

ANNUAL REPORT for the year ended 31 March 2025



GOVERNANCE & ADMINISTRATION

HOPE GARDENS CHARITABLE TRUST: Registered charity number 1100868

Declaration of Trust: 5 October 2003

Deed of Amendment: 4 December 2017 (to change the Name)

List of Trustees-

Richard Lloyd (Chairman)
Anthony Simmons (Deputy Chairman)
Pippa Satchwell-Smith
Sarah Sellen
Christine Steeds
Robert Glendenning (Deputy Chairman USA)
Tanya Bray (USA)
Craig Kennedy (Hon Treasurer)

How Trustees are appointed, inducted and trained.

Trustees are appointed by the decision of the board. All Trustees have been appointed because they have an on-going relationship with, and take an active interest in, the projects Hope Garden supports.

Two part time staff members in UK;

Director: Hilary Atherton (*from January 2020*)

Financial Controller: Tracey Hall (September 2022)

Bankers: HSBC, 55 Above Bar Street, Southampton, SO14 7DZ

Independent Examiner: David Steeds, FCA

OBJECTIVES & ACTIVITIES

Aims & Objects as per Trust Deed:

"To further the religious and other charitable works of the Christian Churches in India with particular reference to the spiritual and material needs of the poor, the sick and those suffering from forms of social deprivation and in the training of ministers to serve those in need".

Summary of the main activities undertaken for the public benefit

Hope Gardens only supports two Indian charities that run projects consistent with our objects and which benefit the public. The Rachel Mercy Sugantha Trust (RMS) oversees social projects supporting orphans, the disabled and providing access to free primary health care. The Rhema Religious and Charitable Trust (RRCT) trains ministers to serve the poor and establish new churches.

Policy on grant making / Distributions

Hope Gardens only makes grants to these two Indian Charities known extremely well by all trustees. Unrestricted income is distributed to projects run by these charities as discerned by the trustees.

Contribution made by volunteers

Hope Gardens receives support from volunteers. The Chairman, The Deputy Chairman and Treasurer are entirely voluntary. Some people travel from the UK to the projects in India and volunteer to work.

The Director and Financial Controller visited the Hope Gardens Programmes and inspected key capital projects in India in January 2025. They met the India board members and accountant and held meetings with key pastors and staff members to understand more about the communities that the projects serve.

Deputy Chairman Bob Glendening and Trustee Tanya Bray visited the projects in Cumbum, Tamil Nadu, in January & February 2025. They visited churches, attended medical camps and met with bible college students and pastors. UK Chairman visited with Trustee Pippa Satchwell-Smith in March 2025 to inspect progress of capital projects, conduct a full pastor meeting, meet with the staff team, attend our SEND school, medical centre and after school outreach projects. The next UK Board visit is scheduled for January 2026.

A supporter visit was carried out in January 2025 with 4 members of a key mission partner church Holy Trinity Claygate.

As well as in person visits, regular video conferences with the Director, Chairpersons and Trustees has enabled excellent communication and monitoring of projects during this period. Supporters have also been able to connect with our projects in India and the project leads through zoom meetings and videos. The next supporter visit will be in March 2026

ACHIEVEMENTS & PERFORMANCE

How we achieved our Aims & Objectives

We attain our aims and objectives in two ways. First, we continue to forge very close relationships with our partners in India with regular visits by board members, weekly email and call updates. These close relationships enable the board to have great confidence in the projects we support together with strong financial accountability. Secondly, we have raised substantial sums of money from supporters in the UK and USA to enable these projects in India to flourish and benefit many poor people.

We have continued our investment in Pastor welfare providing accommodation, educational support for their children, and transportation to enhance their ministry.

We continued to work on lifting families and individuals out of poverty and breaking the cycle of poverty by providing educational support for marginalised children through our free after-school clubs, staffed by employed tutors and teachers. We increased food parcels and free hot meals, raised staff salaries and provided support for staff children. Our successful Christmas Appeal, with match funding, enabled us to raise critical funds for these important projects.

Safeguarding is paramount to all that we do and in line with the recommendations of the Theni District Welfare Office and overseen by our lead trustee Pippa Satchwell-Smith who visited the gardens in March 2025.

We continue to enhance our facilities and services with the completion of our jubilee hall, which serves the pastor, community events, and key synod meetings. We have repaired our compound wall, upgraded toilet / shower facilities, and provided additional physiotherapy equipment for our SEND school. We have also improved accessibility by installing a new pathway connecting the SEND school to the dining hall and toilet block. We have supported the local community with food parcels including 5kg rice bags from our paddyfield.

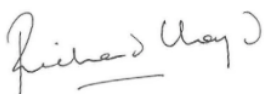
FINANCIAL REVIEW

The principal sources of funds for Hope Gardens are individual donations, legacies, contributions from grant-making trusts, fundraising events and appeals.

All expenditure has supported the key objectives of the charity. Administrative costs are for direct charitable purposes. Governance is provided by trustees and the Independent Examiner on a pro bono basis.

Hope Gardens' operating costs in the UK don't require us to hold large reserves however we do have a capital reserved policy. We try to ensure that there is a level of Unrestricted Reserves to cover ongoing costs. There are no substantial balances held in Restricted Reserves for any major Capital project in India.

Signed on behalf of the charity's trustees



Richard Lloyd, 12th January 2026

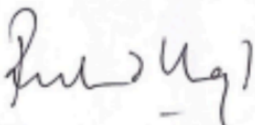

HOPE GARDENS CHARITABLE TRUST

RECEIPTS & PAYMENTS ACCOUNT for the year ended 31st March 2025

2023/24	£	Restricted funds CAPITAL	Restricted funds REVENUE	Restricted funds TOTAL	Unrestricted funds	Total funds
RECEIPTS						
188,713	Donations & Fundraising	5,000	90,890	95,890	52,218	148,107
PAYMENTS						
90,280	Distributions to India	33,000	98,234	131,234	0	131,234
25,998	Administration & Support UK				35,879	35,879
116,278		33,000	98,234	131,234	35,879	167,113
72,435	SURPLUS/ -DEFICIT	-28,000	-7,344	-35,344	16,339	-19,005
21,163	CASH FUNDS brought forward	19,437	9,359	28,795	64,803	93,598
0	Transfer of Funds	13,563		13,563	-13,563	0
93,598	CASH FUNDS carried forward	5,000	2,014	7,014	67,579	74,593

Signed on behalf of the charity's trustees

Rev Richard Lloyd, Chairman & Tony Simmons

<p><i>Rev Richard Lloyd</i></p>  <p>Chairman</p>	<p><i>Tony Simmons</i></p>  <p>Trustee</p>
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Independent examiner's report to the trustees of the Hope Gardens Charitable Trust (the "Trust")

I report on the accounts of the Trust for the period 1 April 2024 to 31 March 2025, which are set out on page

1. Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (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

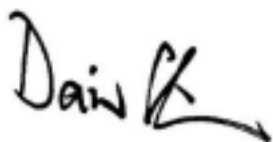
My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or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



David Steeds MA FCA
1 Littleworth Avenue,
Esher, KT10 9PB
7 November 2025

