



**Report to the
trustees/members of**

Dr Moosaji D M Lockhat Charitable Trust

**On accounts for the year
ended**

31 March 2025

**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 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 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 no other matters have come to attention that 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.

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed:

Date:

07.01.26

Name:

Gareth Jones for Deans (Staffordshire) Ltd

**Relevant professional
qualification(s) or body
(if any):**

Association of Certified Chartered Accountants

Address:

Deans (Staffordshire) Ltd

Gibson House, Hurricane Court, Hurricane Close,

Stafford ST16 1GZ

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

CC16a

Receipts and payments accounts

For the period from	Period start date 01.04.2024	To	Period end date 31.03.2025
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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	30,000	-	-	30,000	17,500
HMRC Gift Aid	6,276	-	-	6,276	105
Interest	1,761	-	-	1,761	1,978
Rental income	29,107	-	-	29,107	13,073
Insurance claim	-	-	-	-	5,122
Council tax refund	-	-	-	-	3,489
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	67,144	-	-	67,144	41,267
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	67,144	-	-	67,144	41,267
A3 Payments					
Donations	2,963	-	-	2,963	2,450
Rental property expenses	9,282	-	-	9,282	4,818
Bank charges	130	-	-	130	15
Accountancy	852	-	-	852	1,410
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	13,226	-	-	13,226	8,693
A4 Asset and investment purchases, (see table)					
Investment property purchase	106,375	-	-	106,375	-
	-	-	-	-	-
Sub total	106,375	-	-	106,375	-
Total payments	119,601	-	-	119,601	8,693
Net of receipts/(payments)	(52,457)	-	-	(52,457)	32,574
A5 Transfers between funds	-	-	-	-	-
Exchange rate movements	-	-	-	-	-
Prior year balance adjustment	-	-	-	-	-
A6 Cash funds last year end	208,365	-	-	208,365	175,791
Cash funds this year end	155,908	-	-	155,908	208,365

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)	155,883	-	-
	Union Bank held on Trust	10	-	-
	Co-op bank held on Trust	15	-	-
	Total cash funds (agree balances with receipts and payments account(s))	155,908	-	-
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Investment properties	unrestricted	375,358	-
			-	-
			-	-
			-	-
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

M. H. Clegg
S. Clegg

Print Name

D. M. D. L. Clegg
S. CLEGG

Date of approval

25/12/21
01/01/22



Trustees' Annual Report for the period

		Period start date			Period end date		
From	Day	Month	Year	To	Day	Month	Year
	01	April	2024		31	March	2025

Section A Reference and administration details

Charity name

Dr Moosaji D M Lockhat Charitable Trust

Other names charity is known by

Dr. M.D.M.L.C.T.

Registered charity number (if any)

1078165

Charity's principal address

22 Middleburg Close

Whitestone

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			
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20				

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

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

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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.

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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.
Provision of Hospital Services and clean 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 six properties and rent is one of the sources of the trust's income, along with donations. The trust is also in the process of purchasing another, giving the trust a sound footing and generating a healthy yearly income to be used for charitable donations.

There have been no major donations this year.

Past major developments

D.M. Lockhat Hospital based in Surat, India, which was opened in 2011 by the D.M Lockhat family and associates, though a contribution of £300,000. This hospital was running successfully until the calamity of COVID-19 in 2022. The trustees of the hospital who managed it, based in Surat, were unable to travel abroad due to travel restrictions of the pandemic. This coupled with increasing hospital admissions due to the pandemic, resulted in the closure of the hospital some 12 months ago as expenditure well-exceeded income. This has come as a major blow to the local poor community, who relied on the facilities of the hospital, and now may must travel further to access necessary medical care, especially pregnant and in need of specialised attention.

In order to re-open, the hospital requires £100,000 to bring it back up to a good standard and re-employ staff. The Trust will look to see how this is facilitated over the coming year.

When the hospital was initially being opened in 2011 – in 2009/10 – myself, and my wife (who at that time was also a trustee), went personally to South Africa, Mauritius, and Reunion, as well as collecting a fund in the UK. However, due to personal ill health and age, I am now unable to travel abroad in order to personally collect funds. I hope that at some point in the near future we are able to find some significant donors, in order to reopen the hospital soon and ease the suffering of the local community.

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**Summary of the major activities of the past 18 months**

The Mrs Z Lockhat Science Academy which opened in 2018, from which some students have already graduated and attended Surat University, has been a successful project.

Other donations include scholarships to higher education, which include board, lodgings, and school fees for poor girls and boys is continuing.

Mass weddings, including dowry, in the last year around 40 marriages were held.

Tailoring and computing classes for older women are continuing well.

Section E

Financial review

Brief statement of the charity's policy on reserves

The charity now has cash reserves in excess of £155,000 and together with the annual property income and donations there is sufficient funding to support its objectives for the foreseeable future including the objective to increase revenues with the continued investment in rental properties.

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 6 properties in the UK.

The charity will continue 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 to meet the charity's objects.

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

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

Section F


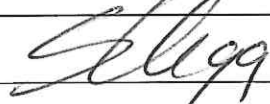
Other optional information

Section G

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Dr. M. D. Lockhat	Mr. S. Clegg
Position (eg Secretary, Chair, etc)	Chair Person	Trustee
Date	25-12-2025	

