Charity registration number 1191887
Company incorporation number 0941462

VIDYA DHAN

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 28th FEBRUARY 2026

VIDYA DHAN

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees & Directors	Mr BS Dhot Mrs DO Giwa Mrs SK Dhot Mrs P Cole Miss M Dhot
Secretary	Mrs SK Dhot
Charity Number	1191887
Company Number	09461462
Registered Office	18, Walker Close Hanwell London W7 3NB
Independent Examiner	Harinder S Sethi 18 Warren Road Ashford Middlesex TW15 1TT
Bankers	HSBC 46 The Broadway Ealing London W5 5JR

VIDYA DHAN

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VIDYA DHAN

TRUSTEES' REPORT (Including Directors' Report)

The trustees present their report and financial statements for the year ended 28th February 2026

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2016)

Objectives and activities

For the public benefit the advancement of education for school pupils in India through the provision of grants in particular, but not exclusively to pay for their school fees and equipment

The focus of our work

All our charitable activities focus on supporting the education and welfare of children, mainly girls, in India

This financial year Vidya Dhan has advanced its objects as follows:-

- By paying the school fees of children in India who would otherwise not have access to education
- By supporting the welfare of children and their families
- By supporting the infrastructure and facilities of the schools that Vidya Dhan sponsored children attend

Ensuring our work delivers our aims

We review our aims, objectives and activities each year. This review looks at what we achieved and the outcomes of our work in the previous 12 months. We also assess the success of each key activity and the benefits they have brought to those groups of people we aim to help. The review helps us ensure our aims, objectives and activities remain focused on our stated purposes.

We have referred to the information contained in the Charity Commission's general guidance on public benefit when reviewing our aim and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake

Achievements and performance

Vidya Dhan continues to pursue its core aim to support the education of children from economically disadvantaged families. During this financial year, Vidya Dhan supported the education of seventy-one girls and six boys.

In addition, Vidya Dhan provided funds for a CCTV system to a school that some of our children attend.

TRUSTEES' REPORT (Including Directors' Report)

Reserves Policy

The Board of Trustees has examined the charity's requirements for reserves considering the main risks to the organisation. It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to one year's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. At the end of the period the charity reported £37,010 in reserves.

Vidya Dhan has adequate resources to continue its operational existence for the foreseeable future. The Trustees believe that it is appropriate to continue to adopt the going concern basis in preparing the annual trustees report and financial statements.

Investment Policy

The Charity currently has a policy of keeping any surplus liquid funds in cash at banks where immediate access and security of funds are guaranteed.

The trustees have assessed that the charity is not exposed to any major risks.

Future Plans

Vidya Dhan plans to continue the core activities outlined above.

Structure, governance and management

The Charity is a company limited by guarantee, incorporated on the 26th of February 2015 and registered as a charity on the 19th of October 2020.

The company was established under a Memorandum of Association which established the objects and powers of the company and is governed under its Articles of Association.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr B S Dhot

Mrs D O Giwa

Mrs S K Dhot

Mrs P Cole

Miss M Dhot

VIDYA DHAN

TRUSTEES' REPORT (Including Directors' Report)

Trustee Selection

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles are known as the Directors.

All Directors give their time voluntarily and receive no benefits from the Charity.

Due to the nature of the Charity's objectives, much of the Charity's work inevitably focuses upon disadvantaged children. The Directors seek to ensure that the needs of these children are appropriately reflected through the diversity of the trustee body. Also, the more traditional business skills required to operate a business are well represented on the Board of Directors.

None of the trustees have any beneficial interest in the company. All the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Trustees Induction and Training

In the organisation, both new and old trustees are required and encouraged to attend a series of short training sessions to familiarise themselves with the Charity and the context within which it operates and cover:

- The Obligations of Trustees
- The main documents which set out the operational framework for the Charity including the Declaration of Trust
- Resourcing and the current financial position as set out in the latest available accounts

The Trustees' Report was approved by the trustees on 13th September, 2025

Baldev Dhot

Mr. B S Dhot

Trustee

Harinder S Sethi FCCA
18 Warren Road, Ashford, Middlesex TW15 1TT
Tel: 01932 789931 E-Mail: hari.sethi@gmail.com

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF VIDYA DHAN (UK CHARITY NUMBER 1191887)

I report on the accounts of the Charity for the year ended 28th February 2026, which are set out on pages 8 to14.

This report is made solely to Vidya Dhan as a body, in accordance with Section 145 of the Charities Act 2011("the Act"). My examination has been undertaken so that I might report to Vidya Dhan Trustees those matters I am required to state in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Vidya Dhan and Vidya Dhan Trustees as a body for my report or the opinions I have formed.

Respective responsibilities of trustees and examiner

The Vidya Dhan trustees are responsible for the preparation of the accounts, and other matters as set out at pages 4 to 6. The trustees consider that an audit is not required for this year under section 144(2) of 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 report

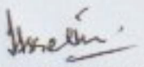
My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the NATT, and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or 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

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:
- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Harinder Sethi FCCA

Date: 25 October 2026

VIDYA DHAN

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 28th February 2026

	Notes	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Income from:							
Donations and legacies	**3**	40,601	-	40,601	38,343	-	38,343
Investments	**4**	58	-	58	39	-	39
Other income		-	-	-	15	-	15
Total income		40,659	-	40,659	38397	-	38397
Expenditure on:							
Charitable activities	**5**	30,642	-	30,642	39,353	-	39,353
Net income for the year		10,017	-	10,017	(956)	-	(956)
Fund balances at 1st March 2025		26,993	-	26,993	27,949	-	27,949
Fund balances at 28th February 2026		37,010	-	37,010	26,993	-	26,993

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

BALANCE SHEET
AS AT 28th February 2026

	Notes	2026	2025
		£	£
Fixed Assets	9	**249**	**499**
Debtors	10	1,587	1,318
Cash & Cash equivalents		36,104	26,221
Creditors: amounts falling due within one year		(930)	(1,045)
Net current assets (liabilities)		**367611**	**26494**
Total assets less current liabilities	11	**37,010**	**26,993**
Creditors: amounts falling due after more than one year		0	0
Provisions for liabilities		0	0
Accruals and deferred income		0	0
Total net assets (liabilities)		**37,010**	**26,993**
Reserves		**37,010**	**26,993**

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 28th February 2026

The trustees acknowledge their responsibilities for ensuring that the Charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved by the Trustees on 15th August, 2026

Baldev Dhot

Mr. B S Dhot

Trustee

NOTES TO THE FINANCIAL STATEMENTS

1 Accounting policies

Charity information

Vidya Dhan is a private company, limited by guarantee, incorporated in England and Wales. The registered office is 18 Walker Close, London, W7 3NB.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Charity's Memorandum & Articles of Association, the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2016). The Charity is a Public Benefit Entity as defined by FRS 102.

The Charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

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 £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable futures. Thus, the trustees continue to adopt the going-concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds, if any, are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of recovery of such tax.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.7 Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS102 to all of its financial instruments.

Financial instruments are recognised in the Charity's Balance Sheet when the Charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current

liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities.

2 Critical accounting estimates and judgements

In the application of the Charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where
the revision affects both current and future periods.

3 Donations received

	Unrestricted funds	**Restricted funds**	**Total**	Total
	2026	**2026**	**2026**	2025
	£	**£**	**£**	£
Donations	36,358	-	36,358	34,147
Gift Aid	4,243	-	4,243	4,196
	40,601	-	40,601	38,343
For the year ended 28th February 2025	38,343	-		38,343

4 Investments

	Unrestricted funds	Unrestricted funds
	2026	2025
	£	£
Interest receivable	58	39

5 Charitable activities

	2026	2025
	£	£
School fees paid & Donations	26,546	36,993
Fundraising expenses	2,004	0
	28,550	36,993
Share of support costs (see note 6)	2,092	2,360
	30,642	39,353

6 Support costs

	2026	2026
	£	£
Administration	4,096	2,360
	4,096	2,360
Analysed between		
Charitable expenses	2,092	2,360
Fundraising expenses	2,004	-
Charitable activities	4,096	2,360

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the Charity during the year.

8 Employees

The average monthly number of employees during the year was:

	2026 Number	2025 Number
Total	-	-

9. Tangible Fixed Assets

	IT Equipment £	Total £
Cost		
At 1st March 2025	2,915	2,915
Additions	-	-
At 28th February 2026	2,915	2,915
Depreciation		
At 1st March 2025	2,416	2,416
Charge for the year	250	250
Accumulated Depreciation as at 28th February 2026	2,666	2,666
Net Book Value as at 28th February 2026	249	249
Net Book Value as at 28th February 2025	499	499

Depreciation is provided on a straight-line basis at rates calculated to write off the cost of each asset over its expected useful life.

10 Debtors

Amount falling due within one year:

	2026 Number	2025 Number
Other debtors	1,587	1,318

11 Analysis of net assets between funds

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Fund balances at 28th February 2026 are represented by:						
Total net assets	37,010	-	37,010	26,993	-	26,993
	37,010	-	37,010	26,993	-	26,993

12 Related Party Transactions

The Charity received donations amounting to £7,250 from Trustees this year (2025 comparative - £1,493).

The Charity received £6,151 this year (2025 comparative - £11,568) from Redeemed Camp. Vidya Dhan and Redeemed Camp have a common Trustee/Director.