



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

From **01/07/2024** Period start date To **30/06/2025** Period end date

Charity name: **Poverty Breakers**

Charity registration number: **1131123**

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Helping underprivileged children, elderly & impoverished families with food, clothing, education, medical & other support
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>The charity's principal activity was to support vulnerable and disadvantaged young children attending five rural schools in Gujarat, India. These children come from economically deprived backgrounds and face significant barriers to accessing education, including poverty and the risk of child labour and street begging. To address these challenges, the charity provided essential educational support, including school uniforms, footwear, books, stationery, school bags, and other necessary learning materials and school amenities. The charity also organised educational school trips to enhance learning, motivation, and engagement.</p> <p>These activities helped to reduce financial barriers faced by families, encouraged regular school attendance, and supported children to remain in education, thereby contributing to improved educational outcomes and long-term life opportunities. By enabling children to access and participate fully in education, the charity's work delivered clear public benefit and helped protect vulnerable children from exploitation.</p> <p>In addition to its educational programmes, the charity responded to urgent community needs arising from unseasonal rains and flooding during the year. Medical and healthcare assistance, along with essential domestic support, was provided to poor and elderly individuals who were disproportionately affected by these conditions. This support helped relieve hardship, safeguarded health and wellbeing, and assisted beneficiaries during a period of significant vulnerability.</p> <p>The Trustees believe that these activities have directly furthered the charity's objectives and have provided clear and tangible public benefit to those in need.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have had due regard to the Charity Commission's guidance on public benefit when carrying out the charity's activities and reviewing its objectives and achievements during the year.

**Additional information (optional)**

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

**Achievements and Performance**

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	The charity's beneficiaries were vulnerable children from economically disadvantaged backgrounds who face significant barriers to education, as well as poor and elderly individuals within the local community. Children benefited through improved access to education, increased school attendance, and enhanced learning opportunities, contributing to better long-term outcomes. Poor and elderly individuals benefited from medical, healthcare, and essential domestic support following unseasonal rains and flooding, helping to relieve hardship and protect health and wellbeing.

**Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	The charity's work has helped children remain in education who might otherwise be at risk of child labour or street begging and has provided vital support to poor and elderly individuals affected by extreme weather conditions. These interventions have contributed to improved educational participation, reduced hardship, and enhanced wellbeing within disadvantaged communities.
Performance of fundraising activities against objectives set	Para 1.41	Not Applicable

Investment performance against objectives	Para 1.41	Not Applicable
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the financial period on 30 June 2025, the charity was in a sound financial position. Cash at bank totalled £87187, all of which was held as unrestricted funds. The charity has no staff, no building or fixed assets, and no ongoing overhead costs. All activities are delivered on a voluntary basis. The Trustees consider the charity to be financially stable and adequately resourced to continue its current activities.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Trustees consider it prudent to maintain a level of unrestricted reserves to ensure the charity can meet its ongoing commitments, manage fluctuations in income, and respond to unforeseen circumstances or emergency needs affecting beneficiaries. Given the charity's work supporting vulnerable communities and its reliance on voluntary donations, reserves are held to provide financial continuity and support the effective delivery of charitable activities.
Amount of reserves held	Para 1.22	As at 30 June 2025, the charity held £87187 in reserves. All reserves were unrestricted and available to be applied to the charity's charitable purposes.
Reasons for holding zero reserves	Para 1.22	This disclosure is not applicable, as the charity holds unrestricted reserves and does not operate with zero reserves.
Details of fund materially in deficit	Para 1.24	The charity had no funds in deficit at the end of the financial period.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	The Trustees have reviewed the charity's financial position and consider it appropriate to prepare the accounts on a going concern basis. The charity has no contractual liabilities, no staff costs, and no overhead commitments. The Trustees are satisfied that the level of unrestricted reserves held is sufficient to allow the charity to continue its activities for the foreseeable future. The Trustees are not aware of any material uncertainties that may cast significant doubt on the charity's ability to continue as a going concern.

## Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	

A description of the principal risks facing the charity	Para 1.46	
Other		

## Structure, Governance and Management

Description of charity's trusts:		The Poverty Breakers does not operate through multiple trusts. The charity is governed by a single governing document, under which all trustees act collectively to further the charity's charitable purposes.
Type of governing document (trust deed, royal charter)	Para 1.25	The charity is governed by a trust deed, adopted on 27 June 2009, which sets out the charity's objects, powers, trustee appointment provisions, and administrative arrangements.
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	The charity is constituted as a charitable trust and operates in accordance with its governing document and applicable charity law.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	<p>Trustees are appointed in accordance with the provisions set out in the governing document. New trustees are selected based on the skills, experience, and commitment required to support the effective governance of the charity and further its charitable purposes.</p> <p>Trustees may be appointed by Bindya Amin (Chair) and/or Kapilkumar Amin (Trustee) as set out in the governing document. The governing document does not permit any external individual or organisation to appoint trustees.</p> <p>All trustees are required to:</p> <ul style="list-style-type: none"> <li>• Act in the best interests of the charity.</li> <li>• Declare any conflicts of interest.</li> <li>• Comply with Trustee eligibility requirements under charity law.</li> <li>• </li> </ul> <p>Induction and ongoing support are provided to trustees as appropriate to ensure they understand their responsibilities and the charity's activities.</p>

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

## Reference and Administrative details

Charity name	Poverty Breakers
Other name the charity uses	N/A

Registered charity number	1131123
Charity's principal address	37 Sheringham Avenue London N14 4UB

### 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	Bindya Amin	Chair		Bindya Amin
2	Kapilkumar Amin	Trustee		Kapilkumar Amin
3	Minesh Amin	Trustee		

### Corporate trustees – names of the directors at the date the report was approved

Director name		

### Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

### Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	The charity does not hold and has not held any funds or assets as custodian trustee on behalf of other charities, organisations, or individuals during the reporting period.
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	<b>Not applicable.</b> The charity does not hold assets on behalf of any other charity or organisation.
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	<b>Not applicable.</b> As the charity does not hold any custodian trustee assets, no special arrangements for segregation or safe custody are required.

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

--

# Exemptions from disclosure

## Reason for non-disclosure of key personnel details

The charity does not employ staff and operates entirely through the voluntary efforts of its Trustees and supporters. Accordingly, no remuneration is paid to Trustees, and there are no key management personnel as defined by the Charities SORP.

In addition, the Trustees have chosen not to disclose individual Trustee personal details beyond those required by the Charity Commission, to protect their privacy and personal security. The Trustees consider that such non-disclosure does not detract from transparency or accountability, given the charity's size, risk profile, and governance arrangements.

## Other optional information

The charity has no subsidiaries, pension schemes, or complex legal structures. It does not engage in fundraising through professional fundraisers and does not operate trading activities. All activities are carried out in line with the charity's governing document and applicable charity law.

The Trustees continue to review governance arrangements on an ongoing basis to ensure they remain appropriate for the charity's size and activities and reflect best practice.

# Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	<i>Bindya Amin</i>	
Full name(s)	Bindya Amin	
Position (eg Secretary, Chair, etc)	Chair	
Date	21 April 2026	





**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

Charity Name  
Poverty Breakers

No (if any)  
1131123

## Receipts and payments accounts

**CC16a**

For the period from	Period start date 01/07/2024	To	Period end date 30/06/2025
------------------------	---------------------------------	----	-------------------------------

### 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 £
<b>A1 Receipts</b>					
Donations	67,228	-	-	67,228	24,031
Interest	382	-	-	382	917
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>67,610</b>	<b>-</b>	<b>-</b>	<b>67,610</b>	<b>24,948</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>67,610</b>	<b>-</b>	<b>-</b>	<b>67,610</b>	<b>24,948</b>
<b>A3 Payments</b>					
Medicines & Healthcare support	937	-	-	937	1,584
Clothing & Footwear support	7,267	-	-	7,267	5,711
Food & Grocery rations	1,501	-	-	1,501	-
Domestic help and support	5,776	-	-	5,776	-
School bags, books & stationary	1,205	-	-	1,205	-
School projects & support	24,025	-	-	24,025	21,790
School trips, travel & food	1,920	-	-	1,920	600
Travel & subsistence	1,479	-	-	1,479	-
Bank charges	236	-	-	236	545
<b>Sub total</b>	<b>44,345</b>	<b>-</b>	<b>-</b>	<b>44,345</b>	<b>30,229</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>44,345</b>	<b>-</b>	<b>-</b>	<b>44,345</b>	<b>30,229</b>
<b>Net of receipts/(payments)</b>	<b>23,265</b>	<b>-</b>	<b>-</b>	<b>23,265</b>	<b>- 5,281</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>63,922</b>	<b>-</b>	<b>-</b>	<b>63,922</b>	<b>-</b>
<b>Cash funds this year end</b>	<b>87,187</b>	<b>-</b>	<b>-</b>	<b>87,187</b>	<b>- 5,281</b>



## 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 £
<b>B1 Cash funds</b>	Cash in bank	87,187	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	87,187	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>			Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>		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
		K Amin	20/04/26





Section A

Independent Examiner's Report

Report to the trustees

Charity Name  
Poverty Breakers

On accounts for the  
year ended

30/06/2025

Charity no  
(if any)

1131123

Set out on pages

4 to 5

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30 / 06 / 2025.

Responsibilities and  
basis of report

As the charity's trustees, 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 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 ~~(other than that disclosed below \*)~~ which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

\* Please delete the words in the brackets if they do not apply.

Signed:

Date: 20/04/2026

Name: JINA PATEL

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

SENIOR ASSOCIATE FCA

Address: 602 RAMNERS LANE, PINNER  
MIDDLESEX  
HA5 5HT

**Section B****Disclosure**

Only complete if the examiner needs to highlight material 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.



## **Independent Examiner's Report to the Trustees of Poverty Breakers Charity**

**Reg:1131123**

I report on the accounts of Poverty Breakers for the year ended 30.06.25.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for preparing the accounts. It is my responsibility to examine the accounts as required under section 145 of the Charities Act 2011.

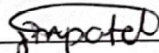
### **Scope of the examination**

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 and a comparison of the accounts with those records. It also includes consideration of any unusual items or disclosures. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently, I do not express an audit opinion.

### **Independent examiner's statement**

In the course of my examination, no matter has come to my attention:

- which gives me cause to believe that in any material respect the accounting records were not kept in accordance with section 130 of the Charities Act 2011; or
- to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed: 

Name: JAINA PATEL

Qualification (if any): \_\_\_\_\_

Address: 602 RAYNERS LANE, PINNER, HAS SUT

Date: 20/04/2026