. A risk management framework, comprising a risk and control register, which would identify and prioritise the Charity's key risks, will be maintained in future. The register will include a programme of control measures and actions to manage material risks. It will be subject to periodic assessment and updated by the trustees regularly.

d. Principal funding

Currently the principal funding sources for the charity have been donations from individuals and various organisations.

3. Structure, governance and management

a) Constitution

Vision of Love was registered as a charitable incorporated organisation on 06 December 2016.

b) Method of appointment or election of Trustees

The management of the Charity is the responsibility of the Trustees who are elected under the terms of the governing document.

c) Organisational structure and decision making

The trustees are responsible for the management of the affairs of the Charity and they commit to conducting themselves in accordance with the highest ethical standards when carrying out their responsibilities. The Trustee Board has therefore adopted a Code of Conduct, which provides ethical standards and criteria to which all its members are required to adhere in the performance of their responsibilities to the Trustee Board.

Continued...

4. Plans for Future Periods – Building on Our Impact

Building on the achievements made possible by our donors, volunteers and partners, Vision of Love aims to strengthen its existing programmes, reach more vulnerable communities and develop initiatives that create lasting change.

Our priorities remain focused on restoring sight through cataract treatment, providing essential food assistance to elderly and disadvantaged families, supporting children's education and responding to urgent healthcare and welfare needs. With demand for cataract surgery remaining high, the Trustees hope to secure additional funding to help more patients regain their sight and independence.
Education will continue to be a key priority through our Education in Human Values programme, promoting Truth, Right Conduct, Peace, Love and Non-Violence, alongside practical educational support for disadvantaged children.

Looking ahead, we also aim to expand livelihood and income-generating initiatives in Sri Lanka, helping vulnerable families achieve greater financial independence. We are actively seeking suitable project proposals, funding opportunities and local partnerships to support these ambitions.

In the UK, Vision of Love will continue working with community organisations to support people experiencing hardship and homelessness, exploring opportunities to reach those most in need.

Throughout these initiatives, the Trustees remain committed to responsible growth, strong partnerships, transparency and the effective use of charitable funds, ensuring that every contribution makes a meaningful and lasting difference to the communities we serve.

VISION OF LOVE
TRUSTEES' REPORT – YEAR ENDED 31 DECEMBER 2025

Continued...

5. Trustees' responsibilities statement

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In preparing these 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 2015 (FRS102);
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed subject to any material departure 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 operation.

The trustees are responsible for keeping accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and regulations made thereunder. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

6. Reporting Accountant

Our Accountants, A J Accountancy have indicated their willingness to continue in office.

VISION OF LOVE
TRUSTEES' REPORT – YEAR ENDED 31 DECEMBER 2025

A HEARTFELT THANK YOU TO OUR DONORS AND SUPPORTERS

Everything Vision of Love achieves is made possible by the generosity, compassion and continued trust of our donors and supporters. On behalf of the Trustees and, most importantly, the individuals and families whose lives you have touched, we extend our sincere and heartfelt thanks.

Your support has enabled Vision of Love to reach vulnerable people in Sri Lanka and the United Kingdom, providing essential food to families facing hardship, restoring sight through cataract treatment, supporting children to continue their education, helping families secure safe shelter and responding to communities at times of urgent need.

Behind every donation is a real person and a real story. It may mean an elderly person no longer having to worry about their next meal, someone regaining their sight and independence, a child being given the opportunity to continue their education, or a struggling family receiving support when they need it most. **Your contribution is therefore much more than a financial donation. It is food on a table, sight restored, an education continued, a family supported and hope renewed.**

As the needs of the communities we serve continue to grow, so too does our determination to reach more people. We hope you will continue this journey with us. Whether through regular giving, sponsoring a specific project, supporting our fundraising activities or introducing Vision of Love to others who share our values, every contribution can help us extend our reach and transform more lives.

To everyone who has donated, volunteered, partnered with us, attended our events or supported our work in any way: thank you. **Your generosity gives Vision of Love the ability to turn compassion into meaningful action and to continue helping people with dignity, care and respect**.

Together, we can continue to make a difference — one person, one family and one act of love at a time.

With heartfelt appreciation from The Trustees and members of Vision of Love

Approved by the Trustees on 10th October 2026 and signed by

Mr Lavan Chelvakumar Nagaratnam

Chairman

VISION OF LOVE

REPORTING ACCOUNTANT'S REPORT

Independent examiner's report to the trustees of Vision of Love, Charitable Incorporated Organisation ('the CIO') For the year ended 31 December 2025

I report to the charity trustees on my examination of the accounts for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity trustees of the Vision of Love, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

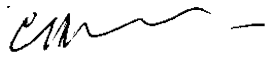
I report in respect of my examination of the Vision of Love's accounts carried out under section 145 of the Act. In carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

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 as required by section 130 of the Act; or
2. the accounts do not accord with those records."

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed:



Name: C Kailaya-Vasan FFA, FMAAT, ACIPP

Address: 43 Anerley Road, London, SE19 2AS

Date: 22/10/2025

VISION OF LOVE

"Changing Our Vision to experience Love & Peace."

VISION OF LOVE
STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 December 2025

	Unresticted Funds 2025	Restricted Funds 2025	Total Funds 2025	Unresticted Funds 2024	Restricted Funds 2024	Total Funds 2024
				-		
Income from:						
Chariable activities						
Sponsorship and Donations	53,240	4,402	**57,642**	77,488	-	77,488
Non-Charitable activities						
Fund Raising Event	-	-	**-**	21,144	-	21,144
Total Income	**53,240**	**4,402**	**57,642**	98,632	-	98,632
Expenditure on:						
Chariable activities						
Medical	19,252	-	**19,252**	21,896	-	21,896
Food	42,086	-	**42,086**	31,869	-	31,869
Education	960	-	**960**	14,278	-	14,278
Grama Seva	3,283	4,402	**7,685**	11,947	-	11,947
Water	447	-	**447**	-	-	-
Livelihood Project	4,128	-	**4,128**	-	-	-
Other	25	-	**25**	-	-	-
Non-Charitable activities			**-**		-	-
Fund Raising Event	-		**-**	12,784	-	12,784
Total Expenditure	**70,180**	**4,402**	**74,582**	92,774	-	92,774
Net Income / (expenditure)	(16,941)	-	**(16,941)**	5,858	-	5,858
Reconciliation of Funds						
Total funds at 1 January	77,478	-	**77,478**	71,621	-	71,621
Total funds at 31 December	**60,538**	**-**	**60,538**	**77,478**	**-**	**77,478**

VISION OF LOVE

VISION OF LOVE
BALANCE SHEET

A CHARITABLE INCORPORATED ORGANISATION: 1170595 (England and Wales)

As at 31 December 2025

	2025	2024
	£	£
Fixed Assets		
Tangible Fixed Assets	-	-
	-	-
Current Assets		
Overseas Reserve Account	(1,547)	(5,098)
Cash at Bank and in Hand	62,085	82,575
Nedt Current Assets	60,538	77,478
Net Assets	60,538	77,478
Funds		
Restricted Funds	-	-
Unrestricted Funds	60,538	77,478
Total Funds	60,538	77,478

The financial statements were approved by the Trustees on 10th October 2026 and signed on their behalf, by:

Mr Kanagasabapathy Vigneswaran, Trustee

V. Karunananthan

Mr Velauthapillai Karunananthan , Trustee

Mr Satkunam Murugathas , Trustee

VISION OF LOVE
NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2025

1. Accounting policies

1.1 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 (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Vision of Love 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.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

1.2 Company status

The Vision of Love is a Charitable Incorporated Organisation (CIO). The members of the charity are the Trustees named on page 2. In the event of the Vision of Love being wound up, the liability in respect of the guarantee is limited to £1 per member of the Vision of Love.

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 Vision of Love and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for specific purposes. The aim and use of each designated fund are set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Vision of Love for specific purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund are set out in the notes to the financial statements.

VISION OF LOVE
NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2025

Accounting policies (Continued)

1.4 Income

All income is recognised once the Vision of Love has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Donated services or facilities are recognised when the Vision of Love has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the Vision of Love of the item is probable and that economic benefit can be measured reliably.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the Vision of Love which is the amount the Vision of Love would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

1.6 Taxation

The Vision of Love is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Vision of Love is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

1.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount repaid net of any trade discounts due.

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.

VISION OF LOVE
NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2025

Accounting policies (Continued)

1.9 Creditors and provisions

Creditors and provisions are recognised where the Vision of Love 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 Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at rates of exchange ruling at the balance sheet date. Transactions in foreign currencies are translated into sterling at the average rate of the transaction. Exchange gains and losses are recognised in the Statement of Financial Activities.

2. Governance Costs

There were NO Governance Costs incurred both in UK and in other countries whereas **Vision of Love operates with 100% voluntary support and entire donation is used for the Charitable purpose, except bank charges are paid for transferring funds.** The trustees contribute towards the costs of the meeting expenditure.

3. Related Party Transactions

There were no related party transactions to report. The trustees continue to donate funds to the Charity as an unrestricted donation.