

VISION OF LOVE

England & Wales · Charity number 1170595

Details

Status Registered

Legal form CIO

Registered 2016-12-06

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

Contact

Address 12 Colwood Gardens
London
SW19 2DT

Phone 07885515698

Email info@vision-of-love.org

Website <http://vision-of-love.org/>

Activities

Objects: 1. THE PREVENTION OR RELIEF OF POVERTY TO ELDERLY PEOPLE IN SRI LANKA BY PROVIDING: GRANTS, GOODS AND SERVICES TO INDIVIDUALS IN NEED AND/OR CHARITIES, OR OTHER ORGANISATIONS WORKING TO PREVENT OR RELIEVE POVERTY.2. THE PREVENTION OR RELIEVE FINANCIAL HARDSHIP, SICKNESS AND POOR HEALTH AMONGST ELDERLY PEOPLE ANYWHERE IN THE WORLD.3. THE PREVENTION OR RELIEF OF POVERTY OR FINANCIAL HARDSHIP TO ANYONE BY PROVIDING OR ASSISTING IN THE PROVISION OF EDUCATION, TRAINING, HEALTHCARE PROJECTS AND ALL THE NECESSARY SUPPORT DESIGNED TO ENABLE INDIVIDUALS TO GENERATE A SUSTAINABLE INCOME AND BE SELF-SUFFICIENT.

Activities: Vision of Love was founded with the aim of supporting the poorest, regardless of caste, colour, race or religion. The charity undertakes a number of other projects in UK and Sri Lanka including Cataract operations, Dry rations, Education and Human Values, Clean drinking water, Village services, House renovation and Elderly home.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies

Geography

- Sri Lanka
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£98,632	£92,774	-	-
2023-12-31	£63,464	£116,068	-	-
2022-12-31	£51,612	£46,398	-	-
2021-12-31	£68,157	£29,734	-	-
2020-12-31	£68,830	£70,803	-	-

Trustees

Name	Role	Appointed
LAVAN CHELVAKUMAR NAGARATNAM	Chair	2016-08-23
KANAGASABAPATHY VIGNESWARAN		2016-08-23
SATKUNAM MURUGATHAS		2018-03-28
VELAUTHAPILLAI KARUNANANTHAN		2016-08-23

VISION OF LOVE

England & Wales - Charity number 1170595

Accounts



VISION OF LOVE

"Changing Our Vision to experience Love & Peace."

A CHARITABLE INCORPORATED ORGANISATION

ANNUAL REPORT AND FINANCIAL **STATEMENTS**

FOR THE YEAR ENDED 31 DECEMBER 2024





VISION OF LOVE

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VISION OF LOVE

ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS **FOR THE YEAR ENDED 31 DECEMBER 2024**

Board of Trustees

Mr Kanagasabapathy Vigneswaran
Mr Lavan Chelvakumar Nagaratnam
Mr Velauthapillai Karunanathan
Mr Satkunam Murugathas

Chair of the Trustee Board

Mr Lavan Chelvakumar Nagaratnam

Charity registered number

1170595

Registered Office

12 Colwood Gardens
London
SW19 2DT

Reporting Accountant

A J Accountancy
43 Anerley Road
London
SE192AS

Principal Bankers

Barclays Bank Plc

Solicitors

Bircham Dyson Bell, 50 Broadway, London SW1H 0BL

VISION OF LOVE

TRUSTEES' REPORT – YEAR ENDED 31 DECEMBER 2024

The Trustees present their end-of-period report, together with the financial statements of Vision of Love for the year ended 31 December 2024.

The Trustees confirm that the year-end report and financial statements of the Vision of Love charity comply with:

- The current statutory requirement
- The requirements of the governing document
- The provisions of the Statement of Recommended Practice (SORP)

The above guidances are specifically applicable to charities preparing their accounts in accordance with the Financial Reporting Standard practiced within the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

1. OBJECTIVES AND ACTIVITIES

a) Policies and objectives

The Objectives of the Vision of Love charity are:

1. The prevention or relief of poverty to the elderly population in Sri Lanka through the provision of goods, rations and services to individuals and families in need
2. The prevention or relief of impaired physical, mental and financial health amongst the destitute within Sri Lanka
3. The provision of optimal healthcare, education and workforce training to ensure individuals with the opportunity to generate a sustainable income, thus promoting self-sufficiency

b) Strategies for achieving objectives

Vision of Love fulfils its objectives by:

1. Provision of funding for cataract operations, combined with essential medical pre-screening, transportation to the hospital and post-operative care.
2. Supporting the elderly, notably those afflicted by the Civil war, through the monthly provision of staple foods including rice and dhal
3. Provision of funding to support the delivery of Education in Human Values (EHV) programme for children and parents afflicted by war.
4. Funding essential upkeep and support in local villages – primarily in the northern province of Sri Lanka – This includes but is not pertained to the delivery of stationery, textbooks and other essential educational items to school children.
5. Regular provision of food and other nutritional support to children's homes
6. Provision of monthly financial sustenance to families with minimal support

VISION OF LOVE

TRUSTEES' REPORT – YEAR ENDED 31 DECEMBER 2024

Continued...

7. Build donor funded houses in the remote villages to help with basic housing needs of poor families. These houses are being built for very deserving families, many of whom face daily struggles related to nutrition, financial support and education.

2. ACTIVITIES FOR ACHIEVING OBJECTIVES

Vision of Love continued its mission to support the most vulnerable members of society — the elderly, the disabled, the poor, and those living in extreme poverty. Across all its programmes, the charity sought to address the interlinked challenges of hunger, poor health, lack of education, and inadequate shelter, recognising that these issues are often compounded in marginalised communities. The Trustees believe that improving access to food, education, health, and housing not only alleviates immediate hardship but also provides individuals and families with the foundation to lead lives of dignity and independence. Despite the continuing global economic uncertainty and cost-of-living pressures, Vision of Love remained steadfast in its commitment to easing suffering and promoting human welfare both in the UK and abroad.

Overall, the Trustees are pleased to report that despite constraints in funding, the charity successfully delivered meaningful support across all six of the priority areas below, reaching hundreds of beneficiaries directly and many more indirectly through partnerships.

Improving Vision and Health – Cataract Operations and Medical Pre-screening

Vision of Love have made significant progress in improving access to essential eye care through its Improving Vision and Health initiatives, focusing on cataract operations, pre-screening programmes, and support for diabetic patients. Vision loss, particularly among the elderly, can have a profound impact on independence, mobility, and quality of life. Recognising this, the charity partnered with hospitals and volunteer ophthalmologists to organise medical screening camps for cataracts, glaucoma, and other vision-related conditions. Those diagnosed were referred for surgery, with Vision of Love funding the full cost of operations, post-operative medication, and transport to and from treatment centres.



Cataract operations took place at Vauniya Hospital

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TRUSTEES' REPORT – YEAR ENDED 31 DECEMBER 2024

Continued...

Through these initiatives, dozens of individuals regained their sight during the year, allowing them to return to work, care for their families, and re-engage in their communities. The Trustees were deeply moved by the stories of elderly beneficiaries who, after years of impaired vision, could once again see their loved ones and surroundings.

The charity also extended its reach through pre-screening camps and by covering associated expenses such as travel and accommodation, ensuring that beneficiaries could access the best available treatment



**Donated 200 PMMA Intraocular Lenses (IOL) to the
Teaching Hospital Batticaloa**

without financial hardship. Cataract operations were conducted at several locations, including Trincomalee, where a backlog of approximately 2,000 patients remains due to shortages of funds, surgical equipment, and implants. Vision of Love has stepped in to bridge this gap by supplying essential materials and improving the quality of implants used in these procedures.

To date, the charity has funded cataract surgeries for around 6,200 patients, restoring sight and hope to many who would otherwise remain untreated.

However, demand continues to exceed available resources, and further support is urgently needed to sustain and expand this life-changing programme.

Fighting Hunger – Dry rations to poor, elderly families

Malnutrition and food insecurity disproportionately affect elderly individuals, especially those without support networks, and families in extreme poverty. One of the charity's most enduring areas of work is its Fighting Hunger programme, which provides dry ration packs to elderly individuals and families struggling to meet basic nutritional needs. Malnutrition and food insecurity remain prevalent among low-income and elderly households, many of whom rely on small pensions, irregular income, or community support to survive. Through monthly and seasonal distribution drives, Vision of Love delivered essential dry goods such as rice, Dhal, and cooking oil to hundreds of households.



These efforts not only met urgent nutritional needs but also reduced the psychological burden of food scarcity. Beneficiaries reported being able to use limited funds for other essentials such as medical expenses or school supplies, and the charity's network of local volunteers helped ensure fair and transparent distribution in remote communities.

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TRUSTEES' REPORT – YEAR ENDED 31 DECEMBER 2024

Continued...

Education and Training programme

The EHV (Education in Human Values) programme continued to make a profound difference to teachers, parents, and children in all areas in which we serve. Education, while essential, must also cultivate moral values, empathy, and self-confidence — traits that often diminish under the pressures of poverty and instability. In 2024, Vision of Love held multiple workshops and seminars for teachers to strengthen their ability to deliver value-based education.



The programme intended to help improve classroom behavior, strengthened teacher-student relationships, and fostered more harmonious family environments. Follow-up and continuous engagement help to improve the delivery and the Trustees are encouraged by the feedback from participants and educators who have seen tangible benefits from the initiative.

Vision of Love also continued to help disadvantaged children realise their potential through its Education Support Programme, which provides financial and material assistance to students from poor families. Many children in rural and low-income settings face barriers to education due to school fees, lack of books, or inadequate parental support.



Parents were engaged through guidance sessions that encouraged positive reinforcement and active involvement in their children's schooling. Children participated in interactive lessons on respect, compassion, and discipline.



By providing scholarships, textbooks, uniforms, and tutoring, the charity enabled many students to stay in school and improve their academic performance. Parents expressed immense gratitude, noting that their children were more motivated and confident. The Trustees view education as a vital long-term investment — one that can break the cycle of poverty and open opportunities for future generations.

VISION OF LOVE

TRUSTEES' REPORT – YEAR ENDED 31 DECEMBER 2024

Continued...

Adapting for the future – Livelihood Projects

Vision of Love is committed to supporting livelihood development projects that promote self-sufficiency and resilience within Sri Lanka's villages. By encouraging small businesses and entrepreneurship, the charity aims to empower individuals to provide for themselves and their families, fostering long-term economic stability and community growth. Although no livelihood projects were implemented during the reporting period, the Trustees recognise the strong potential of such initiatives to create lasting impact. However, the absence of a physical presence in Sri Lanka has made it challenging to implement and continuously monitor these projects effectively. The Trustees are therefore exploring potential partnerships and local collaborations to strengthen on-the-ground capacity and enable the successful delivery of future livelihood programmes.

The Water Supply Project

The Water Supply Project, launched in collaboration with the Sri Sathya Sai International Organization in Sri Lanka, was officially inaugurated on Sunday, 6 October 2024, at Odington, Talawakelle in the Central Region. The initiative, financially supported by Vision of Love UK, is expected to benefit more than 110 residents in the surrounding community.



This project represents a significant step towards improving living standards by providing a reliable and sustainable source of clean water. Access to safe water is essential for health, hygiene, and daily living, and this initiative ensures that families in the area can meet these fundamental needs more easily. By addressing long-standing issues of water scarcity, the project contributes to better health outcomes, reduces

the burden on women and children who often bear the responsibility of collecting water, and supports the overall well-being and sustainable development of the local community

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TRUSTEES' REPORT – YEAR ENDED 31 DECEMBER 2024

Continued...

Sri Lanka Flood Relief 2024

In late 2024, Vision of Love (VOL) responded promptly to the severe flooding that affected large parts of Sri Lanka. Beginning on 27 November 2024, VOL distributed dry ration packs to two internally displaced persons (IDP) camps in Thambalahamam, Eastern Province, assisting 48 families who had lost their livelihoods and relied on daily wages. A further 80 families in Mavadichchenai, who were returning home from temporary camps, received essential food and household supplies through the Divisional Secretariat Office in Verugal–Mavadichchenai.

In total, the charity funded approximately £10,000 worth of emergency aid, providing dry ration packs



and essential goods to flood-affected families across Mavadichchenai, the Wanni region, and parts of the Eastern Province towards Batticaloa. Each pack, valued at around Rs. 3,500 (£10), contained staple foods and basic necessities. Additional items such as powdered milk, nutritional supplements for young children and the

elderly, and personal hygiene products were also distributed. These efforts helped meet the immediate needs of hundreds of families and provided relief during an exceptionally difficult period for affected communities.

In response to the severe floods affecting Sri Lanka, Vision of Love (VOL) acted swiftly to support displaced and vulnerable families. As of 27 November 2024, VOL distributed dry ration packs to two IDP camps in Thambalahamam in the Eastern Province, assisting 48 families reliant on daily wages. A further 80 families from Mavadichchenai, returning home after the floods, received essential supplies through the Divisional Secretariat Office in Verugal–Mavadichchenai.



With weather warnings continuing into December, VOL has already provided £10,000 worth of aid and is preparing to assist an additional 1,000 families across Mavadichchenai, the Wanni region, and areas towards Batticaloa. Each dry ration pack, costing approximately Rs. 3,500 (£10), includes staple food items and essential goods. The charity will also distribute powdered milk, nutritional supplements for children and the elderly, and personal hygiene items. Vision of Love extends heartfelt thanks to all donors whose generosity has made this relief work possible and continues to welcome contributions to reach more affected families.

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TRUSTEES' REPORT – YEAR ENDED 31 DECEMBER 2024

Continued...

Help Children reach their full academic potential

Vision of Love also continued to help disadvantaged children realise their potential through its Education Support Programme, which provides financial and material assistance to students from poor families. Many children in rural and low-income settings face barriers to education due to school fees, lack of books, or inadequate parental support. By providing scholarships, textbooks, uniforms, and tutoring, the charity enabled many students to stay in school and improve their academic performance. Parents expressed immense gratitude, noting that their children were more motivated and confident. The Trustees view education as a vital long-term investment — one that can break the cycle of poverty and open opportunities for future generations.

Basic Housing – Construction of homes for the destitute

Housing insecurity remained a pressing challenge addressed by Vision of Love during 2024. Through its Basic Housing Needs programme, the charity continued to assist destitute families by supporting the construction and renovation of simple, safe homes. For many beneficiaries, having a secure roof over their heads brought a profound transformation — offering stability, dignity, and improved living conditions. Houses were built using local labour and materials wherever possible, helping to reduce costs and encourage community involvement.

However, this initiative remains one of the most resource-intensive areas of work. The construction of a single home can be costly, and funding such projects entirely from members' monthly contributions would mean that essential ongoing programmes — such as food relief, education, and healthcare — could no longer reach hundreds of other families in need. Recognising this challenge, the Trustees have determined that Vision of Love can only undertake housing construction where a specific donor or sponsor is willing to fund the project in full. This approach ensures that resources are allocated fairly and sustainably, allowing the charity to continue meeting its broader mission of supporting vulnerable communities while still enabling life-changing housing projects for the most needy when dedicated funding is available.

Faith in Action Merton, London Homelessness project

In the United Kingdom, Vision of Love continued to collaborate with Faith in Action Merton, supporting the homeless community in London. The charity's volunteers participated in outreach programmes providing hot meals, dry food, clothing, and hygiene packs to people experiencing homelessness. Beyond physical relief, these efforts aimed to restore dignity and human connection to those who often feel invisible in society. Many beneficiaries expressed gratitude for the compassion and consistency shown by volunteers, and the Trustees intend to strengthen this partnership further in the coming year to address the broader causes of homelessness.

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TRUSTEES' REPORT – YEAR ENDED 31 DECEMBER 2024

Continued...

Main activities undertaken to further the charity's purposes for the public benefit

The Trustees confirm that they have complied with the duty in Section 17 of the Charities Act 2011 and have taken due regard of the Charity Commission's general guidance on public benefit.

STRATEGIC REPORT

Achievements and performance

1. Review of activities

The business and activities of the Vision of Love are guided and organized through the Board of trustees. Vision of Love has no paid staff in either in the UK or overseas. All operations are carried out by the volunteers.

2. Financial review

a. Going concern

After undertaking an appropriate assessment, the trustees have expectations that Vision of Love has adequate resources to continue in operational existence for the foreseeable future.

Our current reserve levels are strong, and this combined with good financial management and discipline, means that our medium-term outlook is secure. We do not currently anticipate that the overall financial position of the charity will be adversely affected, or its financial solvency threatened. The Trustees believe there are no visible uncertainties in respect to the charity's financial position which may severely curtail its work and/or threaten its ability to operate as a going concern. The Trustees therefore continue to adopt the going concern basis in preparing the financial statements.

b. Financial risk management objectives and policies

The trustees review matters concerning accounting, financial reporting, and internal controls, including the Risk factors. They also review the management accounts and the annual report and financial statements before being submitted to the reporting Accountant.

c. Principal risks and uncertainties

The trustees recognise the importance of identifying and managing the risks of the charity. A risk management framework, comprising of a risk and control register, which would identify and prioritise the Charity's key risks, will be maintained in future. The register will include a program of control measures and actions to manage material risks. It will be subject to periodic assessment and updated by the trustees regularly.

VISION OF LOVE

TRUSTEES' REPORT – YEAR ENDED 31 DECEMBER 2024

Continued...

d. Principal funding

Currently the principal funding sources for the charity have been donation from Individuals and various organizations.

3. Structure, governance and management

a) Constitution

Vision of Love was registered as a charitable incorporated organisation on 06 December 2016.

b) Method of appointment or election of Trustees

The management of the Association is the responsibility of the Trustees who are elected under the terms of the governing document.

c) Organisational structure and decision making

The trustees are responsible for the management of the affairs of the Charity and they commit to conducting themselves in accordance with the highest ethical standards when carrying out their responsibilities. The Trustee Board has therefore adopted a Code of Conduct, which provides ethical standards and criteria to which all its members are required to adhere in the performance of their responsibilities to the Trustee Board.

4. Plans for future periods

In a short space of time, Vision of Love has managed to help communities in many different locations, through various activities. We plan to do several more projects in the future, with some already underway.

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TRUSTEES' REPORT – YEAR ENDED 31 DECEMBER 2024

Continued...

5. Trustees' responsibilities statement

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2015 (FRS102);
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed subject to any material departure disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and regulations made thereunder. They are also responsible for safeguarding the assets of the group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charities' website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

6. Reporting Accountant

Our Accountants, A J Accountancy have indicated their willingness to continue in office.



VISION OF LOVE

TRUSTEES' REPORT – YEAR ENDED 31 DECEMBER 2024

7. Fundraising: Vision of Love Charity Ball 2024

The Trustees are pleased to report the success of the 2024 Vision of Love Charity Ball, held to raise funds in support of the charity's ongoing and new initiatives. Thanks to the remarkable generosity of our supporters — including event sponsors, attendees, and regular donors — the event raised a total of £21,144.51. These funds have directly contributed to sustaining Vision of Love's core programmes and expanding support to vulnerable communities in need.

The Trustees extend their heartfelt thanks to the youth volunteers who played a central role in the planning, coordination, and delivery of the event. Their enthusiasm and dedication exemplify the spirit of service at the heart of the charity's mission. Vision of Love remains proud of its commitment to ensuring that every pound donated goes directly to the cause, with no administrative overheads and with all work undertaken by a dedicated team of volunteers in both the UK and Sri Lanka. The Trustees are deeply grateful to all who contributed to making the event such a success and for their continued support in helping Vision of Love change lives.

8. Our Donors

We extend our deepest gratitude for your unwavering support and generosity. Your selfless contributions have had a profound impact on the lives of countless individuals in need, both in Sri Lanka and the UK. Thanks to your kindness, we have been able to provide essential resources— food, housing, education, and healthcare—to those facing daily hardships.

Your belief in our mission and your willingness to stand by us have been instrumental in bringing about positive change and offering hope to vulnerable communities. Your donations are more than just financial contributions; they are lifelines that bring hope and transformation to those in need.

Thank you for being a part of our journey in making the world a better place, one act of love at a time. Your continued support serves as a beacon of light for the people we serve, and we are deeply grateful for your commitment.

With heartfelt appreciation,
Vision of Love

Approved by the Trustees on 10th October 2025 and signed by

Mr Lavan Chelvakumar Nagaratnam

Chairman

**VISION OF LOVE****REPORTING ACCOUNTANT'S REPORT****Independent examiner's report to the trustees of Vision of Love, Charitable Incorporated Organisation ('the CIO')****For the year ended 31 December 2024**

I report to the charity trustees on my examination of the accounts for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity trustees of the Vision of Love, 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 Vision of Loves' accounts carried out under section 145 of the Act. In carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

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 as required by section 130 of the Act; or
2. the accounts do not accord with those records."

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed:

Name: C Kailaya-Vasan FFA, FMAAT, ACIPP

Address: 43 Anerley Road, London, SE19 2AS

Date: 10/10/2025

**VISION OF LOVE****STATEMENT OF FINANCIAL ACTIVITIES****For the period ended 31 December 2024**

		Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Unrestricted Funds 2023	Restricted Funds 2023	Total Funds 2023
					-		
Income from:							
	Charitable activities						
	Sponsorship and Donations	77,488	-	77,488	63,464	-	63,464
	Non-Charitable activities						
	Fund Raising Event	21,144	-	21,144			
Total Income		98,632	-	98,632	63,464	-	63,464
Expenditure on:							
	Charitable activities						
	Medical	21,896	-	21,896	50,095	5,248	55,343
	Food	31,869	-	31,869	32,630		32,630
	Education	14,278	-	14,278	1,594		1,594
	Grama Seva	11,947	-	11,947	12,345		12,345
	Water	-	-	-	-		-
	Construction	-	-	-	6,198	7,567	13,765
	Livelihood Project	-	-	-	-		-
	Other	-	-	-	391		391
	Non-Charitable activities			-			-
	Fund Raising Event	12,784		12,784			-
Total Expenditure		92,774	-	92,774	103,253	12,815	116,068
Net Income / (expenditure)		5,858	-	5,858	(39,788)	(12,815)	(52,603)
Reconciliation of Funds							
	Total funds at 1 January	71,621	-	71,621	111,409	12,815	124,224
	Total funds at 31 December	77,478	-	77,478	71,621	-	71,621

**VISION OF LOVE****Balance Sheet****A CHARITABLE INCORPORATED ORGANISATION: 1170595 (England and Wales)****As at 31 December 2024**

	2024	2023
	£	£
Fixed Assets		
Tangible Fixed Assets	-	-
	-	-
Current Assets		
Overseas Reserve Account	(5,098)	(9,685)
Cash at Bank and in Hand	82,575	81,306
Nett Current Assets	77,478	71,621
Net Assets	77,478	71,621
Funds		
Restricted Funds	-	-
Unrestricted Funds	77,478	71,621
Total Funds	77,478	71,621

The financial statements were approved by the Trustees on 10th October 2025 and signed on their behalf, by:

Mr Kanagasabapathy Vigneswaran, Trustee

Mr Velauthapillai Karunanathan, Trustee

Mr Satkunam Murugathas, Trustee

VISION OF LOVE

Notes to the Financial Statements

For the period ended 31 December 2024

1. Accounting policies

1.1 The financial statements have been prepared in accordance with 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 2015) - (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Vision of Love meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

1.2 Company status

The Vision of Love is a Charitable Incorporated Organisation (CIO). The members of the charity are the Trustees named on page 1. In the event of the Vision of Love being wound up, the liability in respect of the guarantee is limited to £1 per member of the Vision of Love.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Vision of Love and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for specific purposes. The aim and use of each designated fund are set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Vision of Love for specific purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund are set out in the notes to the financial statements.

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Notes to the Financial Statements

For the period ended 31 December 2024

Accounting policies (Continued)

1.4 Income

All income is recognised once the Vision of Love has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Donated services or facilities are recognised when the Vision of Love has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the Vision of Love of the item is probable and that economic benefit can be measured reliably.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the Vision of Love which is the amount the Vision of Love would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

1.6 Taxation

The Vision of Love is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Vision of Love is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

1.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount repaid net of any trade discounts due.

1.8 Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

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Notes to the Financial Statements

For the period ended 31 December 2024

Accounting policies (Continued)

1.9 Creditors and provisions

Creditors and provisions are recognised where the Vision of Love has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.10 Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at rates of exchange ruling at the balance sheet date. Transactions in foreign currencies are translated into sterling at the average rate of the transaction. Exchange gains and losses are recognised in the Statement of Financial Activities.

2. Governance Costs

There were NO Governance Costs incurred both in UK and in other countries whereas **Vision of Love operates with 100% voluntary support and entire donation is used for the Charitable purpose, except bank charges are paid for transferring funds.** The trustees contribute towards the costs of the meeting expenditure.

3. Related Party Transactions

There were no related party transactions to report. The trustees continue to donate funds to the Charity as an unrestricted donation.

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England & Wales - Charity number 1170595

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A CHARITABLE INCORPORATED ORGANISATION

ANNUAL REPORT AND FINANCIAL **STATEMENTS**

FOR THE YEAR ENDED 31 DECEMBER 2023



Students participated in this program: "The Menace of Drug Abuse and Its Impact on Education"

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ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS **FOR THE YEAR ENDED 31 DECEMBER 2023**

Board of Trustees

Mr Kanagasabapathy Vigneswaran
Mr Lavan Chelvakumar Nagaratnam
Mr Velauthapillai Karunanathan
Mr Satkunam Murugathas

Chair of the Trustee Board

Mr Lavan Chelvakumar Nagaratnam

Charity registered number

1170595

Registered Office

12 Colwood Gardens
London
SW19 2DT

Reporting Accountant

A J Accountancy
43 Anerley Road
London
SE192AS

Principal Bankers

Barclays Bank Plc

Solicitors

Bircham Dyson Bell, 50 Broadway, London SW1H 0BL

TRUSTEES' REPORT – YEAR ENDED 31 DECEMBER 2023

The Trustees present their end-of-period report, together with the financial statements of Vision of Love for the year ended 31 December 2023.

The Trustees confirm that the year-end report and financial statements of the Vision of Love charity comply with:

- The current statutory requirement
- The requirements of the governing document
- The provisions of the Statement of Recommended Practice (SORP)

The above guidance is specifically applicable to charities preparing their accounts in accordance with the Financial Reporting Standard practiced within the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

1. OBJECTIVES AND ACTIVITIES

a) Policies and objectives

The Objectives of the Vision of Love charity are:

1. The prevention or relief of poverty to the elderly population in Sri Lanka through the provision of goods, rations and services to individuals and families in need
2. The prevention or relief of impaired physical, mental and financial health amongst the destitute within Sri Lanka
3. The provision of optimal healthcare, education and workforce training to ensure individuals with the opportunity to generate a sustainable income, thus promoting self-sufficiency

b) Strategies for achieving objectives

Vision of Love fulfils its objectives by:

1. Provision of funding for cataract operations, combined with essential medical pre-screening, transportation to the hospital and post-operative care.
2. Supporting the elderly, notably those afflicted by the Civil war, through the monthly provision of staple foods including rice and dhal
3. Provision of funding to support the delivery of Education in Human Values (EHV) programme for children and parents affected by war.
4. Funding essential upkeep and support in local villages – primarily in the northern province of Sri Lanka – This includes but is not pertained to the delivery of stationery, textbooks and other essential educational items to school children.
5. Regular provision of food and other nutritional support to children's homes
6. Provision of monthly financial sustenance to families with minimal support

7. Build donor funded houses in the remote villages to help with basic housing needs of poor families. These houses are being built for very deserving families, many of whom face daily struggles related to nutrition, financial support and education.

2. ACTIVITIES FOR ACHIEVING OBJECTIVES

This report reflects Vision of Love's continued dedication to alleviating poverty, promoting education, and improving health and well-being in Sri Lanka and the UK. Despite limited resources, Vision of Love strives to meet the growing needs of those most affected by economic hardship and social challenges.

1. Continued Support to ever increasing demand for food supplies in Sri Lanka

As of 2024, Sri Lanka's poverty rate remains high, with approximately 25.9% of the population living below the national poverty line. This marks a continued increase in poverty since the 2022 economic crisis. The situation is particularly severe in war-affected areas, despite ongoing support from the diaspora. The country continues to grapple with challenges such as high inflation, widespread food insecurity, and limited employment opportunities, all of which have contributed to the rise in poverty. Forecasts suggest that poverty levels will stay above 22% for the foreseeable future (World Bank)(ONLANKA).

Despite some signs of economic stabilization, such as moderate growth projections of 2.2% for 2024 and improvements in inflation and remittances, households continue to face significant financial pressures, leading to increased debt and reduced spending on essential needs like health and education (World Bank).

Fighting Hunger – Dry rations to poor, elderly families

Vision of Love works closely with local government and partner organisations to identify and assist the most vulnerable individuals, primarily in the remote and underprivileged villages of Mullaitivu. In a model similar to food banks in the UK, the focus remains on providing essential food supplies to individuals and families struggling with extreme poverty.

Each month, about 250 families across 14 villages in the Vanni region receive weekly food packages. The amount of rice and dal distributed is tailored to the size of the household, with small families receiving 7 kg of rice and 1 kg of dal, while larger families are allocated 16 kg of rice and 2 kg of dal. Beneficiaries



typically include orphaned children and elderly grandparents caring for grandchildren. A monthly allocation of £10 per family of three helps to meet their basic nutritional needs.



Vision of Love served 1,100 lunch packs to school children across 6 schools. These children come from underprivileged families and are based in Gampaha.

2. Education and Training programme

Vision of Love remains steadfast in its commitment to the education and training of disadvantaged children and youth in Sri Lanka, particularly in the Mullaitivu District. Due to inadequate educational facilities, many young people in the region struggle to acquire the skills necessary for employment, leading to a loss of opportunities. Vision of Love seeks to address these challenges by supporting programs that provide basic education and vocational training to help young individuals improve their future prospects.



Vision of Love donated numerous books to three schools in the Upcountry of Sri Lanka. The books were graciously received by deserving children.

3. Improving Vision and Health - Cataract operations and medical pre-screening

Vision of Love extends its support through the operation of medical pre-screening camps, and it additionally provides funding for these crucial cataract surgeries. Moreover, Vision of Love covers the expenses associated with transportation and accommodation, ensuring that individuals can access the best available treatment options conveniently.

Cataract operations have been conducted at various locations, with a notable example being in Trincomalee. In this area, there exists a substantial backlog of approximately 2,000 patients awaiting cataract surgeries, but the lack of sufficient funds, medical equipment, and cataract implants has been a significant obstacle. Vision of Love has stepped in to bridge this gap by furnishing the necessary resources and offering improved implant options for these surgeries.

To date, Vision of Love has funded the surgical costs for around 6,000 patients, yet continued support is urgently required to assist the local community effectively. There is a long waiting list of patients who require this service, so your continued support and generosity is appreciated.



Vision of Love supplied the cassettes required to perform cataract surgeries. This is in addition to the normal lenses and other equipment we provide.

One cassette can be used for 20-25 surgeries. The cassettes are usually provided by the Government but due to lack of funds, the government has not been providing them.



These are some images from cataract surgeries we completed in Trincomalee

Improving Vision and Health – Supporting diabetic patients.



Vision of Love supported in procuring vials of Bevacizumab (Avastin) which was used for diabetic patients. These vials were provided to the District General Hospital in Trincomalee.

4. Adapting for the future – Livelihood Projects

Vision of Love is willing to support livelihood development projects aimed at promoting self-sufficiency within Sri Lanka's villages. By helping small businesses and entrepreneurship, Vision of Love empowers individuals to sustain themselves and their families, fostering long-term economic stability. There were no projects carried out during the period of this report

5. Help Children reach their full academic potential

Vision of Love's Education in Human Values (EHV) program plays an integral role in promoting the well-being and academic success of children in disadvantaged communities. Monthly workshops supported by Vision of Love provide a platform for teaching key subjects such as human values while addressing critical social issues like drug and alcohol abuse.

Through this initiative, Vision of Love provides financial assistance to help families cover tuition fees, benefiting around 50 families.





The EHV classes for January were held on the 06th and 7th at Thanneeroottu and Puthukudiyiruppu RC Vidyalayam respectively. 288 students participated in this program. The topic of this month's program was "The Menace of Drug Abuse and Its Impact on Education"

6. Basic Housing – Construction of homes for the destitute

Recognising the importance of stable housing, Vision of Love has undertaken the construction of homes for impoverished families in remote Sri Lankan villages. Many families in these regions continue to struggle with the aftermath of the civil war and lack proper nutrition, financial stability, and educational opportunities. By providing safe, secure homes, Vision of Love aims to alleviate one of the most significant challenges these families face.

The ninth house in Thumpalai was built for a mother and her four children. This housing initiative provides them with a stable environment to improve their living conditions, ensuring the children have access to education and a better quality of life.

7. Faith in Action Merton, London Homelessness project

In addition to its efforts in Sri Lanka, Vision of Love also supports charitable initiatives in the United Kingdom. Working in partnership with Faith in Action, Vision of Love regularly donates fresh vegetables to the Merton-based homeless drop-in centre. These donations provide essential nutrition to approximately 65 homeless individuals at each session, demonstrating Vision of Love's commitment to supporting vulnerable communities both in Sri Lanka and abroad.



Main activities undertaken to further the charity's purposes for the public benefit

The Trustees confirm that they have complied with the duty in Section 17 of the Charities Act 2011 and have taken due regard to the Charity Commission's general guidance on public benefit.

STRATEGIC REPORT

Achievements and performance

1. Review of activities

The business and activities of the Vision of Love are guided and organised through the Board of trustees. Vision of Love has no paid staff in either in the UK or overseas. All operations are carried out by the volunteers.

2. Financial review

a. Going concern

After undertaking an appropriate assessment, the trustees have expectations that Vision of Love has adequate resources to continue in operational existence for the foreseeable future.

Our current reserve levels are strong, and this combined with good financial management and discipline, means that our medium-term outlook is secure. We do not currently anticipate that the overall financial position of the charity will be adversely affected, or its financial solvency threatened. The Trustees believe there are no visible uncertainties in respect to the charity's financial position which may severely curtail its work and/or threaten its ability to operate as a going concern. The Trustees therefore continue to adopt the going concern basis in preparing the financial statements.

b. Financial risk management objectives and policies

The trustees review matters concerning accounting, financial reporting, and internal controls, including the risk factors. They also review the management accounts and the annual report and financial statements before being submitted to the reporting Accountant.

c. Principal risks and uncertainties

The trustees recognise the importance of identifying and managing the risks of the charity. A risk management framework, consisting of a risk and control register, which would identify and prioritise the Charity's key risks, will be maintained in future. The register will include a program of control measures and actions to manage material risks. It will be subject to periodic assessment and updated by the trustees regularly.

d. Principal funding

Currently the principal funding sources for the charity have been donations from individuals and various organisations.

3. Structure, governance and management

a) Constitution

Vision of Love was registered as a charitable incorporated organisation on 06 December 2016.

- b) Method of appointment or election of Trustees** The management of the Association is the responsibility of the Trustees who are elected under the terms of the governing document.

c) Organisational structure and decision making

The trustees are responsible for the management of the affairs of the Charity and they commit to conducting themselves in accordance with the highest ethical standards when carrying out their responsibilities. The Trustee Board has therefore adopted a Code of Conduct, which provides ethical standards and criteria to which all its members are required to adhere in the performance of their responsibilities to the Trustee Board.

4. Plans for future periods

In a short space of time, Vision of Love has managed to help communities in many different locations, through its various projects. We plan to do several more projects in the future, with some already underway.

5. Trustees' responsibilities statement

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2015 (FRS102);
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed subject to any material departure disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and regulations made thereunder. They are also responsible for safeguarding the assets of the group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charities' website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

6. Reporting Accountant

Our Accountants, A J Accountancy have indicated their willingness to continue in office and this expression of interest is currently being considered.

7. Our Donors

We extend our deepest gratitude for your unwavering support and generosity. Your selfless contributions have had a profound impact on the lives of countless individuals in need, both in Sri Lanka and the UK. Thanks to your kindness, we have been able to provide essential resources—food, housing, education, and healthcare—to those facing daily hardships.

Your belief in our mission and your willingness to stand by us have been instrumental in bringing about positive change and offering hope to vulnerable communities. Your donations are more than just financial contributions; they are lifelines that bring hope and transformation to those in need.

Thank you for being a part of our journey in making the world a better place, one act of love at a time. Your continued support serves as a beacon of light for the people we serve, and we are deeply grateful for your commitment.

With heartfelt appreciation,
Vision of Love

Approved by the Trustees on 27th October 2024 and signed by



Mr Lavan Chelvakumar Nagarathnam

Chairman

REPORTING ACCOUNTANT'S REPORT

Independent examiner's report to the trustees of Vision of Love, Charitable Incorporated Organisation ('the CIO')

For the year ended 31 December 2023

I report to the charity trustees on my examination of the accounts for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity trustees of the Vision of Love, 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 Vision of Loves' accounts carried out under section 145 of the Act. In carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

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 as required by section 130 of the Act; or
2. the accounts do not accord with those records."

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed:



Name: C Kailaya-Vasan FFA, FMAAT, ACIPP

Address: 43 Anerley Road, London, SE19 2AS

Date: 26/10/2024

STATEMENT OF FINANCIAL ACTIVITIES

For the period ended 31 December 2023

	Unrestricted Funds 2023	Restricted Funds 2023	Total Funds 2023	Unrestricted Funds 2022	Restricted Funds 2022	Total Funds 2022
				-		
Income from:						
Charitable activities						
Sponsorship and Donations	63,464	-	63,464	51,612	-	51,612
Total Income	63,464	-	63,464	51,612	-	51,612
Expenditure on :						
Charitable activities						
Medical	50,095	5,248	55,343	8,730		8,730
Food	32,630		32,630	25,334		25,334
Education	1,594		1,594	1,260	-	1,260
Grama Seva	12,345		12,345	5,708		5,708
Water			-	5,366		5,366
Construction	6,198	7,567	13,765	-		-
Livelihood Project			-	-		-
Other	391		391	-		-
Total Expenditure	103,253	12,815	116,068	46,398	-	46,398
Net Income / (expenditure)	(39,788)	(12,815)	(52,603)	5,214	-	5,214
Total funds at 1 January	111,409	12,815	124,224	106,195	12,815	119,010
Total funds at 31 December	71,621	-	71,621	111,409	12,815	124,224

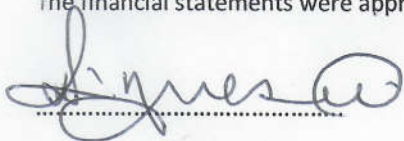
Balance Sheet

A CHARITABLE INCORPORATED ORGANISATION: 1170595 (England and Wales)

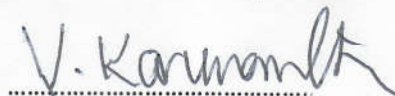
As at 31 December 2023

	2023	2022
	£	£
Fixed Assets		
Tangible Fixed Assets	-	-
	-	-
Current Assets		
Overseas Reserve Account	(9,685)	35,157
Cash at Bank and in Hand	81,307	89,067
Nett Current Assets	71,621	124,224
Net Assets	71,621	124,224
Funds		
Restricted Funds	-	12,815
Unrestricted Funds	71,621	111,409
Total Funds	71,621	124,224

The financial statements were approved by the Trustees on 26th October 2024 and signed on their behalf, by:



Mr Kanagasabapathy Vigneswaran, Trustee



Mr Velauthapillai Karunanathan, Trustee



Mr Satkunam Murugathas, Trustee

Notes to the Financial Statements

For the period ended 31 December 2023

1. Accounting policies

1.1 The financial statements have been prepared in accordance with 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 2015) - (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Vision of Love meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

1.2 Company status

The Vision of Love is a Charitable Incorporated Organisation (CIO). The members of the charity are the Trustees named on page 1. In the event of the Vision of Love being wound up, the liability in respect of the guarantee is limited to £1 per member of the Vision of Love.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Vision of Love and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for specific purposes. The aim and use of each designated fund are set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Vision of Love for specific purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund are set out in the notes to the financial statements.

1.4 Income

All income is recognised once the Vision of Love has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Donated services or facilities are recognised when the Vision of Love has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the Vision of Love of the item is probable and that economic benefit can be measured reliably.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the Vision of Love which is the amount the Vision of Love would have been willing to pay to

obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

1.6 Taxation

The Vision of Love is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Vision of Love is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

1.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount repaid net of any trade discounts due.

1.8 Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.9 Creditors and provisions

Creditors and provisions are recognised where the Vision of Love has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.10 Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at rates of exchange ruling at the balance sheet date. Transactions in foreign currencies are translated into sterling at the average rate of the transaction. Exchange gains and losses are recognised in the Statement of Financial Activities.

2. Governance Costs

There were NO Governance Costs incurred both in the UK and in other countries whereas **Vision of Love operates with 100% voluntary support and the entire donation is used for the Charitable purpose, except bank charges are paid for transferring funds.** The trustees contribute towards the costs of the meeting expenditure.

3. Related Party Transactions

There were no related party transactions to report. The trustees continue to donate funds to the Charity as an unrestricted donation.

VISION OF LOVE

England & Wales - Charity number 1170595

Accounts



VISION OF LOVE

"Changing Our Vision to experience Love & Peace."

A CHARITABLE INCORPORATED ORGANISATION

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022



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**ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES
AND ADVISERS
FOR THE YEAR ENDED 31 DECEMBER 2022**

Board of Trustees

Mr Kanagasabapathy Vigneswaran
Mr Lavan Chelvakumar Nagaratnam
Mr Velauthapillai Karunanathan
Mr Satkunam Murugathas

Chair of the Trustee Board

Mr Lavan Chelvakumar Nagaratnam

Charity registered number

1170595

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12 Colwood Gardens
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SW19 2DT

Reporting Accountant

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43 Anerley Road
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Bircham Dyson Bell, 50 Broadway, London SW1H 0BL

TRUSTEES' REPORT – YEAR ENDED 31 DECEMBER 2022

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1. OBJECTIVES AND ACTIVITIES

a) Policies and objectives

The Objectives of the Vision of Love charity are:

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2. The prevention or relief of impaired physical, mental and financial health amongst the destitute within Sri Lanka
3. The provision of optimal healthcare, education and workforce training to ensure individuals with the opportunity to generate a sustainable income, thus promoting self-sufficiency

b) Strategies for achieving objectives

Vision of Love fulfils its objectives by:

1. Provision of funding for cataract operations, combined with essential medical pre-screening, transportation to the hospital and post-operative care.
2. Supporting the elderly, notably those afflicted by the ongoing economic situation, through the monthly provision of staple foods including rice and dhal.
3. Provision of funding to support the delivery of Education in Human Values (EHV) programme for children and parents afflicted by war.
4. Funding essential upkeep and support in local villages – primarily in the northern province of Sri Lanka – including the delivery of stationery, textbooks, and other essential educational items to school children.
5. Regular provision of food and other nutritional support to children's homes.
6. Provision of monthly financial sustenance to families with minimal support.

TRUSTEES' REPORT – YEAR ENDED 31 DECEMBER 2022

7. Build donor funded houses in the remote villages to help with basic housing needs of poor families. These houses are being built for very deserving families, many of whom face daily struggles related to nutrition, financial support, and education.

2. ACTIVITIES FOR ACHIEVING OBJECTIVES

1. Continued Support to ever increasing demand for food supplies in Sri Lanka

Sri Lanka is grappling with a profound economic crisis that is causing severe hardships for its citizens, particularly those who are less fortunate and marginalised. Vision of Love remains committed to assisting and safeguarding those in dire need during these trying times. The poverty rate in Sri Lanka is believed to have surged from 13.1% to 25% from 2021 to 2022, resulting in an additional 2.5 million individuals living in poverty. Furthermore, it is anticipated to rise by another 2.4% in 2023. Consequently, we anticipate that this challenge will persist, although our available resources are limited.

Fighting Hunger – Dry rations to poor, elderly families

Vision of Love partners with the local government and its affiliated organizations to identify and carefully assess the individuals in the community who are facing the most severe hardships. These identified individuals receive monthly assistance in the form of essential food supplies. This support has been extended to some of Sri Lanka's most remote and underprivileged villages, specifically in Mullaitivu.

The approach employed here is akin to the concept of a food bank in the UK, albeit with a significant focus on addressing extreme poverty among the recipients in Sri Lanka. This vital aid reaches many villages across Vanni. The quantity of rice and dal provided is determined based on the size of each family, ranging from single-person households to those with up to six members. Smaller families receive 7 kilograms of rice and 1 kilogram of dal, while larger families are allocated 16 kilograms of rice and 2 kilograms of dal.

Typically, the beneficiaries of these rations are orphaned children and elderly grandparents who are taking care of their grandchildren and lack any other means of financial support. An approximate sum of £10 is allocated to each family of three to ensure that they receive basic nutritional assistance to sustain them for a month.



TRUSTEES' REPORT – YEAR ENDED 31 DECEMBER 2022

Furthermore, in the year 2022, the following initiatives were undertaken:

- Essential dry rations were distributed to approximately 100 impoverished individuals in the Kegalle District of Sri Lanka, with a particular focus on widows and children who had lost their mothers in the Thotalagala Plantation, Kegalle District.
- Nutritious lunch packs were provided to a total of 1,100 school children from six different schools. These children hail from underprivileged backgrounds and are situated in the Gampaha area.

2. Education and Training programme

Vision of Love remains committed to supporting the Education and Training program in Sri Lanka. Regrettably, in the Mullaitivu District, there is a shortage of educational facilities that can adequately serve the local students. Consequently, numerous young boys and girls are unable to meet the fundamental prerequisites for employment, leading to a rapid loss of opportunities in their lives.

3. Improving Vision and Health - Cataract operations and medical pre-screening

Vision of Love extends its support through the operation of medical pre-screening camps, and it additionally provides funding for these crucial cataract surgeries. Moreover, Vision of Love covers the expenses associated with transportation and accommodation, ensuring that individuals can access the best available treatment options conveniently. **Thanks to the dedication of volunteers and the generosity of donors, we have successfully performed more than 4,000 cataract surgeries up to this point.**



While government assistance is available for cataract treatment in Sri Lanka, the healthcare system's infrastructure does not effectively reach and support those in impoverished circumstances who require healthcare the most. Furthermore, there is a significant gap in public awareness and education regarding cataract operations.

Consequently, many individuals remain uninformed that their symptoms and impaired vision can be effectively managed through surgical procedures, which can restore their ability to see clearly. The recent economic crises in Sri Lanka have exacerbated this situation, with the government discontinuing the provision of essential surgical eye drops following cataract surgeries, further complicating the recovery process for patients for which Vision of Love have stepped in to help.

TRUSTEES' REPORT – YEAR ENDED 31 DECEMBER 2022

Cataract operations have been conducted at various locations, with a notable example being in Trincomalee. In this area, there exists a substantial backlog of approximately 2,000 patients awaiting cataract surgeries, but the lack of sufficient funds, medical equipment, and cataract implants has been a significant obstacle. Vision of Love has stepped in to bridge this gap by furnishing the necessary resources and offering improved implant options for these surgeries. To date, Vision of Love has funded the surgical costs for around 200 patients, yet continued support is urgently required to assist the local community effectively.



4. Help Children reach their full academic potential

Another noteworthy initiative by Vision of Love is the Education in Human Values (EHV) program. This project is specifically designed for children and parents residing in disadvantaged communities, where monthly workshops are financially supported by Vision of Love. These workshops serve as a platform to teach essential subjects, such as human values, while directly addressing pressing issues such as drug and alcohol abuse.

Within the framework of this project, Vision of Love provides monthly financial assistance ranging from £5 to £10 per family, contributing toward tuition fees. Presently, there are 50 families benefiting from this program.

Vision of Love's Education in Human Values (EHV) classes took place on 19th and 20th February 2022, in Mullaitivu and Puthukudiyiruppu. This initiative supports 350 students, with additional support for 100 students coming from Shri Paduga Temple in France.



TRUSTEES' REPORT – YEAR ENDED 31 DECEMBER 2022

5. Basic Housing – Construction of homes for the destitute

Vision of Love has undertaken the construction of houses in remote villages, addressing the fundamental housing needs of impoverished families. These homes are specifically intended for highly deserving families who contend with daily challenges related to access to proper nutrition, financial support, and education.

By providing these families with a safe and stable place to call home, Vision of Love aims to alleviate one of the most significant challenges they face, offering hope and a foundation for a better future.

On January 14th, 2022, Vision of Love conducted a foundation stone laying ceremony for the ninth house in Thumpalai. This house is being built for a family of five, comprising a mother and four children, who presently reside in extremely impoverished conditions. The family's primary source of income is the Government Protection Scheme, and their eldest son supplements this income with irregular and part-time labor. The family has been facing significant hardships, lacking a safe shelter, particularly during nighttime and the rainy season.

The housing project is dedicated to providing this family with a secure and stable place to live, which is essential for the improved well-being of the children. Moreover, the house is strategically located to facilitate the children's access to school. Ongoing assessments will be conducted to ensure continued support for the family in meeting all their needs.



TRUSTEES' REPORT – YEAR ENDED 31 DECEMBER 2022

6. Clean Water Project



Vision of Love has completed the construction of the drinking water project in Karipatamuripu village.



Vision of Love, in collaboration with SSSIO Sri Lanka and the "23 Vijayabahu Infantry Regiment," successfully completed the construction of a drinking water project in Karipatamuripu village. This noteworthy initiative was initiated on October 1st, 2022, and it stands as a significant achievement in addressing the vital need for access to clean and safe drinking water in the community.

TRUSTEES' REPORT – YEAR ENDED 31 DECEMBER 2022

7. Faith in Action Merton, London Homelessness project

Vision of Love's charitable activities extend beyond Sri Lanka, encompassing initiatives in the United Kingdom as well. In collaboration with Faith in Action, an affiliated charity, Vision of Love has committed to providing continuous support for their endeavors aimed at assisting the homeless community in Merton.

Over the past several years, Vision of Love has been making regular donations of fresh vegetables to Faith in Action's homeless drop-in center every fortnight. These donations are instrumental in sustaining their efforts, as they serve an average of 65 homeless and vulnerable individuals during each session, ensuring they have access to essential nutrition and support.

Main activities undertaken to further the charity's purposes for the public benefit

The Trustees confirm that they have complied with the duty in Section 17 of the Charities Act 2011 and have taken due regard of the Charity Commission's general guidance on public benefit.

STRATEGIC REPORT

Achievements and performance

1. Review of activities

The business and activities of the Vision of Love are guided and organized through the Board of trustees. Vision of Love has no paid staff in either in the UK or overseas. All operations are carried out by the volunteers.

2. Financial review

a. Going concern

After undertaking an appropriate assessment, the trustees have expectations that Vision of Love has adequate resources to continue in operational existence for the foreseeable future.

Our current reserve levels are strong, and this combined with good financial management and discipline, means that our medium-term outlook is secure. We do not currently anticipate that the overall financial position of the charity will be adversely affected, or its financial solvency threatened. The Trustees believe there are no visible uncertainties in respect to the charity's financial position which may severely curtail its work and/or threaten its ability to operate as a going concern. The Trustees therefore continue to adopt the going concern basis in preparing the financial statements.

b. Financial risk management objectives and policies

The trustees review matters concerning accounting, financial reporting, and internal controls, including the Risk factors. They also review the management accounts and the annual report and financial statements before being submitted to the reporting Accountant.

TRUSTEES' REPORT – YEAR ENDED 31 DECEMBER 2022

c. Principal risks and uncertainties

The trustees recognise the importance of identifying and managing the risks of the charity. A risk management framework, comprising of a risk and control register, which would identify and prioritise the Charity's key risks, will be maintained in future. The register will include a program of control measures and actions to manage material risks. It will be subject to periodic assessment and updated by the trustees regularly.

d. Principal funding

Currently the principal funding sources for the charity have been donation from Individuals and various organizations.

3. Structure, governance and management

a) Constitution

Vision of Love was registered as a charitable incorporated organisation on 06 December 2016.

b) Method of appointment or election of Trustees

The management of the Association is the responsibility of the Trustees who are elected under the terms of the governing document.

c) Organisational structure and decision making

The trustees are responsible for the management of the affairs of the Charity and they commit to conducting themselves in accordance with the highest ethical standards when carrying out their responsibilities. The Trustee Board has therefore adopted a Code of Conduct, which provides ethical standards and criteria to which all its members are required to adhere in the performance of their responsibilities to the Trustee Board.

4. Plans for future periods

In a short space of time, Vision of Love has managed to help communities in many different locations, through various activities. We plan to do several more projects in the future, with some already underway.

TRUSTEES' REPORT – YEAR ENDED 31 DECEMBER 2022

5. Trustees' responsibilities statement

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2015 (FRS102);
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed subject to any material departure disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and regulations made thereunder. They are also responsible for safeguarding the assets of the group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charities' website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

6. Reporting Accountant

Our Accountants, A J Accountancy, have indicated their willingness to continue in office and this expression of interest is currently being considered.

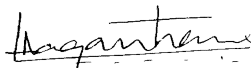
TRUSTEES' REPORT – YEAR ENDED 31 DECEMBER 2022

7. Our Donors

We extend our heartfelt gratitude for your unwavering support and compassion. **Your selfless contributions have made a profound impact on the lives of countless individuals in need, both in Sri Lanka and the United Kingdom.** Through your kindness, we have been able to provide essential assistance, from food and housing to education and healthcare, to those who face daily struggles and challenges. Your belief in our mission and your willingness to stand by us have been instrumental in creating positive change and offering hope to communities in distress. Your donations are more than just financial gifts; they are lifelines of hope and transformation. Thank you for partnering with us in making the world a better place, one act of love at a time. Your continued support is a beacon of light in the lives of those we serve, and we are deeply grateful for your enduring commitment.

With profound appreciation, Vision of Love

Approved by the Trustees on 21 October 2023 and signed by



Mr Lavan Chelvakumar Nagaratnam

Chairman

REPORTING ACCOUNTANT'S REPORT

Independent examiner's report to the trustees of Vision of Love, Charitable Incorporated Organisation ('the CIO')

For the year ended 31 December 2022

I report to the charity trustees on my examination of the accounts for the year ended 31 December 2022.

Responsibilities and basis of report

As the charity trustees of the Vision of Love, 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 Vision of Loves' accounts carried out under section 145 of the Act. In carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

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 as required by section 130 of the Act; or
2. the accounts do not accord with those records."

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed:



Name: C Kailaya-Vasan

Address: 43 Anerley Road, London, SE19 2AS

Date: 21/10/2023

**STATEMENT OF FINANCIAL ACTIVITIES****For the period ended 31 December 2022**

	Unrestricted Funds 2022	Restricted Funds 2022	Total Funds 2022	Unrestricted Funds 2021	Restricted Funds 2021
Income from:				-	
Charitable activities Sponsorship and Donations	51,612	-	51,612	60,234	7,923
Total Income	51,612	-	51,612	60,234	7,923
Expenditure on:					
Charitable activities					
Medical	8,730		8,730	1,884	-
Food	25,334		25,334	14,655	
Education	1,260		1,260	748	-
Water	5,708		5,708	683	
Construction	5,366		5,366	5,087	4,664
Livelihood Project			-	847	
Other	-		-	1,165	-
Total Expenditure	46,398	-	46,398	25,069	4,664
Net Income / (expenditure)	5,214	-	5,214	35,165	3,259
Reconciliation of Funds					
Total funds at 1 January	106,195	12,815	119,010	71,030	9,556
Total funds at 31 December	111,409	12,815	124,224	106,195	12,815

**Balance Sheet****A CHARITABLE INCORPORATED ORGANISATION: 1170595 (England and Wales)****As at 31st December 2022**

	2022	2021
	£	£
Fixed Assets		
Tangible Fixed Assets	-	-
	-	-
Current Assets		
Overseas Reserve Account	35,157	10,355
Cash at Bank and in Hand	89,067	108,654
Net Current Assets	124,224	119,009
Net Assets	124,224	119,009
Funds		
Restricted Funds	12,815	12,815
Unrestricted Funds	111,409	106,194
Total Funds	124,224	119,009

The financial statements were approved by the Trustees on 20th October 2023 and signed on their behalf, by:

Mr Kanagasabapathy Vigneswaran
Trustee

Mr Velauthapillai Karunanathan
Trustee

Mr Satkunam Murugathas
Trustee

Notes to the Financial Statements

For the period ended 31 December 2022

1. Accounting policies

1.1 The financial statements have been prepared in accordance with 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 2015) - (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Vision of Love meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

1.2 Company status

The Vision of Love is a Charitable Incorporated Organisation (CIO). The members of the charity are the Trustees named on page 1. In the event of the Vision of Love being wound up, the liability in respect of the guarantee is limited to £1 per member of the Vision of Love.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Vision of Love and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for specific purposes. The aim and use of each designated fund are set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Vision of Love for specific purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund are set out in the notes to the financial statements.

Notes to the Financial Statements

For the period ended 31 December 2022

Accounting policies (Continued)

1.4 Income

All income is recognised once the Vision of Love has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Donated services or facilities are recognised when the Vision of Love has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the Vision of Love of the item is probable and that economic benefit can be measured reliably.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the Vision of Love which is the amount the Vision of Love would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

1.6 Taxation

The Vision of Love is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Vision of Love is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

1.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount repaid net of any trade discounts due.

1.8 Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Notes to the Financial Statements

For the period ended 31 December 2022

Accounting policies (Continued)

1.9 Creditors and provisions

Creditors and provisions are recognised where the Vision of Love has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.10 Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at rates of exchange ruling at the balance sheet date. Transactions in foreign currencies are translated into sterling at the average rate of the transaction. Exchange gains and losses are recognised in the Statement of Financial Activities.

2. Governance Costs

There were NO Governance Costs incurred both in UK and in other countries whereas **Vision of Love operates with 100% voluntary support and entire donation is used for the Charitable purpose, except bank charges are paid for transferring funds.** The trustees contribute towards the costs of the meeting expenditure.

3. Related Party Transactions

There were no related party transactions to report. The trustees continue to donate funds to the Charity as an unrestricted donation.

VISION OF LOVE

England & Wales - Charity number 1170595

Accounts



VISION OF LOVE

"Changing Our Vision to experience Love & Peace."

A CHARITABLE INCORPORATED ORGANISATION

ANNUAL REPORT AND FINANCIAL **STATEMENTS**

SUMMARY OF YEAR ENDED 31 DECEMBER 2021





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ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE PERIOD ENDED 31 DECEMBER 2021

Board of Trustees

Mr Kanagasabapathy Vigneswaran
Mr Lavan Chelvakumar Nagaratnam
Mr Velauthapillai Karunanathan
Mr Satkunam Murugathas

Chair of the Trustee Board

Mr Lavan Chelvakumar Nagaratnam

Charity registered number

1170595

Registered Office

12 Colwood Gardens
London
SW19 2DT

Reporting Accountant

A J Accountancy
43 Anerley Road
London
SE192AS

Principal Bankers

Barclays Bank Plc

Solicitors

Bircham Dyson Bell, 50 Broadway, London SW1H 0BL

TRUSTEES' REPORT – PERIOD ENDED 31 DECEMBER 2021

The Trustees present their end-of-period report, together with the financial statements of Vision of Love for the year ended 31 December 2021.

The Trustees confirm that the year-end report and financial statements of the Vision of Love charity comply with:

- The current statutory requirement
- The requirements of the governing document
- The provisions of the Statement of Recommended Practice (SORP)

The above guidance is specifically applicable to charities preparing their accounts in accordance with the Financial Reporting Standard practiced within the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

1. OBJECTIVES AND ACTIVITIES

a) Policies and objectives

The Objectives of the Vision of Love charity are:

1. The prevention or relief of poverty to the elderly population in Sri Lanka through the provision of goods, rations and services to individuals and families in need
2. The prevention or relief of impaired physical, mental and financial health amongst the destitute in Sri Lanka
3. The provision of optimal healthcare, education and workforce training to ensure individuals are given the opportunity to generate a sustainable income, thus promoting self-sufficiency

b) Strategies for achieving objectives

Vision of Love fulfils its objectives by:

1. Providing funding for cataract operations, in addition to essential medical pre-screening, transportation to the hospital and post-operative care.
2. Supporting the elderly, notably those afflicted by the Civil war, through the monthly provision of staple foods including rice and dhal
3. Providing funding to support the delivery of the Education in Human Values (EHV) programme for children and parents afflicted by the war.
4. Funding essential upkeep and support in local villages – primarily in the northern province of Sri Lanka - This includes but is not restricted to the delivery of stationery, textbooks and other essential educational items to school children.
5. Regularly providing food and other nutritional support to children's homes
6. Providing monthly financial sustenance to families with minimal support

2. ACTIVITIES FOR ACHIEVING OBJECTIVES

a) Impact of Covid-19 Pandemic and Continued Support

The past two years have been one of the toughest in recent history, due to the harsh health, economic, and social impacts of the COVID-19 crisis. The impacts have been felt everywhere, with no country spared. Yet, they have not been felt the same way by everyone.

The crisis has dealt a significant shock to Sri Lanka's economy and people. It has brought unprecedented losses. The poorest and the most marginalized, including women and girls, faced more risks



With the support of Third Eye Dancers USA , VOL delivered dry ration items in January 2021 to Namachivaya Home For Elders in Kilinochi, an elderly home for 30 residents.

Vision of Love has continued to support these specific groups during this challenging period. The economic burnout will likely cast a shadow over the next decade. Without immediate preventative action, specific communities will be disproportionately impacted, further increasing the health and economic inequalities across Sri Lanka.

without the means to absorb the economic shocks and mitigate the health crisis. They have been caring for their families, sustaining livelihoods and leading efforts to fight the pandemic.

Unfortunately, a common trend has been recognized throughout the pandemic. The mortality has been visibly higher in elderly, impoverished and ethnic minority populations; consequently, its secondary economic impact has been unevenly distributed across the population, notably within the above groups.



On the auspicious day of Maha Shivarathri, Vision of Love were given the opportunity to support 61 families in the village of Ponnagar, with a dry ration package containing 10kg of rice, 2kg of dhal and 1kg of sugar.



Vision of Love provided food for 25-30 needy people every day for 2 weeks. This provided relief to elderly citizens and children who have lost everything due to the war. Most of the people are living in a local temple and have no one to look after them.

b) Improving Vision and Health - Cataract operations and medical pre-screening

Vision of Love continue to assist with cataract operations for communities in Sri Lanka. Although government support exists for cataract treatment, the infrastructure of the healthcare system does not support the impoverished with the most healthcare needs. Moreover, the lack of education surrounding cataract operations is left unaddressed. As a result, many people are left unaware that their symptoms and impaired vision can be managed surgically, restoring their vision.

Vision of Love provide support by running medical pre-screening camps and offer additional funding for the operations. Furthermore, the transportation and accommodation costs between the hospital and homes are covered by the charity to ensure that the best treatment options are offered to the people.

Due to Covid-19 outbreak in Sri Lanka, most of the cataract surgeries were postponed.

c) Fighting Hunger - Dry rations to poor, elderly families

The provision of dry rations to the elderly and needy families is another initiative of Vision of Love - particularly in some of Sri Lanka's most remote and deprived villages in Mullaitivu. The concept is similarly practiced to that of a food bank in the UK. Vision of Love enter these community through the support of the local government and its affiliates who identify and vet the list of people with the greatest needs; provision of staple foods is provided on a monthly basis.

The typical recipients of the rations are orphaned children, elderly grandparents supporting their grandchildren with no other financial means to provide support. Approximately £10 is provided to each family of three to ensure basic nutritional support is supplied for a month.

Some of the projects are noted below:



Monthly offering to around 100 people who were from 14 villages in Vanni, Sri Lanka. The amount of rice and the dal issued was according to the number of family members, which ranged from 1 person to 6 people.



Monthly support 60 patients with cancer or HIV, in the Northern Province of Sri Lanka

d) Education and Training programme

Vision of Love has started an Education and Training programme in Sri Lanka. Mullaitivu District unfortunately lacks the facilities to provide education to the local students. As a result, many boys and girls are not meeting basic job requirements and are losing opportunities quickly.



Vision of Love's Education in Human Values (EHV) classes were held in Mullaitivu and Puthukudiyiruppu.

e) Faith in Action Merton, London Homelessness project

Vision of Love's activities are not confined to Sri Lanka. In the UK, we have partnered with Faith in Action, an affiliated charity, to provide ongoing support to their efforts with the homeless community in Merton.



Vision of Love has provided donations of fresh vegetables for Faith in Action's homeless drop-in centre fortnightly for the last few years. On average, 65 homeless people and vulnerable people attend each session.



VISION OF LOVE

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Due to the lockdown and UK government restrictions, Vision of Love faced some limitations in supporting this project however Vision of Love had the opportunity to give 45 gift bags to Faith in Action, thanks to the support from Merton Giving.

f) Adapting for the future - Livelihood Projects

Vision of Love (VOL) continue to uphold the livelihood project development in the villages of Sri Lanka. The aim is to support people in improving the current small businesses or in the development of new ventures, thus promoting self-sufficiency.

Due to the Covid-19 outbreak in Sri Lanka, most of these initiatives were postponed in 2021. Instead, Vision of Love supported the families with essential food etc. during this challenging time.

g) Help Children reach their full academic potential

Another important Vision of Love initiative is the Education in Human Values (EHV) programme. This project is targeted at children and parents in impoverished communities, where we provide funding for monthly workshops. These workshops aim to teach people about essential subjects such as human values, whilst directly educating and tackling prominent issues including drug and alcohol abuse.

As part of this project, we provide monthly financial support of between £5-£10 per family to go towards the tuition fee. There are currently 100 families benefitting from this project.



Vision of Love's Education in Human Values (EHV) classes were held on the 10th and 24th April in Mullaitivu and Puthukudiyiruppu. Vision of Love and Shri Paduga Temple, France provided classes to 25 students

h) Basic Housing – Construction of homes for the destitute

Vision of Love has built houses in the remote villages to help with the basic housing needs of poor families. These houses are being built for very deserving families, many of whom face daily struggles related to nutrition, financial support and education. For the majority of people in this area, they experience the physical and psychological aftermath of the civil war on a daily basis. Through the provision of a safe, stable home, we hope to assist in solving one of their biggest challenges.



Vision of Love has been constructing the eighth house at Thandiyaddy, Batticaloa for a family of three (a mother and two daughters). The foundation was laid in April 2021

i) Pre School Building Project

Vision of Love were given the opportunity to commence plans for construction on a Pre School (Shakthi Pre-School) and toilet for 45 students, all from poverty-stricken families. This initiative is to ensure that students receive continued support in their education.

On 20th May 2021, a foundation stone laying ceremony was held at Pinnawala Tamil Maha Vidyalaya.





Work on the Pre-School began on 30th May 2021 following the foundation stone laying ceremony.

J) Clean Water Project



Vision of Love were able to provide a tube well with a pump to a family identified in Kallikkulam Village, a village running under the Vavuniya Divisional Secretary.

With two small children, (one of whom has a congenital spinal cord condition) and no regular income, this family is currently living under the poverty threshold. They have one acre of land and a small house provided by the government during the period of resettlement.

Since there was little access to water nearby, the young mother regularly acquired water from neighbouring houses whilst carrying her sick three year old child. Providing a tube well and pump should improve this family's day to day life.

Vision of Love were able to provide a tube well for a low income family in Mulliyawalai, who on a daily basis, go through severe hardships in accessing water. They have had to resort to purchasing water privately.



i) Sanitation Project

Vision of Love had the wonderful opportunity to take part in a Sanitation Project in Kandaketiya. This a remote village of 111 families that lack basic sanitary and toilet facilities. Vision of Love were involved in the construction of new toilets for the villagers. 6 toilets have been completed and the construction of 9 more toilets are underway; hence private latrine facilities will be developed for 15 families.



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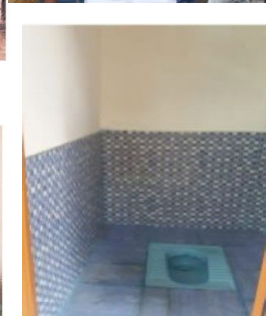
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Main activities undertaken to further the charity's purposes for the public benefit

The Trustees confirm that they have complied with the duty in Section 17 of the Charities Act 2011 and have taken due regard of the Charity Commission's general guidance on public benefit.

STRATEGIC REPORT

Achievements and performance

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c. Principal risks and uncertainties

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4. Plans for future periods

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- make judgements and estimates that are reasonable and prudent
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- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

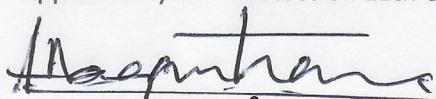
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The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charities' website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

6. Reporting Accountant

Our Accountants, A J Accountancy have indicated their willingness to continue in office and this expression of interest is currently being considered.

Approved by the Trustees on 21th October 2022 and signed by



Mr Lavan Chelvakumar Nagarathnam
Chairman

REPORTING ACCOUNTANT'S REPORT

**Independent examiner's report to the trustees of Vision of Love, Charitable Incorporated
Organisation ('the CIO')
For the period ended 31 December 2021**

I report to the charity trustees on my examination of the accounts for the year ended 31 December 2021.

Responsibilities and basis of report

As the charity trustees of the Vision of Love, 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 Vision of Love's accounts carried out under section 145 of the Act. In carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

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 as required by section 130 of the Act; or
2. the accounts do not accord with those records."

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

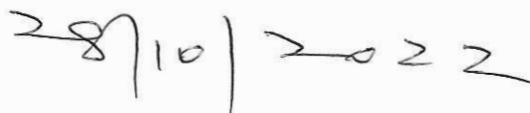
Signed:



Name: C Kailaya-Vasan FFA, FMAAT, ACIPP

Address: 43 Anerley Road, London, SE19 2AS

Date:





STATEMENT OF FINANCIAL ACTIVITIES

For the period ended 31 December 2021

			Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
	Note							
Income from:								
Charitable activities								
Sponsorship and Donations			60,234	7,923	68,157	56,476	12,355	68,831
Other sources								
			-	-	-	-	-	-
Total income			60,234	7,923	68,157	56,476	12,355	68,831
Expenditure on:								
Charitable activities								
Medical			1,884	-	1,884	3,451	4,247	7,698
Food (Dry Ration)			14,655	-	14,655	22,052	-	22,052
Education			748	-	748	1,846	28,750	30,596
Water			683	-	683	-	-	-
Construction			5,087	4,664	9,751	2,863	4,035	6,898
Grama Seva			-	-	-	2,967	-	2,967
Livelihood Project			847	-	847	-	-	-
UK Homelss Support			1,165	-	1,165	-	-	-
Other			-	-	-	543	50	593
Total expenditure	3		25,070	4,664	29,734	33,722	37,082	70,804
Net income / (expenditure)			35,164	3,259	38,423	22,754	(24,727)	(1,973)
Reconciliation of funds								
Total funds at 1 January			71,030	9,556	80,586	48,276	34,283	82,559
Total funds 31 December			106,194	12,815	119,009	71,030	9,556	80,586
All activities relate to continuing operations in the above two financial periods. All recognised gains and losses are included in the above statement of financial activities. The accompanying notes form part of these financial statements.								

Balance Sheet

A CHARITABLE INCORPORATED ORGANISATION: 1170595 (England and Wales)

As at 31 December 2021

		2021	2020
		£	£
Fixed assets			
Tangible Fixed Assets		-	-
		-	-
Current assets			
Stocks		-	-
Overseas Reserve Account		10,355	3,470
Cash at bank and in hand		-	77,116
		10,355	80,586
Creditors: Amounts falling due within one year		-	-
Net current assets		10,355	80,586
Net assets		10,355	80,586
Funds			
Restricted funds		12,815	9,556
Unrestricted funds			
General funds		106,194	71,030
Total funds		119,009	80,586

The accompanying notes form part of these financial statements.

The financial statements were approved by the Trustees on 21th October 2022 and signed on their behalf, by:

.....
 Mr Kanagasabapathy Vigneswaran
 Trustee

.....
 Mr Velauthapillai Karunanathan
 Trustee

Notes to the Financial Statements

For the period ended 31 December 2021

1. Accounting policies

1.1 The financial statements have been prepared in accordance with 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 2015) - (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Vision of Love meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

1.2 Company status

The Vision of Love is a Charitable Incorporated Organisation (CIO). The members of the charity are the Trustees named on page 1. In the event of the Vision of Love being wound up, the liability in respect of the guarantee is limited to £1 per member of the Vision of Love.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Vision of Love and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for specific purposes. The aim and use of each designated fund are set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Vision of Love for specific purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund are set out in the notes to the financial statements.

Notes to the Financial Statements
For the period ended 31 December 2021

Accounting policies (Continued)

1.4 Income

All income is recognised once the Vision of Love has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Donated services or facilities are recognised when the Vision of Love has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the Vision of Love of the item is probable and that economic benefit can be measured reliably.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the Vision of Love which is the amount the Vision of Love would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

1.6 Taxation

The Vision of Love is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Vision of Love is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

1.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount repaid net of any trade discounts due.

1.8 Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Notes to the Financial Statements
For the period ended 31 December 2021

Accounting policies (Continued)

1.9 Creditors and provisions

Creditors and provisions are recognised where the Vision of Love has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.10 Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at rates of exchange ruling at the balance sheet date. Transactions in foreign currencies are translated into sterling at the average rate of the transaction. Exchange gains and losses are recognised in the Statement of Financial Activities.

2. Governance Costs

There were NO Governance Costs incurred both in UK and in other countries whereas **Vision of Love operates with 100% voluntary support and entire donation is used for the Charitable purpose, except bank charges are paid for transferring funds.** The trustees contribute towards the costs of the meeting expenditure.

3. Related Party Transactions

There were no related party transactions to report. The trustees continue to donate funds to the Charity as an unrestricted donation.

VISION OF LOVE

England & Wales - Charity number 1170595

Accounts



VISION OF LOVE

"Changing Our Vision to experience Love & Peace."

A CHARITABLE INCORPORATED ORGANISATION

ANNUAL REPORT AND FINANCIAL **STATEMENTS**

SUMMARY OF YEAR ENDED 31 DECEMBER 2020



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ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS **FOR THE PERIOD ENDED 31 DECEMBER 2020**

Board of Trustees

Mr Kanagasabapathy Vigneswaran
Mr Lavan Chelvakumar Nagaratnam
Mr Velauthapillai Karunanathan
Mr Satkunam Murugathas

Chair of the Trustee Board

Mr Lavan Chelvakumar Nagaratnam

Charity registered number

1170595

Registered Office

12 Colwood Gardens
London
SW19 2DT

Reporting Accountant

A J Accountancy
43 Anerley Road
London
SE192AS

Principal Bankers

Barclays Bank Plc

Solicitors

Bircham Dyson Bell, 50 Broadway, London SW1H 0BL

TRUSTEES' REPORT – PERIOD ENDED 31 DECEMBER 2020

The Trustees present their end-of-period report, together with the financial statements of Vision of Love for the year ended 31 December 2020.

The Trustees confirm that the year-end report and financial statements of the Vision of Love charity comply with:

- The current statutory requirement
- The requirements of the governing document
- The provisions of the Statement of Recommended Practice (SORP)

The above guidances are specifically applicable to charities preparing their accounts in accordance with the Financial Reporting Standard practiced within the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

1. OBJECTIVES AND ACTIVITIES

a) Policies and objectives

The Objectives of the Vision of Love charity are:

1. The prevention or relief of poverty to the elderly population in Sri Lanka through the provision of goods, rations and services to individuals and families in need
2. The prevention or relief of impaired physical, mental and financial health amongst the destitute within Sri Lanka
3. The provision of optimal healthcare, education and workforce training to ensure individuals with the opportunity to generate a sustainable income, thus promoting self-sufficiency

b) Strategies for achieving objectives

Vision of Love fulfils its objectives by:

1. Provision of funding for cataract operations, combined with essential medical pre-screening, transportation to the hospital and post-operative care.
2. Supporting the elderly, notably those afflicted by the Civil war, through the monthly provision of staple foods including rice and dhal
3. Provision of funding to support the delivery of Education in Human Values (EHV) programme for children and parents afflicted by war.
4. Funding essential upkeep and support in local villages – primarily in the northern province of Sri Lanka – This includes but is not pertained to the delivery of stationery, textbooks and other essential educational items to school children.
5. Regular provision of food and other nutritional support to children's homes
6. Provision of monthly financial sustenance to families with minimal support

2. ACTIVITIES FOR ACHIEVING OBJECTIVES

a) Impact of Covid-19 Pandemic



The global Covid-19 pandemic has significantly impacted many of our beneficiaries, who include the aged and poor populations. Additionally, due to government-enforced travel restrictions, a number of our operations have been impacted.

Unfortunately, a common trend has been recognized throughout the pandemic. The mortality has been visibly higher in elderly, impoverished and ethnic minority populations;

consequently, its secondary economic impact has been unevenly distributed across the population, notably within the above groups.

Vision of Love has continued to support these specific groups during this challenging period. The economic burnout will likely cast a shadow over the next decade. Without immediate preventative action, specific communities will be disproportionately impacted, further increasing the health and economic inequalities within Sri Lanka.

The exposure to infection is unequal. The people working in high-risk, low-paid, manual labour are more exposed to Covid-19 due to non-existent options of working remotely from home. Additionally, overcrowded housing and poor infrastructure are contributing factors to their increased risk. With the support of our donors, Vision of Love has successfully built several houses to protect and uplift those community.



Impoverished communities are recognized to have a higher disease burden of pre-existing cardiovascular conditions, thus increasing their vulnerability to Covid-19. With these highlighted risk factors, the economic crisis has been significant with a greater loss of income due to disruption to work and redundancy. Hence Vision of Love has expanded its program of providing dry rations to a greater number of families affected by the pandemic. Additionally, infrared thermometers were donated to support the Covid-19 relief projects within Sri Lanka.

It is important to recognize and thank our members who continue to support Vision of Love, without whom this essential support cannot be provided to the communities in need.



b) Improving Vision and Health - Cataract operations and medical pre-screening

Vision of Love continue to assist with cataract operations for communities in Sri Lanka. Although government support exists for cataract treatment, the infrastructure of the healthcare system does not support the impoverished with the most healthcare needs. Moreover, the lack of education surrounding cataract operations is left unaddressed. As a result many people are left unaware that their symptoms and impaired vision can be managed surgically, restoring their sense of vision.

Vision of Love provide support by running medical pre-screening camps, and offer additional funding for the operations. Furthermore, the transportation and accommodation costs between the hospital and homes are covered by the charity to ensure that the best treatment options are offered to the people.



Cataract surgeries were completed at Monaragala/ Siyambalanduwa areas & Nawalapitiya.

In total, 300 patients were treated across the two locations.

Due to Covid-19 outbreak in Sri Lanka, most of the cataract surgeries were postponed.

c) Fighting Hunger – Dry rations to poor, elderly families

The provision of dry rations to the elderly and needy families is another initiative of Vision of Love - particularly in some of Sri Lanka's most remote and deprived villages in Mullaitivu. The concept is similarly practiced to that of a food bank in the UK. Vision of Love enter these community through the support of the local government and its affiliates who identify and vet the list of people with the greatest needs; provision of staple foods are provided on a monthly basis.

The typical recipients of the rations are orphaned children, elderly grandparents supporting their grandchildren with no other financial means to provide support. Approximately £10 is provided to each family of three to ensure basic nutritional support is supplied for a month.

Some of the projects are noted below:

This is an Elderly Carehome for 43 residents in Kilinochi.



Vision of Love delivered essential items to Yoga Swamihal Thiruvadi Nilaya Muthijor Illam.



Vision of Love's dry ration for month of February 2020 was issued to around 70 people, coming from 14 villages in Vanni, Sri Lanka.

The amount of rice and the dal issued was according to the number of family members, which ranged from 1 person to 6 people.

Small families received 7kg of rice and 1kg of dal, whilst larger families received 16kg of rice and 2kg of dal.

d) Education and Training programme

Vision of Love has started an Education and Training programme in Sri Lanka. Mullaitivu District unfortunately lacks the facilities to provide education to the local students. As a result, many boys and girls are not meeting basic job requirements and are losing opportunities quickly.

In November 2020, the Government had announced that they are taking applications for the position of 'Management Assistant'. For this, applicant required completion of highly competitive examinations in November. These examinations involved two subjects, namely 'IQ' and 'Tamil Language'.

On Saturday 22nd August 2020, Vision of Love offered free tutoring services to 36 students with the help of a local tutoring centre in Thanniyoottu. These students had access to weekend classes for 3 months, providing them with knowledge of both subjects and specialist guidance to complete these applications successfully.



e) Faith in Action Merton, London Homelessness project

Vision of Love's activities are not confined to Sri Lanka. In the UK, we have partnered with Faith in Action, an affiliated charity, to provide ongoing support to their efforts with the homeless community in Merton.

Vision of Love has provided donations of fresh vegetables for Faith in Action's homeless drop-in centre fortnightly for the last few years. On average, 65 homeless people and vulnerable people attend each session.

Due to the lockdown and UK government restrictions, Vision of Love faced some limitations in supporting this project during the year.



f) Adapting for the future – Livelihood Projects

Vision of Love (VOL) continue to uphold the livelihood project development in the villages of Sri Lanka. The aim is to support people in improving the current small businesses or in the development of new ventures, thus promoting self-sufficiency.

The projects include:

i) Chicken Farming

In July 2020, 18 families were issued with 15 two-month old chicks in Vithiyapuram.

Now, the families are secured in receiving nutritional support and financial sustenance.

Each family was also issued 10 kg of poultry mash for that month. The mash (10 kg per month) will be issued for another four months till the hens lay eggs.



ii) Support to local grocery stores

Vision of Love received the opportunity to meet Mrs Vanitha from Keppapuavu, a remote Village in Sri Lanka. She has lost both arms below the elbow, and has been reliant upon dole given by an NGO. She got married 2 years ago and has been blessed with a baby girl this year.



The family started a small grocery business locally, however they struggled to maintain a daily turnover due to the capital needed to invest in the shop. Vision of Love contacted them in July 2020 and provided them with RS 50,000 of grocery supplies which has helped to improve their daily profits and expand their business successfully.



g) Help Children reach their full academic potential

Another important Vision of Love initiative is the Education in Human Values (EHV) programme. This project is targeted at children and parents in impoverished communities, where we provide funding for monthly workshops. These workshops aim to teach people about essential subjects such as the human values, whilst directly educating and tackling prominent issues including drug and alcohol abuse.



As part of this project, we provide monthly financial support of between £5-£10 per family towards the tuition fee. There are currently 50 families benefitting from this project.

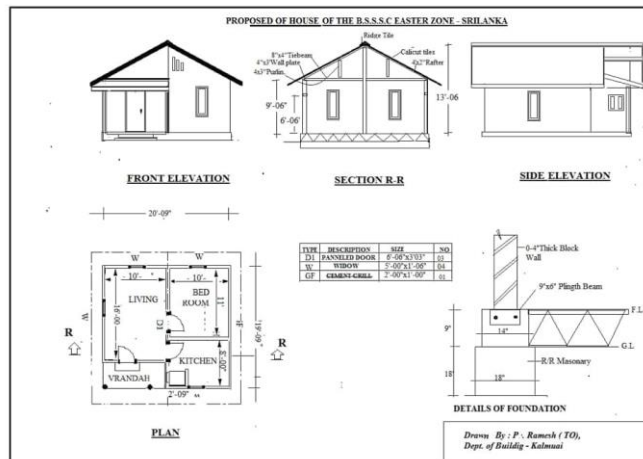
Vision of Love's Education in Human Values (EHV) classes were held in February 2020 in Mullaitivu and Puthukudiyiruppu.

Over 75 students benefited from Vision of Love's financial assistance to support their ongoing studies. This month, the Sri Paduga temple (France) supported 25 children with the EHV programme.



h) Basic Housing – Construction of homes for the destitute

Vision of Love has built houses in the village of Nehrupuram in the Thirukkivil AGA division within the Ampara district of Sri Lanka. These houses are being built for very deserving families, many of whom face daily struggles related to nutrition, financial support and education. For the majority of people in this area, they experience the physical and psychological aftermath of the civil war on a daily basis. Through the provision of a safe, stable home, we hope to assist in solving one of their biggest challenges.



Vision of Love had the opportunity to meet a family in Thambirasapuram, Visvamadu. This family consist of a mother, Ganeshamoorthy Kokilarany, and 3 beautiful daughters with the youngest currently studying. They have no financial support or permanent source of income. They gain income from the monthly Samurthi assistance, provided by the Government.

Their house in a state of repair: the unstable roof has been blown off and the structure is incomplete. A well-wisher contacted Vision of Love to restructure the house. New doors, windows and toilets were fitted, with the walls and floor replastered.

i) Sanitation Project

Vision of Love had the wonderful opportunity to take part in a Sanitation Project in Kandaketiya. This a remote village of 111 families that lack basic sanitary and toilet facilities. Vision of Love were involved in the construction of new toilets for the villagers. 6 toilets have been completed and the construction of 9 more toilets are underway; hence private latrine facilities will be developed for 15 families.

The cost of each toilet is around Rs. 60,000; the photos below demonstrate the various phases of the build.



Main activities undertaken to further the charity's purposes for the public benefit

The Trustees confirm that they have complied with the duty in Section 17 of the Charities Act 2011 and have taken due regard of the Charity Commission's general guidance on public benefit.

STRATEGIC REPORT

Achievements and performance

1. Review of activities

The business and activities of the Vision of Love are guided and organized through the Board of trustees. Vision of Love has no paid staff in either in the UK or overseas. All operations are carried out by the volunteers.

2. Financial review

a. Going concern

After undertaking an appropriate assessment, the trustees have expectations that Vision of Love has adequate resources to continue in operational existence for the foreseeable future.

During the period from 31 December 2020 to the date that the financial statements were approved, the coronavirus (COVID-19) outbreak had spread worldwide and caused extensive disruptions to businesses as well as economic activities globally, with the UK being no exception.

Our current reserve levels are strong, and this combined with good financial management and discipline, means that our medium-term outlook is secure. We do not currently anticipate that the overall financial position of the charity will be adversely affected, or its financial solvency threatened. The Trustees believe there are no visible uncertainties in respect to the charity's financial position which may severely curtail its work and/or threaten its ability to operate as a going concern. The Trustees therefore continue to adopt the going concern basis in preparing the financial statements.

b. Financial risk management objectives and policies

The trustees review matters concerning accounting, financial reporting and internal controls, including the Risk Register. They also review the management accounts and the annual report and financial statements before being submitted to the reporting Accountant.

c. Principal risks and uncertainties

The trustees recognise the importance of identifying and managing the risks of the charity. A risk management framework, comprising of a risk and control register, which would identify and prioritise the Charity's key risks, will be maintained in future. The register will include a program of control measures and actions to manage material risks. It will be subject to periodic assessment and updated by the trustees regularly.

d. Principal funding

Currently the principal funding sources for the charity have been donation from Individuals and various organizations.

3. Structure, governance and management

a) Constitution

Vision of Love was registered as a charitable incorporated organisation on 06 December 2016.

b) Method of appointment or election of Trustees

The management of the Association is the responsibility of the Trustees who are elected under the terms of the governing document.

c) Organisational structure and decision making

The trustees are responsible for the management of the affairs of the Charity and they commit to conducting themselves in accordance with the highest ethical standards when carrying out their responsibilities. The Trustee Board has therefore adopted a Code of Conduct, which provides ethical standards and criteria to which all its members are required to adhere in the performance of their responsibilities to the Trustee Board.

4. Plans for future periods

In a short space of time, Vision of Love has managed to help communities in many different locations, through various activities. We plan to do several more projects in the future, with some already underway.

5. Trustees' responsibilities statement

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2015 (FRS102);
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed subject to any material departure disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the



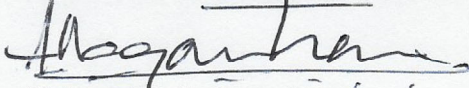
financial statements comply with the Charities Act 2011 and regulations made thereunder. They are also responsible for safeguarding the assets of the group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charities' website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

REPORTING ACCOUNTANT'S REPORT

Our Accountants, A J Accountancy have indicated their willingness to continue in office and this expression of interest is currently being considered.

Approved by the Trustees on 26th October 2021 and signed by



Mr Lavan Chelvakumar Nagarathnam
Chairman

Independent examiner's report to the trustees of Vision of Love, Charitable Incorporated Organisation ('the CIO') **For the period ended 31 December 2020**

I report to the charity trustees on my examination of the accounts for the year ended 31 December 2020.

Responsibilities and basis of report

As the charity trustees of the Vision of Love, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

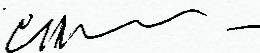
I report in respect of my examination of the Vision of Loves' accounts carried out under section 145 of the Act. In carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

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 as required by section 130 of the Act; or
2. the accounts do not accord with those records."

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed:



Name: C Kailaya-Vasan FFA, FMAAT, ACIPP
Address: 43 Anerley Road, London, SE19 2AS
Date: 26/10/2021



STATEMENT OF FINANCIAL ACTIVITIES

For the period ended 31 December 2020

		Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
		2020	2020	2020	2019	2019	2019
					-		
Income from:							
	Charitable activities						
	Sponsorship and Donations	56,476	12,355	68,830	44,746	74,285	119,031
Total Income		56,476	12,355	68,830	44,746	74,285	119,031
Expenditure on:							
	Charitable activities						
	Medical	3,451	4,247	7,698	11,631		11,631
	Food	22,052		22,052	14,660		14,660
	Education	1,846	28,750	30,596	1,244	40,002	41,246
	Grama Seva	2,967		2,967	1,999		1,999
	Water			-	7,971		7,971
	Construction	2,863	4,035	6,897	-		-
	Livelihood Project			-	-		-
	Other	543	50	593	523		523
Total Expenditure		33,722	37,082	70,803	38,028	40,002	78,030
Net Income / (expenditure)		22,754	(24,727)	(1,973)	6,718	34,283	41,001
Reconciliation of Funds							
	Total funds at 1 January	48,276	34,283	82,559	41,558	-	41,558
	Total funds at 31 December	71,030	9,556	80,586	48,276	34,283	82,559

**Balance Sheet****A CHARITABLE INCORPORATED ORGANISATION: 1170595 (England and Wales)****As of 31 December 2020**

		2020	2019
		£	£
Fixed Assets			
Tangible Fixed Assets		-	-
		-	-
Current Assets			
Overseas Reserve Account		3,470	10,016
Cash at Bank and in Hand		77,116	72,543
Nett Current Assets		80,586	82,559
Net Assets		80,586	82,559
Funds			
Restricted Funds		9,556	34,283
Unrestricted Funds		71,030	48,276
Total Funds		80,586	82,559

.....
Mr Kanagasabapathy Vigneswaran
Trustee

.....
Mr Velauthapillai Karunanathan
Trustee

Notes to the Financial Statements

For the period ended 31 December 2020

1. Accounting policies

1.1 The financial statements have been prepared in accordance with 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 2015) - (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Vision of Love meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

1.2 Company status

The Vision of Love is a Charitable Incorporated Organisation (CIO). The members of the charity are the Trustees named on page 1. In the event of the Vision of Love being wound up, the liability in respect of the guarantee is limited to £1 per member of the Vision of Love.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Vision of Love and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for specific purposes. The aim and use of each designated fund are set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Vision of Love for specific purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund are set out in the notes to the financial statements.

Notes to the Financial Statements

For the period ended 31 December 2020

Accounting policies (Continued)

1.4 Income

All income is recognised once the Vision of Love has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Donated services or facilities are recognised when the Vision of Love has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the Vision of Love of the item is probable and that economic benefit can be measured reliably.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the Vision of Love which is the amount the Vision of Love would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

1.6 Taxation

The Vision of Love is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Vision of Love is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

1.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount repaid net of any trade discounts due.

1.8 Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Notes to the Financial Statements

For the period ended 31 December 2020

Accounting policies (Continued)

1.9 Creditors and provisions

Creditors and provisions are recognised where the Vision of Love has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.10 Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at rates of exchange ruling at the balance sheet date. Transactions in foreign currencies are translated into sterling at the average rate of the transaction. Exchange gains and losses are recognised in the Statement of Financial Activities.

2. Governance Costs

There were NO Governance Costs incurred both in UK and in other countries where Vision of Love Operates as it operates with 100% voluntary support to enable entire donation is used for the intended purpose. The trustees contribute towards the costs of the meeting expenditure.

3. Related Party Transactions

There were no related party transactions to report. The trustees continue to donate funds to the Charity as an unrestricted donation.