

# LOVE INDIA

England & Wales · Charity number 1149655

## Details

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**Status** Registered

**Legal form** Trust

**Registered** 2012-11-07

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 28 Beresford Road  
Prenton  
CH43 1XG

**Phone** 07985949859

**Email** [rperry4851@aol.com](mailto:rperry4851@aol.com)

## Activities

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**Objects:** 1. TO ADVANCE THE EDUCATION OF DALIT CHILDREN IN GOA AND KARNATAKA,SOUTHERN INDIA BY SUCH MEANS AS THE TRUSTEES DETERMINE APPROPRIATE. 2.TO ENABLE DALIT YOUNG PEOPLE IN GOA AND KARNATAKA,SOUTHERN INDIA TO RECEIVE TRAINING,TO ENABLE THEM TO FIND EMPLOYMENT,AS THE TRUSTEES DETERMINE APPROPRIATE.3.TO RELIEVE THE POVERTY AND ILL-HEALTH OF DALIT FAMILIES IN GOA AND KARNATAKA,SOUTHERN INDIA BY PROVIDING GRANTS AS THE TRUSTEES DETERMINE APPROPRIATE.

**Activities:** Making of grants to advance education, training, employment and health.

## Classification

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- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** Education/training, The Prevention Or Relief Of Poverty
- **Who:** Children/young People

## Geography

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- India

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	£54,233	£19,949	-	-
2024-04-05	£37,004	£27,730	-	-
2023-04-05	£28,330	£24,394	-	-
2022-04-05	£40,532	£23,833	-	-
2021-04-05	£38,819	£17,915	-	-

## Trustees

Name	Role	Appointed
<b>ROBERT GEORGE PETER PERRY</b>	Chair	2012-11-02
ROBIN NIGEL DICKINSON		2012-11-02
Rebecca Kathryn Sibanda		2018-09-28
STANISLAUS JOSEPH WEBSTER		2012-11-02

**LOVE INDIA**

England & Wales - Charity number 1149655

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# Accounts

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# LOVE INDIA

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Report and Accounts for  
Year ended 5 April 2025

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Charity No 1149655

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# LOVE INDIA

for the year ended 5<sup>th</sup> April 2025

## Charity Information

Trustees	Robert Perry Robin Dickinson Stanislaus Webster Rebecca Sibanda
Governing Document	Charitable Trust Deed dated 1 <sup>st</sup> June 2012
Charity Registration Number	1149655
Contact Address	28 Beresford Road Prenton CH43 1XG
Independent Examiner	Wendy Clarke 3 Oakworth Drive New Ferry CH62 1HL
Bankers	HSBC plc

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# LOVE INDIA

Report of the Trustees  
for the period  
6<sup>th</sup> April 2024 – 5<sup>th</sup> April 2025

The Trustees of Love India have pleasure in submitting the Report and Financial Statements for the year ending 5<sup>th</sup> April 2025

## Objects of the Charity

Love India was set up to bring love, hope and opportunities for improving the lives of poor and disadvantaged children and families, principally of the Dalit caste, in the Indian states of Goa and Karnataka and across Southern India. The impetus to set up the charity came from a response to reports of the work undertaken by the Indian registered charity Tender Heart Foundation.

The specified objects of Love India relate to access to education for children, training to gain employment and the relief of poverty and ill-health and these are achieved by making grants.

## Governance

The grant-making decisions rest with the Trustees who meet regularly to monitor the activities of the charity.

## Public Benefit

The Trustees confirm that they have complied with the Charity Commission's general guidance on public benefit and believe that the benefit to members of the public described in the programmes below demonstrate the public benefit delivered by Love India.

## Review of Activities

The 2 centres, Ghataprabha Day Centre in Karnataka and Baina Tailoring School at Vasco da Gama in Goa. Grants were made to meet fixed costs for both buildings, as well as support for the salaries of staff and supplies for pupils.

Involvement by the Trust, as reported in the Financial Review below, was less than in previous years. Trustees will be considering what more the Trust can do in coming years to achieve a greater impact.

## Financial Review

The total amount received in the year was £54,233, an increase on the £37,004 received in the previous year. In contrast, payments for the year reduced with donations for activities in India falling from £27,530 in the previous year to £19,800. Some of the reduction arose from the timing of payments, but the increasing moneys received into the Trust raises the possibility of increased involvement in India. Trustees will consider this further.

This has been a very positive outcome and the Trustees are very grateful for the annual fund-raising visit from India of Francis Pidigu. He is the Chairman of Tender Heart, the Indian charity which operates the Children's Day Centre and Tailoring School supported by Love India. Donations totalled £48,196, up from the previous year's £31,582.

Gift Aid recovered, which is always a year in arrears, rose from £3,589 to £3,885. This is dependent upon both the size of the donations in the relevant year and also the number of donors registering for Gift Aid. The sum expected to be received in 2025/26, for this year's donations is £7,747.

Bank interest rose from £1,383 to £2,152, reflecting increased interest rates. Bank charges rose from £200 to £149. Trustees will continue to monitor banking arrangements to gain optimum outcomes for both these items.

## Reserves Policy

Love India has no employees or contracts that would require reserves to be maintained against any reduction in receipts. However, Trustees have previously agreed that it would be prudent to maintain a minimum balance of £5,000 to react to any urgent request, should it arise.

## Trustees' Responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its receipts and payments for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy, at any time, the financial position of the charity and enable us to ensure that the financial statements comply with Charities law. We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

## Approval

This report was approved by the Trustees on the 28<sup>th</sup> August 2025 and signed on their behalf by Robert Perry (Trustee)

# LOVE INDIA

## Independent Examiner's Report to the Trustees

I report to the Trustees on my examination of the accounts of the Love India Charitable Trust for the year ended 5<sup>th</sup> April, 2025 which are set out on pages 5 to 6.

### 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 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 can confirm that no material matters have come to my attention in connection with my examination 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 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.

Wendy Clarke  
Independent Examiner

# LOVE INDIA

## Financial Statements for the year ended 5<sup>th</sup> April 2025

### Receipts and Payments Account (Note 1)

	Note	Current Year	Previous Year
<b>Receipts</b>		£	£
Donations	2	48,196	31,582
Gift Aid	3	3,885	3,589
Interest		2,152	1,833
<b>Total Receipts</b>		<b>54,233</b>	<b>37,004</b>
<b>Payments</b>			
Grants		19,800	27,530
Bank Charges		149	200
<b>Total Payments</b>		<b>19,949</b>	<b>27,730</b>
<b>Net Receipts</b>		<b>24,284</b>	<b>9,274</b>
<b>Cash from Previous Year</b>		<b>97,586</b>	<b>88,312</b>
<b>Total Cash at Year End</b>		<b>131,870</b>	<b>97,586</b>

### Statement of Assets (Note 4)

	Current Year	Previous Year
	£	£
High Interest Deposit A/c	9,158	8,828
Deposit A/c	118,385	88,500
Current A/c	4,327	258
	<b>131,870</b>	<b>97,586</b>

The notes on page 6 form part of these accounts.

This statement was approved by the Trustees on the 28<sup>th</sup> August 2025 and signed on their behalf by:

Robert Perry  
Trustee

## Notes to the Financial Statements

### 1. Accounting Policies

The accounts are prepared on a Receipts and Payments basis in accordance with approved practice for the Charity Commission, because gross turnover is below the £250,000 threshold for accrual accounts.

### 2. Donations

These are received from many sources, but principally individuals, mainly through monthly Standing Orders, and are indicative of the regular, predictable cash flow into the charity.

### 3. Gift Aid

The amount of £3,885 received in the year relates to donations received in 2023/24 and the Gift Aid of £7,747 due on donations given in 2024/25 will not be received until 2025/26.

### 4. Statement of Assets

The Current and Deposit accounts are held with HSBC. The High Interest Deposit account is with CCLA Fund Managers Ltd, one of the UK's largest charity fund managers and fully regulated by the Financial Conduct Authority (FCA).

**LOVE INDIA**

England & Wales - Charity number 1149655

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# Accounts

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# LOVE INDIA

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Report and Accounts for  
Year ended 5 April 2024

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Charity No 1149655

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# LOVE INDIA

for the year ended 5<sup>th</sup> April 2024

## Charity Information

Trustees	Robert Perry Robin Dickinson Stanislaus Webster Rebecca Sibanda
Governing Document	Charitable Trust Deed dated 1 <sup>st</sup> June 2012
Charity Registration Number	1149655
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# LOVE INDIA

Report of the Trustees  
for the period  
6<sup>th</sup> April 2023 – 5<sup>th</sup> April 2024

The Trustees of Love India have pleasure in submitting the Report and Financial Statements for the year ending 5<sup>th</sup> April 2024.

## Objects of the Charity

Love India was set up to bring love, hope and opportunities for improving the lives of poor and disadvantaged children and families, principally of the Dalit caste, in the Indian states of Goa and Karnataka and across Southern India. The impetus to set up the charity came from a response to reports of the work undertaken by the Indian registered charity Tender Heart Foundation.

The specified objects of Love India relate to access to education for children, training to gain employment and the relief of poverty and ill-health and these are achieved by making grants.

## Governance

The grant-making decisions rest with the Trustees who meet regularly to monitor the activities of the charity.

## Public Benefit

The Trustees confirm that they have complied with the Charity Commission's general guidance on public benefit and believe that the benefit to members of the public described in the programmes below demonstrate the public benefit delivered by Love India.

## Review of Activities

The 2 centres, Ghataprabha Day Centre in Karnataka and Baina Tailoring School at Vasco da Gama in Goa. Grants were made to meet fixed costs for both buildings, as well as support for the salaries of staff and supplies for pupils.

## Financial Review

The total amount received in the year was £37,004, an increase on the £28,330 received in the previous year. This has been a very positive outcome and must be partially, if not completely, due to the fund-raising visit from India of Francis Pidigu. He is the Chairman of Tender Heart, the Indian charity which operates the Children's Day Centre and Tailoring School supported by Love India. Donations totalled £31,582, up from the previous year's £24,561.

Gift Aid recovered, which is always a year in arrears, rose from £3,271 to £3,589. This is dependent upon both the size of the donations in the relevant year and also the number of donors registering for Gift Aid. The sum expected to be received in 2024/25, for this year's donations is £3,885.

Bank interest rose from £498 to £1,833, reflecting increased interest rates. Bank charges rose from £184 to £200. Trustees will continue to monitor banking arrangements to gain optimum outcomes for both these items.

## Reserves Policy

Love India has no employees or contracts that would require reserves to be maintained against any reduction in receipts. However, Trustees have previously agreed that it would be prudent to maintain a minimum balance of £5,000 to react to any urgent request, should it arise.

## Trustees' Responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its receipts and payments for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy, at any time, the financial position of the charity and enable us to ensure that the financial statements comply with Charities law. We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

## Approval

This report was approved by the Trustees on the 1<sup>st</sup> July 2024 and signed on their behalf by Robert Perry (Trustee)

# LOVE INDIA

## Independent Examiner's Report to the Trustees

I report to the Trustees on my examination of the accounts of the Love India Charitable Trust for the year ended 5<sup>th</sup> April, 2024 which are set out on pages 5 to 6.

### 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 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 can confirm that no material matters have come to my attention in connection with my examination 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 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.

Wendy Clarke  
Independent Examiner

# LOVE INDIA

## Financial Statements for the year ended 5<sup>th</sup> April 2024

### Receipts and Payments Account (Note 1)

	Note	Current Year	Previous Year
<b>Receipts</b>		£	£
Donations	2	31,582	24,561
Gift Aid	3	3,589	3,271
Interest		1,833	498
<b>Total Receipts</b>		<b><u>37,004</u></b>	<b><u>28,330</u></b>
<b>Payments</b>			
Grants		27,530	24,210
Bank Charges		200	184
<b>Total Payments</b>		<b><u>27,730</u></b>	<b><u>23,833</u></b>
<b>Net Receipts</b>		<b><u>9,274</u></b>	<b><u>3,936</u></b>
<b>Cash from Previous Year</b>		<b><u>88,312</u></b>	<b><u>84,376</u></b>
<b>Total Cash at Year End</b>		<b><u>97,586</u></b>	<b><u>88,312</u></b>

### Statement of Assets (Note 4)

	Current Year	Previous Year
	£	£
High Interest Deposit A/c	8,828	8,409
Deposit A/c	88,500	76,994
Current A/c	258	2,909
	<b><u>97,586</u></b>	<b><u>88,312</u></b>

The notes on page 6 form part of these accounts.

This statement was approved by the Trustees on the 1<sup>st</sup> July 2024 and signed on their behalf by:

Robert Perry  
Trustee

## Notes to the Financial Statements

### 1. Accounting Policies

The accounts are prepared on a Receipts and Payments basis in accordance with approved practice for the Charity Commission, because gross turnover is below the £250,000 threshold for accrual accounts.

### 2. Donations

These are received from many sources, but principally individuals, mainly through monthly Standing Orders, and are indicative of the regular, predictable cash flow into the charity.

### 3. Gift Aid

The amount of £3,589 received in the year relates to donations received in 2022/23 and the Gift Aid of £3,885 due on donations given in 2023/24 will not be received until 2024/25.

### 4. Statement of Assets

The Current and Deposit accounts are held with HSBC. The High Interest Deposit account is with CCLA Fund Managers Ltd, one of the UK's largest charity fund managers and fully regulated by the Financial Conduct Authority (FCA).

**LOVE INDIA**

England & Wales - Charity number 1149655

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# Accounts

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# LOVE INDIA

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Report and Accounts for  
Year ended 5 April 2023

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Charity No 1149655

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# LOVE INDIA

for the year ended 5<sup>th</sup> April 2023

## Charity Information

Trustees	Robert Perry Robin Dickinson Stanislaus Webster Rebecca Sibanda
Governing Document	Charitable Trust Deed dated 1 <sup>st</sup> June 2012
Charity Registration Number	1149655
Contact Address	28 Beresford Road Prenton CH43 1XG
Independent Examiner	Wendy Clarke 3 Oakworth Drive New Ferry CH62 1HL
Bankers	HSBC plc

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# LOVE INDIA

## Trustees' Report for the period 6<sup>th</sup> April 2022 – 5<sup>th</sup> April 2023

The Trustees of Love India have pleasure in submitting the Report and Financial Statements for the year ending 5<sup>th</sup> April 2023.

### Objects of the Charity

Love India was set up to bring love, hope and opportunities for improving the lives of poor and disadvantaged children and families, principally of the Dalit caste, in the Indian states of Goa and Karnataka and across Southern India. The impetus to set up the charity came from a response to reports of the work undertaken by the Indian registered charity Tender Heart Foundation.

The specified objects of Love India relate to access to education for children, training to gain employment and the relief of poverty and ill-health and these are achieved by making grants.

### Governance

The grant-making decisions rest with the Trustees who meet regularly to monitor the activities of the charity.

### Public Benefit

The Trustees confirm that they have complied with the Charity Commission's general guidance on public benefit and believe that the benefit to members of the public described in the programmes below demonstrate the public benefit delivered by Love India.

### Review of Activities

The 2 centres, Ghataprabha Day Centre in Karnataka and Baina Tailoring School at Vasco da Gama in Goa, returned to a more normal operation after the disruption caused by the Covid-19 pandemic in recent years. Grants were made to meet fixed costs for both buildings, as well as support for the salaries of staff.

### Financial Review

The total amount received in the year was £28,330, a reduction on the £40,529 received in the previous year. This had been expected as donors stepped back from their generous response to the increased needs arising out of the pandemic, which have now receded.

Donations totalled £24,561, down from the previous year's £33,744. However, compared to pre-Covid years, this year's donations continue to remain higher.

Gift Aid recovered, which is always a year in arrears, fell from £6,774 to £3,271. This is dependent upon both the size of the donations in the relevant year and also the number of donors registering for Gift Aid. The sum expected to be received in 2023/24, for this year's donations is £3,589.

Bank interest rose from £14 to £498, reflecting increased interest rates. Bank charges rose from £171 to £184.

### Reserves Policy

Love India has no employees or contracts that would require reserves to be maintained against any reduction in receipts. However, Trustees have previously agreed that it would be prudent to maintain a minimum balance of £5,000 to react to any urgent request, should it arise.

### Trustees' Responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its receipts and payments for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with Charities law. We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

### Approval

This report was approved by the Trustees on the 17<sup>th</sup> June 2023 and signed on their behalf by Robert Perry (Trustee)

# LOVE INDIA

## Independent Examiner's Report to the Trustees

I report to the Trustees on my examination of the accounts of the Love India Charitable Trust for the year ended 5<sup>th</sup> April, 2023 which are set out on pages 5 to 6.

### 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 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 can confirm that no material matters have come to my attention in connection with my examination 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 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.

Wendy Clarke  
Independent Examiner

# LOVE INDIA

## Financial Statements for the year ended 5<sup>th</sup> April 2023

### Receipts and Payments Account (Note 1)

	Note	Current Year	Previous Year
<b>Receipts</b>		£	£
Donations	2	24,561	33,744
Gift Aid	3	3,271	6,774
Interest		498	14
<b>Total Receipts</b>		<b><u>28,330</u></b>	<b><u>40,529</u></b>
<b>Payments</b>			
Grants		24,210	23,662
Bank Charges		184	171
<b>Total Payments</b>		<b><u>24,394</u></b>	<b><u>23,833</u></b>
<b>Net Receipts</b>		<b><u>3,936</u></b>	<b><u>16,696</u></b>
<b>Cash from Previous Year</b>		<b><u>84,376</u></b>	<b><u>67,677</u></b>
<b>Total Cash at Year End</b>		<b><u>88,312</u></b>	<b><u>84,376</u></b>

### Statement of Assets (Note 4)

	Current Year	Previous Year
	£	£
High Interest Deposit A/c	8,409	8,239
Deposit A/c	76,994	65,606
Current A/c	2,909	10,531
	<b><u>88,312</u></b>	<b><u>84,376</u></b>

The notes on page 6 form part of these accounts.

This statement was approved by the Trustees on the 17<sup>th</sup> June 2023 and signed on their behalf by:

Robert Perry  
Trustee

## Notes to the Financial Statements

### 1. Accounting Policies

The accounts are prepared on a Receipts and Payments basis in accordance with approved practice for the Charity Commission, because gross turnover is below the £250,000 threshold for accrual accounts.

### 2. Donations

These are received from many sources, but principally individuals, mainly through monthly Standing Orders, and are indicative of the regular, predictable cash flow into the charity.

### 3. Gift Aid

The amount of £3,271 received in the year relates to donations received in 2021/22 and the Gift Aid of £3,589 due on donations given in 2022/23 will not be received until 2023/24.

### 4. Statement of Assets

The Current and Deposit accounts are held with HSBC. The High Interest Deposit account is with CCLA Fund Managers Ltd, one of the UK's largest charity fund managers and fully regulated by the Financial Conduct Authority (FCA).

**LOVE INDIA**

England & Wales - Charity number 1149655

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# Accounts

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# LOVE INDIA

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Report and  
Accounts for Year  
ended 5 April 2022

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Charity No 1149655

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# LOVE INDIA

for the year ended 5<sup>th</sup> April 2022

## Charity Information

Trustees	Robert Perry Robin Dickinson Stanislaus Webster Rebecca Sibanda
Governing Document	Charitable Trust Deed dated 1 <sup>st</sup> June 2012
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# LOVE INDIA

## Trustees' Report for the period 6<sup>th</sup> April 2021 - 5<sup>th</sup> April 2022

The Trustees of Love India have pleasure in submitting the Report and Financial Statements for the year ending 5<sup>th</sup> April 2022.

### Objects of the Charity

Love India was set up to bring love, hope and opportunities for improving the lives of poor and disadvantaged children and families, principally of the Dalit caste, in the Indian states of Goa and Karnataka and across Southern India. The impetus to set up the charity came from a response to reports of the work undertaken by the Indian registered charity Tender Heart Foundation.

The specified objects of Love India relate to access to education for children, training to gain employment and the relief of poverty and ill-health and these are achieved by making grants.

### Governance

The grant-making decisions rest with the Trustees who meet regularly to monitor the activities of the charity.

### Public Benefit

The Trustees confirm that they have complied with the Charity Commission's general guidance on public benefit and believe that the benefit to members of the public described in the programmes below demonstrate the public benefit delivered by Love India.

### Review of Activities

The on-going impact of the Covid-19 pandemic has significantly disrupted the operation of the 2 centres, Ghataprabha Day Centre in Karnataka and Baina Tailoring School at Vasco da Gama in Goa, which have been supported in recent years. Grants were made to meet fixed costs for both buildings, as well as support for the salaries of staff.

More importantly, Emergency "Covid-19" relief payments were also made to provide groceries and medical supplies to families in both of these areas. The quarantine and isolation rules during the pandemic meant that it had become even more difficult to find work and without any income many families were more likely to die from starvation than the virus.

## Financial Review

The total amount received in the year was £40,532, an increase on the £38,819 received in the previous year.

The response and generosity of donors to the devastating impact of the Covid-19 pandemic, especially on the poorest within India has continued into this second year. Donations totalled £33,744 down from the previous year's £37,788. However, compared to pre-Covid years, this year's amount remains much higher. It would be unwise to anticipate a similar level of receipts in future years, but maybe there could be an element of increased support.

Gift Aid recovered, which is always a year in arrears, rose significantly from £1,007 to £6,774. This is always received a year in arrears and reflects the generous donations received in the year 2020/21. The sum expected to be received in 2022/23, for this year's donations is £3,271.

Bank interest reduced dramatically from £24 to £14, despite increased balances, because of the reduction of interest rates. Meanwhile, it was disappointing to see the Bank increasing their charges from £95 to £171, completely ending free banking for charities.

## Reserves Policy

Love India has no employees or contracts that would require reserves to be maintained against any reduction in receipts. However, Trustees have previously agreed that it would be prudent to maintain a minimum balance of £5,000 to react to any urgent request, should it arise.

## Trustees' Responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its receipts and payments for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with Charities law. We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

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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 can confirm that no material matters have come to my attention in connection with my examination 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 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.

Wendy Clarke  
Independent Examiner

# LOVE INDIA

## Financial Statements for the year ended 5<sup>th</sup> April 2022

### Receipts and Payments Account (Note 1)

	Not e	Current Year	Previous Year
<b>Receipts</b>		£	£
Donations	2	33,744	37,788
Gift Aid	3	6,774	1,007
Interest		14	24
<b>Total Receipts</b>		<b>40,532</b>	<b>38,819</b>
<b>Payments</b>			
Grants		23,662	17,820
Bank Charges		171	95
<b>Total Payments</b>		<b>23,833</b>	<b>17,915</b>
<b>Net Receipts</b>		<b>16,699</b>	<b>20,904</b>
<b>Cash from Previous Year</b>		<b>67,677</b>	<b>46,773</b>
<b>Total Cash at Year End</b>		<b>84,376</b>	<b>67,677</b>

### Statement of Assets (Note 4)

	Current Year	Previous Year
	£	£
High Interest Deposit A/c	8,239	8,232
Deposit A/c	65,606	59,444
Current A/c	10,531	1
	<b>84,376</b>	<b>67,677</b>

The notes on page 6 form part of these accounts.

This statement was approved by the Trustees on the 17<sup>th</sup> June 2022 and signed on their behalf by:

Robert Perry  
Trustee

## Notes to the Financial Statements

### 1. Accounting Policies

The accounts are prepared on a Receipts and Payments basis in accordance with approved practice for the Charity Commission, because gross turnover is below the £250,000 threshold for accrual accounts.

### 2. Donations

These are received from many sources, but principally individuals, mainly through monthly Standing Orders, and are indicative of the regular, predictable cash flow into the charity.

### 3. Gift Aid

The amount of £6,774 received in the year relates to donations received in 2020/21 and the Gift Aid of £3,271 due on donations given in 2021/22 will not be received until 2022/23.

### 4. Statement of Assets

The Current and Deposit accounts are held with HSBC. The High Interest Deposit account is with CCLA Fund Managers Ltd, one of the UK's largest charity fund managers and fully regulated by the Financial Conduct Authority (FCA).

**LOVE INDIA**

England & Wales - Charity number 1149655

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# Accounts

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# LOVE INDIA

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Report and Accounts for  
Year ended 5 April 2021

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Charity No 1149655

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# LOVE INDIA

for the year ended 5<sup>th</sup> April 2021

## Charity Information

Trustees	Robert Perry Robin Dickinson Stanislaus Webster Rebecca Sibanda
Governing Document	Charitable Trust Deed dated 1 <sup>st</sup> June 2012
Charity Registration Number	1149655
Contact Address	28 Beresford Road Prenton CH43 1XG
Independent Examiner	Wendy Clarke 3 Oakworth Drive New Ferry CH62 1HL
Bankers	HSBC plc

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# LOVE INDIA

## Trustees' Report for the period 6<sup>th</sup> April 2020 – 5<sup>th</sup> April 2021

The Trustees of Love India have pleasure in submitting the Report and Financial Statements for the year ending 5<sup>th</sup> April 2021.

### Objects of the Charity

Love India was set up to bring love, hope and opportunities for improving the lives of poor and disadvantaged children and families, principally of the Dalit caste, in the Indian states of Goa and Karnataka and across Southern India. The impetus to set up the charity came from a response to reports of the work undertaken by the Indian registered charity Tender Heart Foundation.

The specified objects of Love India relate to access to education for children, training to gain employment and the relief of poverty and ill-health and these are achieved by making grants.

### Governance

The grant-making decisions rest with the Trustees who meet regularly to monitor the activities of the charity. Unfortunately, due to the world-wide Covid 19 pandemic, it was impossible for any Trustees to visit India during the year.

### Public Benefit

The Trustees confirm that they have complied with the Charity Commission's general guidance on public benefit and believe that the benefit to members of the public described in the programmes below demonstrate the public benefit delivered by Love India.

### Review of Activities

During the year, there has been a demonstration of the objects of the charity for the public benefit by serving the communities in which it operates in the following ways:

Love India paid donations to the salaries and running costs of the Ghataprabha Day Centre in Karnataka. Thirty-two (32) children aged 4-6 yrs were educated here to enable access to state schools. Similar payments were made for the Baina Tailoring School at Vasco da Gama in Goa, where thirty-two (32) young women were trained during the year. Sewing machines were purchased to enable some of the graduates to set up their own businesses. Grants for the schooling expenses of children in poor rural villages were also made during the year.

Emergency "Covid-19" relief payments were also made to provide groceries to families in both of these areas. The quarantine and isolation rules during the pandemic meant that it had become even more difficult to find work and without any income many families were more likely to die from starvation than the virus.

## Financial Review

The total amount received in the year was £38,819, almost double the £19,810 received in the previous year. The prime reason for the increase was the response and generosity of donors to the devastating impact of the Covid-19 pandemic, especially on the poorest within India.

Donations from individual supporters totalled £33,704, approaching triple the previous year's £12,548. It would be extremely unwise to anticipate a similar level of receipts in future years, as it must be expected that the generous response to the desperate need for help, generated by the pandemic, will probably reduce.

Unfortunately receipts from other bodies, as well as fund raising events, were only £4,084 which was a slight reduction from the previous £4,536. This source is always volatile and the reduction may reflect the impact of the pandemic upon all social activities within the UK.

Gift Aid recovered, which is always a year in arrears, fell from £2,610 to £1,007. The total for 2019/20 also included monies recovered by King's Church and forwarded to Love India. It is encouraging to note that £6,774 has been received in 2021/22 reflecting the generous donations received in the year 2020/21.

Bank interest reduced dramatically from £116 to £24, despite increased balances, because of the significant reduction of interest rates in response to the pandemic. Meanwhile, it was disappointing to see the Bank increasing their charges and that any suggestion of free banking for charities will end in 2021/22.

## Reserves Policy

Love India has no employees or contracts that would require reserves to be maintained against any reduction in receipts. However, Trustees have agreed that it would be prudent to maintain a minimum balance of £5,000 to react to any urgent request, should it arise.

## Trustees' Responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its receipts and payments for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with Charities law. We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

## Approval

This report was approved by the Trustees on the 20<sup>th</sup> September 2021 and signed on their behalf by Robert Perry (Trustee)

# LOVE INDIA

## Independent Examiner's Report to the Trustees

I report to the trustees on my examination of the accounts of the Love India Charitable Trust for the year ended 5<sup>th</sup> April, 2021 which are set out on pages 5 to 6.

### 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 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 can confirm that no material matters have come to my attention in connection with my examination 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 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.

Wendy Clarke  
Independent Examiner

# LOVE INDIA

## Financial Statements for the year ended 5<sup>th</sup> April 2021

### Receipts and Payments Account (Note 1)

	Note	Current Year	Previous Year
<b>Receipts</b>		£	£
Personal Donations	2	33,704	12,548
Other Fund Raising	3	4,084	4,536
Gift Aid	4	1,007	2,610
Interest		24	116
<b>Total Receipts</b>		<b><u>38,819</u></b>	<b><u>19,810</u></b>
<b>Payments</b>			
Grants		17,820	19,368
Bank Charges		95	85
<b>Total Payments</b>		<b><u>17,915</u></b>	<b><u>19,453</u></b>
<b>Net Receipts</b>		<b><u>20,904</u></b>	<b><u>357</u></b>
<b>Cash from Previous Year</b>		<b><u>46,773</u></b>	<b><u>46,416</u></b>
<b>Total Cash at Year End</b>		<b><u><u>67,677</u></u></b>	<b><u><u>46,773</u></u></b>

### Statement of Assets (Note 5)

	Note	Current Year	Previous Year
		£	£
High Interest Deposit A/c		8,232	8,225
Deposit A/c		59,444	38,347
Current A/c		1	201
		<b><u>67,677</u></b>	<b><u>46,773</u></b>

The notes on page 6 form part of these accounts.

This statement was approved by the Trustees on the 20<sup>th</sup> September 2021 and signed on their behalf by:

Robert Perry  
Trustee

## Notes to the Financial Statements

### 1. Accounting Policies

The accounts are prepared on a Receipts and Payments basis in accordance with approved practice for the Charity Commission, because gross turnover is below the £250,000 threshold for accrual accounts.

### 2. Personal Donations

These are receipts from individuals, mainly monthly Standing Orders, and are indicative of the regular, predictable cash flow into the charity. The number of regular givers as at the end of the year was 28.

### 3. Other Fund Raising

This consists of donations from various bodies and events, as well as commission from the Amazon Smile programme.

### 4. Gift Aid

The amount of £1,007 received in the year relates to donations received in 2019/20 and the Gift Aid of £6,774 due on donations given in 2020/21 will not be received until 2021/22.

### 5. Statement of Assets

The Current and Deposit accounts are held with HSBC. The High Interest Deposit account is with CCLA Fund Managers Ltd, one of the UK's largest charity fund managers and fully regulated by the Financial Conduct Authority (FCA).