



Section A

Independent Examiner's Report

Report to the trustees/members of	Dr Moosaji D M Lockhat Charitable Trust		
On accounts for the year ended	31 March 2021	Charity no (if any)	1078165
Set out on pages	3 & 4		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 March 2021.

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 2011 Act and in carrying out my examination, I have followed 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 which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act
- the accounts do not accord with the accounting records

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

Signed: S J Whiting Date: 10.1.2022

Name: Susan Joy Whiting for Deans (Staffordshire) Ltd

Relevant professional qualification(s) or body (if any): Institute of Chartered Accountants in England and Wales

Address: Deans (Staffordshire) Ltd
Gibson House, Hurricane Court, Hurricane Close,
Stafford ST16 1GZ

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Dr Moosaji D M Lockhat Charitable Trust

No (if any)
1078165

Receipts and payments accounts

CC16a


For the period from	Period start date 01.04.2020	To	Period end date 31.03.2021
------------------------	---------------------------------	----	-------------------------------

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	42,500	-	-	42,500	30,125
HMRC Gift Aid	15,281	-	-	15,281	1,000
Interest	199	-	-	199	140
Rental income	18,184	-	-	18,184	19,627
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	76,164	-	-	76,164	50,892
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	76,164	-	-	76,164	50,892
A3 Payments					
Donations	15,568	-	-	15,568	11,171
Rental property expenses	5,594	-	-	5,594	5,396
Bank charges	60	-	-	60	-
Accountancy	708	-	-	708	1,002
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	21,930	-	-	21,930	17,569
A4 Asset and investment purchases, (see table)					
Investment property purchase	-	-	-	-	36,294
	-	-	-	-	-
Sub total	-	-	-	-	36,294
Total payments	21,930	-	-	21,930	53,863
Net of receipts/(payments)	54,234	-	-	54,234	- 2,971
A5 Transfers between funds	-	-	-	-	-
Exchange rate movements	1,292	-	-	1,292	632
A6 Cash funds last year end	69,824	-	-	69,824	72,163
Cash funds this year end	122,766	-	-	122,766	69,824

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Lloyds (2 accounts)	108,639	-	-
	Union Bank held on Trust	14,014	-	-
	Co-op bank held on Trust	113	-	-
	Total cash funds	122,766	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs unrestricted	Cost (optional)	Current value (optional)
	Investment properties		269,033	-
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
		Dr. M.D. Locock	5/1/2022



Trustees' Annual Report for the period

		Period start date			Period end date		
From	Day	Month	Year	To	Day	Month	Year
	01	April	2020		31	March	2021

Section A Reference and administration details

Charity name **Dr MOOSAJI D.M LOCKHAT CHARITABLE TRUST**

Other names charity is known by **M D M L C T.**

Registered charity number (if any) **1078165**

Charity's principal address **22 Middleburg Close**

Whitstone

Nuneaton

Postcode CV11 6PZ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Dr Moosaji Lockhat			
2	Dr Farhana Lockhat			
3	Dr Hasseena Lockhat			
4	Saleem Clegg			
5	Mr Iqbal Dadabhai			
6				
7				
8				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
	M/S SUSAN WHITEM.	DEANS. GIBSON HOUSE.
		HURRICAN CLOSE STAFFORD
		ST16 1QZ.

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Declaration of trust dated 1 June 1999 as amended by supplemental deed dated 14 October 1999
How the charity is constituted (eg. trust, association, company)	Charitable Trust
Trustee selection methods (eg. appointed by, elected by)	Appointed by existing trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

As Declared Previously

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

Charity for third world countries especially India particularly health and education. *oapnange, hoids. ei.*
Clen Water

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The trustees have had regard to the guidance issued by the Charity Commission on public benefit.
The trust has five properties and rent is the source of the trust income. Rental income has fallen this year due to the impact of Covid 19, rent arrears and bad debts. There have been £55,000 donations from Dr Lockhat.

Due to Covid 19 there was no major donations made in the year for a big project. Usual donations were given for treatment of poor and sick patients of Lockhat hospital, this helped with hospital bills, cost of surgical operations, cataract operations and maternity patients bills.

Over the last 20 years Lockhat Family have helped to build 6 schools in M A I Education complex and 2 computer departments. Due to the Covid situation the educational establishments are closed.

The girl's hostel is still open, and the charity is currently paying for 25 boarders including their educational expenses.

Due to the Covid 19 pandemic nothing has happened with the Lockhat Blood Bank Project.

Other activities such as scholarships for higher education, boarding lodging fees, 30 mass weddings of poor girls with donations of dowries distribution of sewing machines to poor women and trolleys for hawkers, were all given as normal.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

The trustees consider that donations of £15,568 made during the year are meeting the objectives and activities referred to above.

Section E

Financial review

Brief statement of the charity's policy on reserves

The charity now has reserves in excess of £122,000 and together with the annual property income and donations there should be sufficient funding to support its objectives for the foreseeable future.

Hope To Buy 6th Property.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The charity operates with funding from regular donations made from the Lockhat family and rental income from a portfolio of 5 properties in the UK.

The charity continues to provide grants to support medical and welfare needs in India.

The charity has fixed investments in domestic property in the UK, these are held to provide regular and long term funding.

Cash reserves are held in low risk bank accounts in the UK and India.

The charity is planning on using reserves to buy additional properties and to build up more sustainable rental income for the charity to meet the objectives in future years.

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

M. Lockhat

Full name(s)

Position (eg Secretary, Chair, etc)

President

Date

05/01/2022