

CHARITY REGISTRATION NUMBER: 328218

Save a Child
Unaudited Financial Statements
5 April 2025

Save a Child

Financial Statements

Year ended 5 April 2025

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Save a Child

Trustees' Annual Report

Year ended 5 April 2025

The trustees present their report and the unaudited financial statements of the charity for the year ended 5 April 2025.

Reference and administrative details

Registered charity name Save a Child

Charity registration number 328218

Principal office Wheatclose Cottage
Mill Lane
Scotsgrove
Thame
Oxfordshire OX9 3RZ

The trustees

Louise Nicholson
Daphne Romney KC
Louise Sykes
Margaret Edwards (Appointed 4 September 2024)

Independent examiner

N J Cadwallader
For and On Behalf of
David Cadwallader & Co Limited
Suite 3 Bignell Park Barns
Chesterton
Bicester Oxon
OX26 1TD

Save a Child

Trustees' Annual Report *(continued)*

Year ended 5 April 2025

Objectives and activities

a. Policies and Objectives

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 as explained below.

The principal object of the Charity is to support the care, maintenance and education of children in India. This is done through supporters whose donations are associated with specific children at several well established residential institutional homes in Kolkata and West Bengal, all with which the Charity has had a long and successful relationship. Save a Child also helps to support a number of children who have completed their basic education and are pursuing Higher Secondary and Further Education, as well as attending Indian Institutes for Technology to gain practical skills, whilst living at home or independently. Additionally, Save a Child funds a number of projects that benefit groups of children at the homes it works with.

b. Activities for Achieving Objectives

Income is largely derived from donations from supporters who are linked to individual children, mostly on a long-term basis. The Charity enjoys loyal and long-standing support from many of its donors who have supported children through the Charity for more than twenty years. The Charity also receives general donations and income from certain specific fund-raising activities which are non-recurring.

c. Grant Making Policies

Rates for supporting a child in Indian rupees are reviewed at least on an annual basis and are paid on a standard basis, irrespective of the age of the child or the identity of the home. The policy of Save a Child is to pay a significant portion of the direct cost of maintaining a child at a home/school including food and education. Higher rates are paid to students in Higher Secondary and Further Education to assist with tuition, fees and travel as well as maintenance.

The Charity also makes grants to the homes in India or to activities linked to those homes. The policy of the Charity is to focus on grants for activities which directly benefit the children and which do not involve either capital or routine operating expenditure. Examples: funding the costs of a specialist teacher in spoken English, or paying salaries for professional counsellors to help children who have been traumatised in early childhood, or enabling village children to have daily education.

Another initiative is to support All Bengal Women's Union Welfare Home for Girls (ABWU) in Kolkata in their partnership with The National Institute of Open Schooling (NIOS). The National Institute of Open Schooling (NIOS) is an autonomous organization under the Ministry of Education, Government of India. ABWU has initiated the Open Basic Education Program of NIOS to give shelter and nurturing to girls who are first generation learners and missed their early years schooling due to marginalized circumstances. The girls must be aged 14+ years old to qualify. In a dedicated classroom, the specially trained educator Miss Papiya Dutta Chowdhury follows an A, B or C level course equivalent to classes 3, 5 and 8 of the mainstream curriculum of West Bengal Board of Primary Education taught to the rest of the ABWU girls. Save a Child and ABWU already see how this initiative is making a difference for some of their acutely traumatised girls including some who had lived in a camp in Bangladesh.

Another initiative is at Ramakrishna Vivekananda Mission at Barrackpore: it is to hold an annual counselling meeting for Save a Child supported students in classes 10 and 12, attended by their teachers and carers as well as outside professionals and teachers, to give education guidance to ensure each student choose the most appropriate course for their ability, aptitude and career aim.

Save a Child

Trustees' Annual Report *(continued)*

Year ended 5 April 2025

Achievements and performance

a. Review of Activities

Save a Child does not manage or assist in the management of any of the schools or homes it supports. The Charity's function is to ensure that it chooses homes where the care is good and therefore there are good chances of a good outcome for the deprived children under that care. Therefore, the Charity both ensures the flow of funds to the homes is consistent and sends representatives to visit each one annually. They meet each child supported by the Charity and nurture a supportive and - where appropriate - advisory dialogue with the management of the homes; on their return they report to the Save a Child Board and to each supporter and the Save a Child database. The monitoring and mentoring of most of the students living outside homes to pursue Further Education is done by the relevant home. Save a Child's safe-guarding policy is published on its website.

The annual Save a Child Field Trip for 2024 took place in October-November 2024, funded by Save a Child (America) Inc; due to a cyclone cutting off one children's home, it was completed in January 2025. The Field Trip Reports can be found under News and Events at www.saveachildindia.com. Louise Nicholson, founder and director of Save a Child, did the Field Trip in person, together with UK Trustee Daphne Romney, then with UK Trustee Margaret Edwards in January. They checked that funds reach the intended end use, that Homes are well run, that the children are happy, healthy and progressing. They met staff and almost all of the supported children, photographing and talking with them, putting this information on the Save a Child database, and writing to each supporter. They also wrote a full report on the Field Trip which has been sent to all supporters and is available on the Charity's public website.

Save a Child has for many years worked with the long-established Shri Digamber Jain Mahila Ashram in Delhi ("the Ashram"), a registered Indian charity. The Ashram, one of the most highly respected charities in Delhi, is in dispute with the Delhi authorities regarding the criteria for admitting girls to the Ashram. While this dispute continues, Save a Child continues to take a close interest but has regrettably suspended donations to the Ashram for the time being. This decision will be kept under review as the case progresses.

There were no fund-raising events held during the year under review.

b. Investment Policy and Performance

The Trust deed gives the Trustees wide powers of investment. The Trustees have adopted a conservative approach to investment and hold the assets of the Charity in cash deposits and accounts.

Save a Child

Trustees' Annual Report *(continued)*

Year ended 5 April 2025

Financial review

a. 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.

b. Financial Risk Management Objectives and Policies

Save a Child maintained its level of activities in supporting around 230 children and students in India, as well as funding supplementary grants including spoken English lessons at the All Bengal Women's Union Home in Kolkata, a sports programme for children at Ramakrishna Vivekananda Mission and a programme to encourage village girls to attend one of Ramakrishna Vivekananda Mission's schools near Purulia, West Bengal. The number of children sponsored includes those sponsored through our affiliate, Save a Child (America) Inc.

Income included the receipt of a Gift Aid claim for the year 2023/2024. Gift Aid claims are made on an annual basis covering the previous financial year. Against that background, the Trustees consider the underlying financial stability of the Charity is robust. Save a Child is well able to maintain its charitable commitments in India.

c. Reserves Policy

The Charity enjoys a comfortable level of reserves, of more than six months' commitment of child support payments to India. The Trustees consider that a good level of reserves is prudent, the level of which remains, as always, under review.

Save a Child

Trustees' Annual Report *(continued)*

Year ended 5 April 2025

Structure, governance and management

a. Constitution

The Save a Child charitable Trust is constituted by a Deed of Trust dated 16 May 1989.

b. Method of Appointment or Election of Trustees

The management of the Charity is the responsibility of the Trustees who are appointed under the terms of the Trust deed.

c. Organisational Structure and Decision Making

The Trustees do not receive any remuneration for their work although, where appropriate, some travel and out of pocket expenses are reimbursed (in the year under review no expenses were reimbursed). The Charity has no office premises. The Trustees have considered the risks that the Charity may be running, including those arising from future inability to meet commitments they have made or from misappropriation. They consider the risks to be minimal.

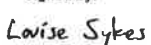
Save a Child has a sister charity, Save a Child (America) Inc, which is separately organised and managed under the legal and regulatory framework of New York State, USA. Louise Nicholson is also Chairman of Save a Child (America) Inc. The objectives and activities of Save a Child (America) Inc are identical to those of Save a Child. The two organisations share information and certain support costs such as website development and field trips. The reporting and financial statements of the two Save a Child charities are entirely separate.

Plans for future periods

Save a Child celebrates its 40th anniversary in 2025. To mark the occasion it organised a summer gathering of supporters and established a dedicated fund to support five children for five years at the Ramakrishna Vivekananda Mission Suryapur Home for visually and hearing impaired children.

Mindful of the need to re-evaluate Save a Child's work to reflect changes in society, the Trustees offers supporters equal opportunities to be associated with supporting a specific child or to make donations to one of several established Save a Child-funded projects related to the two Homes it currently supports.

The trustees' annual report was approved on8/12/2025..... and signed on behalf of the board of trustees by:

Signed by:

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Louise Sykes
Trustee

Save a Child

Independent Examiner's Report to the Trustees of Save a Child

Year ended 5 April 2025

I report to the trustees on my examination of the financial statements of Save a Child ('the charity') for the year ended 5 April 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

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

Independent examiner's statement

I have completed my examination. I 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 charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements 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.



N J Cadwallader
Independent Examiner

For and On Behalf of
David Cadwallader & Co Limited
Suite 3 Bignell Park Barns
Chesterton
Bicester Oxon
OX26 1TD

8 December 2025

Save a Child

Statement of Financial Activities

Year ended 5 April 2025

	Note	Unrestricted funds £	2025 Restricted funds £	Total funds £	2024 Total funds £
Income and endowments					
Donations and legacies	4	12,214	26,404	38,619	37,000
Total income		12,214	26,404	38,619	37,000
Expenditure					
Expenditure on charitable activities	5,6	7,086	26,643	33,730	26,770
Total expenditure		7,086	26,643	33,730	26,770
Net income and net movement in funds		5,128	(239)	4,889	10,230
Reconciliation of funds					
Total funds brought forward		22,913	10,051	32,964	22,734
Total funds carried forward		28,041	9,812	37,853	32,964

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 9 to 13 form part of these financial statements.


Save a Child

Statement of Financial Position

5 April 2025

	Note	2025 £	2024 £
Current assets			
Cash at bank and in hand		38,633	34,374
Creditors: amounts falling due within one year	10	<u>780</u>	<u>1,410</u>
Net current assets		<u>37,853</u>	<u>32,964</u>
Total assets less current liabilities		<u>37,853</u>	<u>32,964</u>
Net assets		<u>37,853</u>	<u>32,964</u>
Funds of the charity			
Restricted funds		9,812	10,051
Unrestricted funds		28,041	22,913
Total charity funds	11	<u>37,853</u>	<u>32,964</u>

These financial statements were approved by the board of trustees and authorised for issue on ~~..8/12/2025.....~~, and are signed on behalf of the board by:

Signed by:

 D1D0F4950BEC40F

Louise Sykes
Trustee

The notes on pages 9 to 13 form part of these financial statements.

Save a Child

Notes to the Financial Statements

Year ended 5 April 2025

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Wheatclose Cottage, Mill Lane, Scotsgrove, Thame, OX9 3RZ.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

The Covid-19 outbreak has caused severe disruption to charities internationally. The trustees of Save a Child have analysed and will carry out ongoing monitoring of the impact on the charity's financial position.

The trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. As a result, they continue to adopt the going concern basis of accounting in preparing the financial statements.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Save a Child

Notes to the Financial Statements *(continued)*

Year ended 5 April 2025

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

legacy income is recognised when receipt is probable and entitlement is established.

Resources expended

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 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.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the Charity. Governance costs are those incurred in connection with the general administration of the the Charity, including communication with sponsors as well as compliance with statutory requirements.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities and Governance costs are costs incurred on the Charity's educational operations, including support costs and costs relating to the governance of the Charity apportioned to charitable activities.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. In particular, grants payable, whether on-going sponsorship of children in India or grants to the homes where the children reside are not paid until the conditions have been satisfied and therefore these are usually accounted for when they are paid.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Donations	12,214	26,404	38,619

Save a Child

Notes to the Financial Statements *(continued)*

Year ended 5 April 2025

4. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Donations	10,318	26,682	37,000

5. Sponsorship of children

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Sponsorship of children	6,241	26,643	32,885
Support costs	845	–	845
	<u>7,086</u>	<u>26,643</u>	<u>33,730</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Sponsorship of children	9,412	16,631	26,044
Support costs	727	–	726
	<u>10,139</u>	<u>16,631</u>	<u>26,770</u>

6. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total funds 2025 £	Total fund 2024 £
Sponsorship of children	32,885	–	32,885	26,044
Governance costs	–	845	845	726
	<u>32,885</u>	<u>845</u>	<u>33,730</u>	<u>26,770</u>

7. Independent examination fees

	2025 £	2024 £
Fees payable to the independent examiner for: Independent examination of the financial statements	760	696

8. Staff costs

The average head count of employees during the year was Nil (2024: Nil).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

Save a Child

Notes to the Financial Statements *(continued)*

Year ended 5 April 2025

9. Trustee remuneration and expenses

During the year, no Trustees received any remuneration (2023 - £NIL). During the year, no Trustees received any reimbursement of expenses (2023 - £NIL).

10. Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	<u>780</u>	<u>1,410</u>

11. Analysis of charitable funds

Unrestricted funds

	At 6 April 2024	Income £	Expenditure £	At 5 April 2025
Unrestricted fund	<u>22,913</u>	<u>12,214</u>	<u>(7,086)</u>	<u>28,041</u>

	At 6 April 2023	Income £	Expenditure £	At 5 April 2024
Unrestricted fund	<u>22,734</u>	<u>10,318</u>	<u>(10,139)</u>	<u>22,913</u>

Restricted funds

	At 6 April 2024	Income £	Expenditure £	At 5 April 2025
Restricted Funds	<u>10,051</u>	<u>26,404</u>	<u>(26,643)</u>	<u>9,812</u>

	At 6 April 2023	Income £	Expenditure £	At 5 April 2024
Restricted Funds	<u>—</u>	<u>26,682</u>	<u>(16,631)</u>	<u>10,051</u>

The increase in restricted funds carried forward arose due to some sponsors generously increasing the amount of sponsorship they pay, together with payments received in the current year in respect of prior years and the foreign exchange impact of the rupee weakening against the pound. The funds carried forward will be spent on sponsorship of children during 2025 and 2026.

Save a Child

Notes to the Financial Statements *(continued)*

Year ended 5 April 2025

12. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Current assets	28,821	9,812	38,633
Creditors less than 1 year	(780)	–	(780)
Net assets	<u>28,041</u>	<u>9,812</u>	<u>37,853</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Current assets	24,323	10,051	34,374
Creditors less than 1 year	(1,410)	–	(1,410)
Net assets	<u>22,913</u>	<u>10,051</u>	<u>32,964</u>

