KINDHEART

ANNUAL REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2025

CHARITY REGISTRATION NO: 1185075

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LEGAL & ADMINISTRATIVE INFORMATION

CHARITY REGISTRATION NO:	**1185075**
CHARITY REGISTRATION DATE:	**28 August 2019**
START OF FINANCIAL PERIOD:	**1 January 2025**
END OF FINANCIAL PERIOD:	**31 December 2025**
TRUSTEES AT 31 MARCH 2023:	**Alka Shah - Chair** **Rajni Ganatra – Accounting Consultant** **Rekha Savjani – Legal Counsel** **Kalpana Shah – Marketing/Public Relations** **Amrapali Mehta – Art Consultant**
LEGAL STATUS:	**Charitable Organisation**
GOVERNING INSTRUMENT:	**Trust Deed dated 26.3.19**

OBJECTS:

The prevention or relief or poverty anywhere in the world by providing grants, items or services to individuals who are in need, in particular but not exclusively women and children, and/or by making grants to charities or other non-governmental organisations working to prevent or relieve poverty.

REGISTERED ADDRESS:	**5 Park Close** **Rickmansworth** **Herts WD3 1QH** **Email:info@kindheartcharity.com** **Web: www.kindheartcharity.com**
PRIMARY BANKERS:	**Barclays Bank plc** **355 Station Road** **Harrow, Middx HA1 2AN**
INDEPENDENT EXAMINER:	**Mr Satish Lakhani BA(Hons)FCA** **Lake & Co** **Chartered Accountants** **25A Kenton Park Parade** **Kenton, Middx HA3 8DN**

The trustees present the annual report together with the financial statements of the charity for the year ended 31 December 2025.

OBJECTIVES AND ACTIVITIES

Policies and objectives

The prevention or relief or poverty anywhere in the world by providing grants, items or services to individuals who are in need, in particular but not exclusively women and children, and/or by making grants to charities or other non-governmental organisations working to prevent or relieve poverty.

In setting objectives and planning for activities, the trustees have given due consideration to general guidance published by the charity commission relating to public benefit and in particular to its supplementary public benefit guidance.

ACHIEVEMENTS AND PERFORMANCE

Review of activities

Achievements for Year Ended 31 December 2025

Our Purpose and Approach

Kindheart is a registered charity regulated by the Charity Commission. The Trustees take their responsibilities for governance, financial accountability and transparency seriously, and all the Charity's income, expenditure and charitable activities are recorded and reported in accordance with the requirements applicable to the Charity.
Our charitable work continues to have both an international and community focus, with the majority of our support directed towards projects and organisations working in India, Kenya and the United Kingdom.

When selecting organisations and projects to support, the Trustees place considerable importance on working with established, officially registered charities and non-profit organisations with whom we have developed trusted relationships over time. Wherever possible, their work and leadership are personally known to us, and members of our Trustee team have visited or had direct engagement with a number of the organisations and communities we support.
These longstanding relationships, together with regular communication and reporting, give the Trustees greater confidence that Kindheart's funds are being applied responsibly and are reaching the people and projects for whom they are intended.

Our emphasis remains firmly on supporting vulnerable people and creating opportunities which can lead to meaningful and lasting change.

Our Charitable Priorities
Kindheart continues to focus particularly on initiatives supporting women, children and vulnerable members of society.
We believe that sustainable change comes not simply from providing immediate assistance, but from giving people the tools and opportunities to improve their circumstances over the longer term.
For this reason, our funding priorities include education, skills development, vocational training and practical support that can enable individuals to build confidence, independence and greater self-sufficiency.

Education remains particularly important to us. We believe it is one of the most powerful drivers of our vision for "A Brighter Tomorrow" and can transform not only an individual's prospects but, ultimately, those of their family and wider community.
Alongside our international work, we continue to support vulnerable people within the United Kingdom, including people experiencing homelessness, isolated elderly people, refugees and women affected by abuse.

Accountability and Transparency

Accountability remains central to the way Kindheart operates.
We maintain regular communication with the charities and organisations receiving our funding and, where appropriate, request reports and updates on the projects supported, including information about how funds have been utilised and the outcomes achieved.
This enables the Trustees to maintain appropriate oversight of our charitable giving and to satisfy themselves that funds are being used for the purposes for which they were provided.

2025 – A Year of Events, Engagement and Fundraising

An important part of Kindheart's fundraising strategy is to create distinctive cultural, artistic and educational experiences which bring people together while simultaneously raising funds and awareness for worthwhile causes.

During 2025, we organised and participated in a varied programme of events. These not only generated much-needed funds but also helped us introduce Kindheart and the causes we support to new audiences.

March 2025 – International Women's Day

In March, Kindheart was selected as the preferred charity for an International Women's Day Fashion Brunch organised by London-based event organiser Anisha Vasani Creates.
The event brought together approximately 400 women from across London and provided Kindheart with valuable exposure to a wider audience.
Domestic abuse and the challenges faced by women experiencing abuse were important themes within the day's panel discussions. Our fundraising associated with the event was therefore specifically directed towards supporting organisations assisting vulnerable women in both India and the United Kingdom.

May 2025 – Discovery Walk & Art in Motion

In May, to coincide with Mental Health Awareness Week, we organised a Discovery Walk through London, combining wellbeing, friendship, culture and art.
Our supporters enjoyed a guided walk through some of London's beautiful neighbourhoods before gathering for an alfresco lunch overlooking the Serpentine Lake in Kensington. The warm weather added to a wonderful atmosphere of camaraderie, with the day providing an opportunity for new friendships to be created and existing ones strengthened.
Following lunch, we continued to the Serpentine Gallery to experience the work of Indian artist Arpita Singh through a private guided tour. At 87 years of age and following a remarkable artistic career spanning six decades, her exhibition represented her first institutional solo exhibition outside India.
The day reflected what Kindheart increasingly seeks to achieve through its events: bringing people together through shared cultural experiences while raising awareness and funds for those who need support.

July 2025 – Beyond the Naked Eye: The Beauty of Indian Art

Throughout the year, we continued to develop events under our "Beyond the Naked Eye" series, designed to encourage a deeper appreciation and understanding of art, history and culture.
On 3 July, we dedicated an entire day to celebrating "The Beauty of Indian Art."
The morning began at the British Museum with Ancient India: Living Traditions, providing our supporters with an opportunity to explore the origins, traditions and continuing influence of Indian religious and artistic expression.
We then walked to the beautifully designed Colonel Saab restaurant, whose interiors and collection of Indian art and objects provided a particularly appropriate setting for the next part of our programme.
Following lunch, we'd arranged for highly regarded art historian Dr Ursula Weekes to deliver an insightful talk on Pichwai painting, introducing our supporters to the history, symbolism and artistic traditions surrounding this distinctive form of Indian art.
The day concluded with a visit to the Pichwai exhibition Feast, Melody & Adornment, where curator Pooja Singhal personally guided our group through the exhibition and provided further insight into the works on display.
The combination of art, culture and fundraising made this one of the highlights of our 2025 programme.

October 2025 – Frieze

October was another particularly active month for Kindheart.
On Thursday 16 October, we continued our annual association with Frieze, building upon the relationship we have developed with its organisers and with those involved in the Sculpture exhibition.
Once again, we arranged curated tours designed to give our attendees greater knowledge, context and insight into the works they were seeing.
These cultural collaborations are becoming an important part of Kindheart's identity, enabling us to provide our supporters with engaging and educational experiences while raising funds for our charitable work.
Later that month, a longstanding supporter of Kindheart generously organised a Diwali celebration in Stanmore,Middlesex attended by more than 100 guests and donated the proceeds of a raffle fundraiser to the Charity.
We are enormously appreciative of supporters who choose to organise their own events for Kindheart. Initiatives such as this allow our work to reach new audiences while demonstrating the generosity and community spirit upon which a small charity such as ours depends.

December 2025 – Festive Charity Celebration

Our final event of the year took place on 15 December with a private visit and guided tour of Spencer House, followed by a festive lunch at Cicchetti Mayfair.
Before lunch, we gave a presentation highlighting Kindheart's work supporting people experiencing homelessness and loneliness as well as some of the challenges faced by vulnerable people during the winter months.
The remainder of the afternoon was an opportunity for our supporters to enjoy the festive season together while remembering those for whom Christmas can be a particularly difficult or lonely period.
Proceeds from the event supported New Hope and Action for Elders, helping us extend our charitable reach during the Christmas period.

Charitable Giving and Projects Supported

Throughout 2025, Kindheart continued its relationships with a number of charities, NGOs and community organisations in India, Kenya and the United Kingdom.
Our support during the year included organisations and initiatives such as:

In India
Sakhi – supporting education for girls from slum areas
Society of Education for the Challenged Child – supporting music lessons and physical enablement classes
Srujna; and Apne Aap – where we are supporting the empowerment of vulnerable women and children by vocational training and entrepreneurship

In Kenya
Lions Club of Eldoret, through which we have supported school sponsorships;
Beruham Children's Home where we are donating special essential items;
Charity Connect, through whom we assisted with furnishing new accommodation for girls; and
Aubrey Children's Home.

United Kingdom
Single Homeless Project, New Hope in Watford and Action for Elders – All three charities support vulnerable adults as well as the elderly who are living alone;
End Honour Killings, which received support connected specifically with our International Women's Day activities
Hummingbird, supporting and empowering refugee women.
The Trustees continue to visit and review the organisations we support on a regular basis and the particular needs identified by our charitable partners.

The Difference Our Funding Makes

Our fundraising during the year enabled Kindheart to contribute towards a wide range of practical projects and interventions.
These included helping to fund education fees for 100 orphaned children through primary school, giving children who might otherwise struggle to access education an opportunity to remain in school.
We also supported music lessons and physical therapy for children with physical disabilities, recognising the importance of both therapeutic intervention and opportunities for children to participate, develop and express themselves.
Within the United Kingdom, our support included the provision of essential winter items for people experiencing homelessness, including padded sleeping bags, warm fleeces and bedding.
During the Christmas period, we also supported initiatives providing companionship and telephone contact to elderly people experiencing loneliness and isolation, recognising that human connection can be just as important as material assistance.
Across all these projects, our intention remains the same: to engage, empower, enable and educate, and wherever possible to provide support which creates a sustainable pathway towards a better future.

Fundraising and Income
During the year, Kindheart raised a total of £30,606 adding to the grand total of over £375,000 through events and donations.

As a relatively small charity, every contribution matters. We remain extremely grateful to our donors, event attendees, speakers, guides, volunteers, collaborators and supporters, many of whom contribute not only financially but also through their time, expertise, introductions and goodwill.

During 2025, we also engaged professional social media support to strengthen our marketing and communications. This forms part of our wider objective to increase awareness of Kindheart, expand our supporter base and communicate more effectively about both our fundraising activities and the charitable projects they make possible.
We are continuing to explore opportunities to collaborate with cultural institutions, businesses, individuals and other organisations whose involvement can help broaden our reach and increase the impact of our work.

Looking Ahead

The Trustees remain committed to developing Kindheart carefully and responsibly while retaining the personal approach that has characterised the Charity's work.
We want our supporters to understand not only what we raise, but why we raise it and where their generosity is making a difference.
Our ambition is not simply to increase the number of events we organise or the amount of money we raise. It is to ensure that, as Kindheart grows, the impact created by that support grows with it.
We will therefore continue to seek partnerships with organisations whose work we trust, develop engaging cultural and educational fundraising events, strengthen our relationships with donors and supporters, and direct our resources towards projects capable of delivering tangible and sustainable benefits.
At the heart of everything we do remains a simple belief: that access to education, opportunity, dignity and practical support can give vulnerable people the means to change the direction of their lives.
Through collaboration, responsible giving and the continued generosity of our supporters, Kindheart will continue working towards creating "A Brighter Tomorrow."

FINANCIAL REVIEW

Going concern

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

Principal risks and uncertainties

The trustees consider that the main risks of governing the charity are in connection with the management of its cash assets which are reviewed formally by the trustees at each meeting.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution
The charity was incorporated by Trust Deed on 26 March 2019 and commenced operating on 28 August 2019.
Method of appointment or election of trustees

The management of the charity is the responsibility of the trustees who are elected and co-opted under the terms of the Trust Deed.

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

Organisational structure and decision making
The charity is managed by the trustees.

Statement of Trustees' Responsibilities

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

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. 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;**
- **Make judgements and estimates that are reasonable and prudent;**
- **State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and**
- **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 enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees 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 annual report was approved by the trustees of the charity on 19 October 2026 and signed on its behalf by:

……..
ALKA SHAH
Trustee

19 October 2026

KINDHEART

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF KINDHEART

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2025 which are set out on pages 9-15.

Respective responsibilities of trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts, you consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. It is my responsibility to examine the accounts under

section 145 of the 2011 Act, to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

I have completed my examination. I confirm that no 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 Kindheart 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 accounting 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.**
4. **The accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).**

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 SATISH LAKHANI BA(HONS) FCA

Lake & Co
Chartered Accountants
25A Kenton Park Parade
Kenton, Middx HA3 8DN

19 October 2026

KINDHEART

STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds £	Year Ended 31.12.25 £	Year ended 31.12.24 £

RECEIPTS:				
Voluntary Receipts	**2**	**18,685**	**18,685**	**15,141**
Charitable Activities	**2**	**11,921**	**11,921**	**28,074**
Investment Income	**2**	**0**	**0**	**0**
Total Receipts		**30,606**	**30,606**	**43,215**
PAYMENTS:				
Cost of Charitable Activities	**3**	**15,853**	**15,853**	**55,218**
Other Payments	**3**	**1,157**	**1,157**	**1,078**
Total Payments		**17,010**	**17,010**	**56,296**
NET INCOMING/(OUTGOING) RESOURCES		**13,596**	**13,596**	**(13,081)**
Balances b/fwd		**6,861**	**6,861**	**19,942**
Balances c/fwd		**20,457**	**20,457**	**6,861**

The notes on pages 10-15 form part of these financial statements.

All operations are continuing operations and all funds are unrestricted.

KINDHEART

STATEMENT OF ASSETS & LIABILITIES
AS AT 31 DECEMBER 2025

	Notes	Total 31.12.25 £	Total 31.12.24 £
CURRENT ASSETS			
Cash at bank		**16,366**	**6,131**
Debtors	**4**	**4,091**	**847**

TOTAL ASSETS		**20,457**	**6,978**
LIABILITIES			
Accruals	**5**	**0**	**117**
NET ASSETS		**20,457**	**6,861**
Represented By:			
Unrestricted Funds	**6**	**20,457**	**6,861**
Restricted Funds		**0**	**0**
		20,457	**6,861**

TRUSTEES' RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

Charity Law requires the trustees to prepare financial statements for each financial year which comply with the regulations set out in the Charities Act 2011. The trustees have elected to take advantage of the provisions that apply to small charities and have prepared a Receipts and Payments Accounts and Statement of Assets and Liabilities which are set out on pages 9-10.

Signed on behalf of the trustees by …… Trustee

Print name: Alka Shah
Dated: 19 October 2026

1. ACCOUNTING POLICIES

Basis of Accounting

The accounts have been prepared under the "Receipts and Payments" basis as prescribed by the Charity Commissioners and they meet the appropriate legal requirements.

Statement of compliance

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 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the charities Act 2011.

Basis of preparation

Kindheart 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 notes.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received, and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable, and the amount can be reliably measured.

Gift Aid

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the receipt of the income tax.

1. ACCOUNTING POLICIES (cont.)

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings, they have been allocated on a basis consistent with the use of resources.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

2. RECEIPTS

	Unrestricted Funds £	Year Ended 31.12.25 £	Year ended 31.12.24 £
Voluntary Receipts			
Donations	**17,452**	**17,452**	**11,301**
Gift Aid Tax recovered	**1,233**	**1,233**	**3,840**
	18,685	**18,685**	**15,141**

2. RECEIPTS (cont.)

	Unrestricted Funds £	Year Ended 31.12.25 £	Year Ended 31.12.24 £
Charitable Activities			
Ticket sales from functions	**11,921**	**11,921**	**28,074**
Merchandise sales	**0**	**0**	**0**
	11,921	**11,921**	**28,074**
Investment Income			
Bank interest	**0**	**0**	**0**
	0	**0**	**0**

3. PAYMENTS

	Unrestricted Funds £	Year Ended 31.12.25 £	Year Ended 31.12.24 £
Cost of Charitable Activities:			
Function Costs	7,975	7,975	13,082
Donations made	7,878	7,878	42,136
Ticket refunds	0	0	0
	15,853	15,853	55,218
Other Payments:			
Independent examiners fees	0	0	0
Website costs	744	744	818
Other expenses	413	413	260
	1,157	1,157	1,078

4. DEBTORS

	31.12.25 £	31.12.24 £
Accrued income	4,091	847

5. CREDITORS: amounts falling due within 1 year

	31.12.25 £	31.12.24 £
Accruals	0	117

6. FUNDS

	£
Balance as at 1.1.25	6,861
Incoming resources	30,606
Resources expended	(17,010)

Balance as at 31.12.25	**20,457**

7. RESTRICTED FUNDS

The charity has no restricted funds at present.

8. TRANSACTIONS WITH TRUSTEES

No payments were made to trustees or any persons connected with them during this financial period other than reimbursement for items directly relating to the work of the charity (31.12.24:£nil).

No other material transaction took place between the organisation and a trustee, or any person connected with them.

9. RISK ASSESSMENT

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

10. RESERVES POLICY

The trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily.

11. PUBLIC BENEFIT

The Charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or "aims" that are for the public benefit. Details of how the Charity has achieved this are provided in the Trustees' Report. The trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

12. CAPITAL EXPENDITURE COMMITMENTS

There were no capital commitments outstanding as at 31 December 2025 (31.12.24:£nil).