REGISTERED CHARITY NUMBER: 1189686

Report of the Trustees and

Unaudited Financial Statements

for the Year Ended 31 December 2025

for

Vidya Jyoti

Sharman Fielding
Chartered Accountants
The Oval
57 New Walk
Leicester
Leicestershire
LE1 7EA

Vidya Jyoti

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The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objectives of the charity are:

o To advance education for the public benefit in Africa, Cambodia and the UK
o The prevention or relief of poverty or financial hardship among deprived rural communities.
o The preservation and protection of good health in deprived rural communities

ACHIEVEMENTS AND PERFORMANCE

Fundraising activities

The principal source of income during the year was donations from the public. The trustees are grateful for the continued support from donors which has enabled the charity to deliver its projects effectively.

During the year, the charity continued to support water and education projects across Africa and Asia, with a particular focus on the Ghana Water Project, Nigeria Water Project and Cambodia Water Project. These initiatives provided access to clean and safe drinking water for rural communities, helping to reduce the prevalence of waterborne diseases and improve daily living conditions.

In addition, educational development was centred around the establishment of IT laboratories in regions of Cambodia following on from IT laboratories established in Ghana last year, where children had never previously used computers, providing them with vital digital literacy skills and access to modern learning resources. Education scholarships for indigent students in Nigeria were also provided.

The charity also devoted significant resources to assisting indigent patients who were unable to afford essential and surgical medical care in Nigeria. These interventions provided critical support to vulnerable individuals and families facing severe financial hardship.

Support has also been given to provide nutrition programmes in India to aid in the wellbeing of those who are most vulnerable.

Moreover the charity has provided support within the UK to adults with disabilities as well as to organisations assisting young carers and vulnerable women.

The trustees are encouraged by the tangible improvements in community health, hygiene, and educational participation resulting from these projects and remain committed to expanding the charity's reach to more communities in need.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1189686

Principal address

32 Bennetts Avenue
Greenford
Middlesex
UB6 8AU

Trustees
Mr C K Kaushal
Ms A Bhardwaj
Mr V Bhardwaj
Dr P Kaushal
Mr P Bajaj

REFERENCE AND ADMINISTRATIVE DETAILS
Independent Examiner
Sharman Fielding
Chartered Accountants
The Oval
57 New Walk
Leicester
Leicestershire
LE1 7EA

Approved by order of the board of trustees on 23/09/2026 and signed on its behalf by:



.....
Dr P Kaushal - Trustee

Independent Examiner's Report to the Trustees of Vidya Jyoti

Independent examiner's report to the trustees of Vidya Jyoti
I report to the charity trustees on my examination of the accounts of Vidya Jyoti (the Trust) for the year ended 31 December 2025.

Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Ashok Patel ACA

Sharman Fielding
Chartered Accountants
The Oval
57 New Walk
Leicester
Leicestershire
LE1 7EA

Date: 23rd September 2026

Vidya Jyoti

Statement of Financial Activities
for the Year Ended 31 December 2025

	Notes	31.12.25 Unrestricted fund £	31.12.24 Unrestricted funds £
Income and endowments from			
Donations and legacies		148,920	124,707
Expenditure on			
Charitable activities			
Donations		135,885	150,492
Other		-	(514)
Total		135,885	149,978
NET INCOME/(EXPENDITURE)		13,035	(25,271)
Reconciliation of funds			
Total funds brought forward		139,563	164,834
Total funds carried forward		152,598	139,563

The notes form part of these financial statements

Vidya Jyoti

Balance Sheet
31 December 2025

	Notes	31.12.25 Unrestricted fund £	31.12.24 Total funds £
Current assets			
Cash at bank		153,556	140,077
Creditors			
Amounts falling due within one year	3	(958)	(514)
Net current assets		152,598	139,563
Total assets less current liabilities		152,598	139,563
NET ASSETS		152,598	139,563
Funds	4		
Unrestricted funds		152,598	139,563
Total funds		152,598	139,563

The financial statements were approved by the Board of Trustees and authorised for issue on 23/09/2026 and were signed on its behalf by:

.....
Dr P Kaushal - Trustee

The notes form part of these financial statements

1. Accounting policies

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

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

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

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

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

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

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

2. Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

3. Creditors: amounts falling due within one year

	31.12.25	31.12.24
	£	£
Other creditors	958	514

4. Movement in funds

	At 1/1/25	Net movement in funds	At 31/12/25
	£	£	£
Unrestricted funds			
General fund	139,563	13,035	152,598
TOTAL FUNDS	139,563	13,035	152,598

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	148,920	(135,885)	13,035
TOTAL FUNDS	148,920	(135,885)	13,035

Comparatives for movement in funds

	At 1/1/24	Net movement in funds	At 31/12/24
	£	£	£
Unrestricted fund	164,834	(25,271)	139,563
TOTAL FUNDS	164,834	(25,271)	139,563

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted fund	124,707	(149,978)	(25,271)
TOTAL FUNDS	124,707	(149,978)	(25,271)

4. Movement in funds - continued

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

	At 1/1/24	Net movement in funds	At 31/12/25
	£	£	£
Unrestricted fund	164,834	(12,236)	152,598
TOTAL FUNDS	164,834	(12,236)	152,598

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted fund	273,627	(285,863)	(12,236)
TOTAL FUNDS	273,627	(285,863)	(12,236)

5. Related party disclosures

There were no related party transactions for the year ended 31 December 2025.

Vidya Jyoti

Detailed Statement of Financial Activities for the Year Ended 31 December 2025

	31.12.25 £	31.12.24 £
Income and endowments		
Donations and legacies		
One off donations	318	13,467
Regular donations	120,833	95,292
Gift aid	27,769	15,948
	148,920	124,707
Total incoming resources	148,920	124,707
Expenditure		
Charitable activities		
Bucks Young Carers	755	-
Programme Support costs	1,317	-
Ghana Vocational Training Centre	1,479	-
Ghana Water Project	11,140	59,086
Africa School Project & Cambodia IT labs	7,772	4,618
Donations to other charities	4,580	-
Yoga Training	-	996
Africa Medical Expenses	5,876	36,142
Africa water project & health services	-	27,835
Cambodia Water Project	26,555	20,815
Ghana Education Project	3,000	-
Nigeria Education Project	6,218	-
Nigeria Health and Water projects	34,312	-
India Sai Sure Breakfast club	32,304	-
	135,308	149,492
Support costs		
Finance		
Bank charges	133	42
Governance costs		
Accountancy and legal fees	444	444
Total resources expended	135,885	149,978
Net income/(expenditure)	13,035	(25,271)