
LOVE INDIA

Report and Accounts for
Year ended 5 April 2025

Charity No 1149655

LOVE INDIA

for the year ended 5th April 2025

Charity Information

Trustees	Robert Perry Robin Dickinson Stanislaus Webster Rebecca Sibanda
Governing Document	Charitable Trust Deed dated 1 st 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

CONTENTS

	Page
Charity Information	1
Trustees' Report	2-3
Independent Examiner's Report	4
Financial Statements	5
Notes to the Accounts	6

LOVE INDIA

Report of the Trustees for the period 6th April 2024 – 5th April 2025

The Trustees of Love India have pleasure in submitting the Report and Financial Statements for the year ending 5th 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 28th 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 5th 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 5th April 2025

Receipts and Payments Account (Note 1)

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

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
	131,870	97,586

The notes on page 6 form part of these accounts.

This statement was approved by the Trustees on the 28th 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).