

REGISTERED CHARITY NUMBER: 1153329

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025
FOR
MC AND KM KAMDAR FOUNDATION**

Barber & Company
A trading name of PCM Accounting Limited
2 Jardine House
Harrovian Business Village
Bessborough Road
Harrow
Middlesex
HA1 3EX

MC AND KM KAMDAR FOUNDATION

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

	Page
Report of the Trustees	1 to 2
Independent Examiner's Report	3
Statement of Financial Activities	4
Statement of Financial Position	5
Notes to the Financial Statements	6 to 9
Detailed Statement of Financial Activities	10

MC AND KM KAMDAR FOUNDATION

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and Activities

To promote advancement of health and education, relief of poverty and other charitable purposes within the United Kingdom and other countries throughout the world (eg. Kenya, Uganda, Rwanda, India, South America etc.).

Significant Activities

Significant activities undertaken during the year, include the following:

1. The advancement of education in India, Kenya and the United Kingdom.
2. Assisting in the relief of poverty in India, Kenya, Rwanda and Uganda.
3. The promotion of health advancement in 3rd world countries and also within the United Kingdom.
4. Assisting in the relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantage.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

Charitable activities undertaken and donations made to date, include the following:

1. Within the United Kingdom - Macmillan Cancer Support, St Lukes Hospice, NVA, Life Global UK, Sense International, Learning Possibilities, Shri Valabh Nidhi, The Hygiene Bank, Shri Jalaram Temple, British Lung Foundation, Save the Children, Lions Club.
2. In the Rest of the World - Jain Social Group, (Kenya Cataract Operations, Wheelchairs), NVA (Jiv Daya), Rotary Club (freedom for girls Mumbai), Life Global India, Navnat Vanik Association, Shree Stankakwasi Jain Mandal.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1153329

Principal address

Royston Lodge
3 Oakleigh Road
Hatch End
Pinner
Middlesex
HA5 4HB

Trustees

D M Kamdar
Mrs A Kamdar
M C Kamdar
I D Kamdar
R D Kamdar
S D Kamdar

MC AND KM KAMDAR FOUNDATION

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

Barber & Company
A trading name of PCM Accounting Limited
2 Jardine House
Harrovia Business Village
Bessborough Road
Harrow
Middlesex
HA1 3EX

Approved by order of the board of trustees on 23 January 2026 and signed on its behalf by:



Mrs A Kamdar - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
MC AND KM KAMDAR FOUNDATION**

Independent examiner's report to the trustees of MC and KM Kamdar Foundation

I report to the charity trustees on my examination of the accounts of MC and KM Kamdar Foundation (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 Act and in carrying out my examination I have followed all 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 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; or
3. the accounts do 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.



Christopher Horsley

Barber & Company
A trading name of PCM Accounting Limited
2 Jardine House
Harrovia Business Village
Bessborough Road
Harrow
Middlesex
HA1 3EX

For and on behalf
of Barber + Co.

Date: 23rd January, 2026

MC AND KM KAMDAR FOUNDATION

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	31.3.25 Unrestricted fund £	31.3.24 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		<u>50,000</u>	<u>-</u>
 EXPENDITURE ON			
Charitable activities			
Governance costs		791	1,010
Charitable donations		<u>6,481</u>	<u>800</u>
Total		<u>7,272</u>	<u>1,810</u>
 NET INCOME/(EXPENDITURE)		42,728	(1,810)
 RECONCILIATION OF FUNDS			
Total funds brought forward		<u>4,350</u>	<u>6,160</u>
 TOTAL FUNDS CARRIED FORWARD		<u><u>47,078</u></u>	<u><u>4,350</u></u>

The notes form part of these financial statements

MC AND KM KAMDAR FOUNDATION
STATEMENT OF FINANCIAL POSITION
31 MARCH 2025

	Notes	31.3.25 Unrestricted fund £	31.3.24 Total funds £
CURRENT ASSETS			
Cash at bank		47,814	5,086
CREDITORS			
Amounts falling due within one year	4	(736)	(736)
NET CURRENT ASSETS		<u>47,078</u>	<u>4,350</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>47,078</u>	<u>4,350</u>
NET ASSETS		<u><u>47,078</u></u>	<u><u>4,350</u></u>
FUNDS	5		
Unrestricted funds		<u>47,078</u>	<u>4,350</u>
TOTAL FUNDS		<u><u>47,078</u></u>	<u><u>4,350</u></u>

The financial statements were approved by the Board of Trustees and authorised for issue on 23 January 2026 and were signed on its behalf by:



D M Kamdar - Trustee



A Kamdar - Trustee

MC AND KM KAMDAR FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1. ACCOUNTING POLICIES

BASIS OF PREPARING THE FINANCIAL STATEMENTS

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

INCOME

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

EXPENDITURE

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

TAXATION

The charity is exempt from tax on its charitable activities.

FUND ACCOUNTING

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

TRUSTEES' EXPENSES

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

MC AND KM KAMDAR FOUNDATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
EXPENDITURE ON	
Charitable activities	
Governance costs	1,010
Charitable donations	800
	<u>1,810</u>
Total	<u>1,810</u>
NET INCOME/(EXPENDITURE)	(1,810)
RECONCILIATION OF FUNDS	
Total funds brought forward	6,160
	<u>4,350</u>
TOTAL FUNDS CARRIED FORWARD	<u><u>4,350</u></u>

4. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25 £	31.3.24 £
Other creditors	<u>736</u>	<u>736</u>

5. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	4,350	42,728	47,078
	<u>4,350</u>	<u>42,728</u>	<u>47,078</u>
TOTAL FUNDS	<u><u>4,350</u></u>	<u><u>42,728</u></u>	<u><u>47,078</u></u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	50,000	(7,272)	42,728
	<u>50,000</u>	<u>(7,272)</u>	<u>42,728</u>
TOTAL FUNDS	<u><u>50,000</u></u>	<u><u>(7,272)</u></u>	<u><u>42,728</u></u>

MC AND KM KAMDAR FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

5. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	6,160	(1,810)	4,350
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>6,160</u>	<u>(1,810)</u>	<u>4,350</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	-	(1,810)	(1,810)
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>-</u>	<u>(1,810)</u>	<u>(1,810)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	6,160	40,918	47,078
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>6,160</u>	<u>40,918</u>	<u>47,078</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	50,000	(9,082)	40,918
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>50,000</u>	<u>(9,082)</u>	<u>40,918</u>

MC AND KM KAMDAR FOUNDATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

6. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

MC AND KM KAMDAR FOUNDATION

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	31.3.25 £	31.3.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	<u>50,000</u>	<u>-</u>
Total incoming resources	50,000	-
 EXPENDITURE		
Charitable activities		
Grants to institutions	6,466	800
Support costs		
Governance costs		
Accountancy and legal fees	617	827
Bank charges and interest	<u>189</u>	<u>183</u>
	<u>806</u>	<u>1,010</u>
Total resources expended	<u>7,272</u>	<u>1,810</u>
Net income/(expenditure)	<u><u>42,728</u></u>	<u><u>(1,810)</u></u>

This page does not form part of the statutory financial statements