

COMPANY REGISTRATION NUMBER: 13265788

CHARITY REGISTRATION NUMBER: 1204305

Be Human Kind Ltd
Company Limited by Guarantee
Unaudited Financial Statements
31 March 2025

MURAS BAKER JONES LIMITED

Chartered accountants

Regent House

Bath Avenue

Wolverhampton

West Midlands

WV1 4EG

Be Human Kind Ltd
Company Limited by Guarantee
Financial Statements
Year ended 31 March 2025

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Be Human Kind Ltd

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2025

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2025.

Reference and administrative details

Registered charity name	Be Human Kind Ltd
Charity registration number	1204305
Company registration number	13265788
Principal office and registered office	3rd Floor Regent House Bath Avenue Wolverhampton WV1 4EG

The trustees

B Goyal
R K Goyal
R Sandhu
V Sharma

Independent examiner	Oliver Ross BSc (Hons) FCA Regent House Bath Avenue Wolverhampton West Midlands WV1 4EG
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Structure, governance and management

Governing document

Be Human Kind Ltd is a charitable company limited by guarantee, incorporated on 15 March 2021 and registered as a charity on 10 August 2023. The charitable company is governed by its Articles of Association dated 3 August 2023.

Organisational structure

Be Human Kind Ltd is managed directly by its trustees. The charity has 17 employees.

Objectives and activities

For the relief of those in need by reason of financial hardship, ill health, particularly dementia, or through old age through the operation of a café. In addition to promoting social inclusion for the public benefit in Billericay and its surrounding areas by preventing people becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society.

Be Human Kind Ltd

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

Achievements and performance

The ongoing development of Human Kind Cafe in Billericay, Essex remained a primary focus during the year. The construction and fit out of this community cafe and charitable space took longer than originally anticipated; however, throughout this period, Human Kind continued to deliver community support through a pop-up presence on Billericay High Street.

This pop-up operated in a limited but highly intentional capacity, providing a regular, organised, and complimentary session for a small group of approximately 50 attendees. These weekly sessions were designed to combat loneliness and social isolation by offering a warm, welcoming environment where individuals could come together to connect, take part in structured group activities, and enjoy refreshments. Supported by dedicated volunteers, this model laid the foundation for the wider community engagement objectives of Human Kind, including the early support of individuals affected by dementia and their carers.

The long-term intention has always been to extend this work to reach additional groups, with a particular focus on supporting people affected by dementia, food poverty, ill health, and social isolation. This ambition was realised with the opening of Human Kind Cafe in May 2024, located on Billericay High Street.

Since opening, the cafe has significantly expanded its complimentary and community-focused provision, with dementia inclusive support forming a core part of its programme. Weekly activities now include crochet and chat sessions, supper clubs, Human Kind social groups, exercise classes, dementia-friendly lunches, Memory Cafe sessions, board game sessions, and other inclusive activities designed to promote wellbeing, connection, and dignity. In addition, the cafe hosts a dedicated dementia inclusive Tuesday, offering guest speakers, gentle exercise, and structured activities followed by a shared lunch for people living with dementia and their carers. These sessions provide opportunities for meaningful engagement, peer support, and respite for carers in a safe and supportive environment.

The cafe operates on a pay-it-forward and donation-based model, ensuring access to food and community support for those experiencing financial hardship.

In addition to its own programme of activities, Human Kind Cafe is made available free of charge to other charities and community organisations. These include Mind drop-in sessions, talking therapies, bereavement support groups, memory cafes, elderly advice drop-ins, story and rhyme time for families, and creative groups such as sewing squads, among others. By offering a safe, accessible, and welcoming space, Human Kind Cafe has become a valued community hub, enabling multiple organisations to reach individuals, particularly those affected by dementia and social isolation, who may otherwise struggle to access support.

Through volunteer involvement, partnership working, and an inclusive operating model, Human Kind Cafe continues to play a growing role in addressing loneliness, improving mental wellbeing, supporting people living with dementia and their carers, and strengthening community connections within Billericay and the surrounding area.

Be Human Kind Ltd

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

Financial review

During the prior year the company was granted charitable status and began to trade. As such the charity presented its first financial statements for the 12 month period to 31 March 2024. The company was dormant in the years prior to this.

Donations received during the year allowed the Charity to continue the renovation project on the cafe whilst providing complementary sessions to members of the public in need of support. The result for the year was a surplus of £339,290.

Reserves policy: The Trustees' reserves policy is to retain sufficient reserves to ensure the charity can meet its expenditure over the foreseeable future. The Trustees believe that the reserves are adequate to enable it to pursue its objectives.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 18 December 2025 and signed on behalf of the board of trustees by:


Ram Goyal (Dec 19, 2025 10:35:24 GMT)

R K Goyal
Trustee

Be Human Kind Ltd

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of Be Human Kind Ltd

Year ended 31 March 2025

I report to the trustees on my examination of the financial statements of Be Human Kind Ltd ('the charity') for the year ended 31 March 2025.

Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Be Human Kind Ltd

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of Be Human Kind Ltd *(continued)*

Year ended 31 March 2025

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Oliver Ross BSc (Hons) FCA
Independent Examiner

Regent House
Bath Avenue
Wolverhampton
West Midlands
WV1 4EG

18 December 2025

Be Human Kind Ltd

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2025

		2025	2024
		Unrestricted funds	Total funds
	Note	£	£
Income and endowments			
Donations and legacies		910,504	910,504
Investment income	5	109	109
Total income		<u>910,613</u>	<u>910,613</u>
Expenditure			
Expenditure on charitable activities	6,7	571,323	571,323
Total expenditure		<u>571,323</u>	<u>571,323</u>
Net income and net movement in funds		<u>339,290</u>	<u>339,290</u>
Reconciliation of funds			
Total funds brought forward		128,118	128,118
Total funds carried forward		<u>467,408</u>	<u>467,408</u>

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 8 to 14 form part of these financial statements.

Be Human Kind Ltd
Company Limited by Guarantee
Statement of Financial Position
31 March 2025

	Note	2025 £	£	2024 £
Fixed assets				
Tangible fixed assets	13		422,112	263,021
Current assets				
Debtors	14	18,052		11,200
Cash at bank and in hand		61,683		25,961
		79,735		37,161
Creditors: amounts falling due within one year	15	34,439		172,064
Net current assets			45,296	(134,903)
Total assets less current liabilities			467,408	128,118
Net assets			467,408	128,118
Funds of the charity				
Unrestricted funds			467,408	128,118
Total charity funds	17		467,408	128,118

For the year ending 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 18 December 2025, and are signed on behalf of the board by:

Ram Goyal
Ram Goyal (Dec 19, 2025 10:35:24 GMT)

R K Goyal
Trustee

The notes on pages 8 to 14 form part of these financial statements.

Be Human Kind Ltd

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 March 2025

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 3rd Floor Regent House, Bath Avenue, Wolverhampton, WV1 4EG.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Be Human Kind Ltd

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

Be Human Kind Ltd

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Short leasehold property	-	Straight line over the length of the lease
Fixtures and fittings	-	Straight line over 5 years
Equipment	-	Straight line over 5 years

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Limited by guarantee

The company is incorporated under the Companies Act and is limited by Guarantee. The liability of each member is limited to £1 being the amount each member undertakes to contribute in the case of winding up.

Be Human Kind Ltd

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

5. Investment income

	Unrestricted Funds	Total Funds 2025	Unrestricted Funds	Total Funds 2024
	£	£	£	£
Bank interest receivable	109	109	–	–
	<u>109</u>	<u>109</u>	<u>–</u>	<u>–</u>

6. Expenditure on charitable activities by fund type

	Unrestricted Funds	Total Funds 2025	Unrestricted Funds	Total Funds 2024
	£	£	£	£
Café costs	565,934	565,934	69,346	69,346
Support costs	5,389	5,389	10,888	10,888
	<u>571,323</u>	<u>571,323</u>	<u>80,234</u>	<u>80,234</u>

7. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total funds 2025	Total fund 2024
	£	£	£	£
Café costs	565,934	–	565,934	69,346
Governance costs	–	5,389	5,389	10,888
	<u>565,934</u>	<u>5,389</u>	<u>571,323</u>	<u>80,234</u>

8. Analysis of support costs

	Support costs	Total 2025	Total 2024
	£	£	£
Governance costs	5,389	5,389	10,888
	<u>5,389</u>	<u>5,389</u>	<u>10,888</u>

9. Net income

Net income is stated after charging/(crediting):

	2025 £	2024 £
Depreciation of tangible fixed assets	61,414	–
	<u>61,414</u>	<u>–</u>

10. Independent examination fees

	2025 £	2024 £
Fees payable to the independent examiner for:		
Independent examination of the financial statements	1,800	1,200
	<u>1,800</u>	<u>1,200</u>

Be Human Kind Ltd

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

11. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024
	£	£
Wages and salaries	259,684	20,071
Social security costs	14,782	6,252
Employer contributions to pension plans	2,518	1,969
	<u>276,984</u>	<u>28,292</u>

The average head count of employees during the year was 17 (2024: 1). The average number of full-time equivalent employees during the year is analysed as follows:

	2025	2024
	No.	No.
Administration staff	<u>17</u>	<u>1</u>

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

12. Trustee remuneration and expenses

During the year no trustees received any remuneration or expenses.

13. Tangible fixed assets

	Short leasehold property £	Fixtures and fittings £	Equipment £	Total £
Cost				
At 1 April 2024	155,639	18,691	88,691	263,021
Additions	<u>155,154</u>	<u>12,719</u>	<u>52,632</u>	<u>220,505</u>
At 31 March 2025	<u>310,793</u>	<u>31,410</u>	<u>141,323</u>	<u>483,526</u>
Depreciation				
At 1 April 2024	–	–	–	–
Charge for the year	<u>33,299</u>	<u>4,731</u>	<u>23,384</u>	<u>61,414</u>
At 31 March 2025	<u>33,299</u>	<u>4,731</u>	<u>23,384</u>	<u>61,414</u>
Carrying amount				
At 31 March 2025	<u>277,494</u>	<u>26,679</u>	<u>117,939</u>	<u>422,112</u>
At 31 March 2024	<u>155,639</u>	<u>18,691</u>	<u>88,691</u>	<u>263,021</u>

14. Debtors

	2025	2024
	£	£
Prepayments and accrued income	12,101	11,200
Other debtors	<u>5,951</u>	<u>–</u>
	<u>18,052</u>	<u>11,200</u>

Be Human Kind Ltd

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

15. Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	5,363	1,792
Accruals and deferred income	24,946	1,295
Social security and other taxes	3,396	1,109
Other creditors	734	167,868
	<u>34,439</u>	<u>172,064</u>

16. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £2,518 (2024: £1,969).

17. Analysis of charitable funds

Unrestricted funds

	At 1 April 2024	Income	Expenditure	At 31 March 2025
	£	£	£	£
General funds	<u>128,118</u>	<u>910,613</u>	<u>(571,323)</u>	<u>467,408</u>

	At 1 April 2023	Income	Expenditure	At 31 March 2024
	£	£	£	£
General funds	<u>–</u>	<u>208,352</u>	<u>(80,234)</u>	<u>128,118</u>

18. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2025 £
Tangible fixed assets	422,112	422,112
Current assets	79,735	79,735
Creditors less than 1 year	<u>(34,439)</u>	<u>(34,439)</u>
Net assets	<u>467,408</u>	<u>467,408</u>

	Unrestricted Funds £	Total Funds 2024 £
Tangible fixed assets	263,021	263,021
Current assets	37,161	37,161
Creditors less than 1 year	<u>(172,064)</u>	<u>(172,064)</u>
Net assets	<u>128,118</u>	<u>128,118</u>

Be Human Kind Ltd

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

19. Operating lease commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2025	2024
	£	£
Not later than 1 year	48,000	–
Later than 1 year and not later than 5 years	16,000	–
	<u>64,000</u>	<u>–</u>

Mr O Ross [Independent Examiner]
Muras Baker Jones
Regent House
Bath Avenue
Wolverhampton
WV1 4 EG

18 December 2025

Dear Sirs

The following representations are made on the basis of enquiries of management and staff with relevant knowledge and experience such as we consider necessary in connection with your independent examination of the charitable company's financial statements for the year ended 31 March 2025. These enquiries have included inspection of supporting documentation where appropriate and are sufficient to satisfy ourselves that we can make each of the following representations. All representations are made to the best of our knowledge and belief.

General

- 1 We acknowledge that the work performed by you is substantially less in scope than an audit performed in accordance with International Standards on Auditing (UK) and that you do not express an audit opinion.
- 2 We confirm that the charitable company qualifies as small in accordance with the conditions set out in chapter 1 of part 15 of the Companies Act 2006.
- 3 We confirm that the charitable company was entitled to exemption under section 144 of the Charities Act 2011 the requirement to have its financial statements for the financial year ended 31 March 2025 audited. We also confirm that the members have not required the company to obtain an audit of its financial statements for the financial year in accordance with section 476 of the Companies Act 2006.
- 4 We have fulfilled our responsibilities as directors / trustees as set out in the terms of your engagement letter, under the Companies Act 2006 / Charities Act 2011 for preparing financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), for being satisfied that they give a true and fair view and for making accurate representations to you.
- 5 All the transactions undertaken by the charitable company have been properly reflected and recorded in the accounting records.
- 6 All the accounting records have been made available to you for the purpose of your independent examination. We have provided you with unrestricted access to all appropriate persons within the charitable company, and with all other records and related information requested, including minutes of all management and trustee meetings and correspondence with The Charity Commission.
- 7 The financial statements are free of material misstatements, including omissions.

Assets and liabilities

- 8 The charitable company has satisfactory title to all assets and there are no liens or encumbrances on the charitable company's assets, except for those that are disclosed in the notes to the financial statements.
- 9 All actual liabilities, contingent liabilities and guarantees given to third parties have been recorded or disclosed as appropriate.
- 10 We have no plans or intentions that may materially alter the carrying value and where relevant the fair value measurements or classification of assets and liabilities reflected in the financial statements.

Accounting estimates

- 11 Significant assumptions used by us in making accounting estimates, including those measured at fair value, are reasonable.

Loans and arrangements

- 12 The charitable company has not granted any advances or credits to, or made guarantees on behalf of, directors.

Legal claims

- 13 We have disclosed to you all claims in connection with litigation that have been, or are expected to be, received and such matters, as appropriate, have been properly accounted for, and disclosed in, the financial statements.

Laws and regulations

- 14 We have disclosed to you all known instances of non-compliance or suspected non-compliance with laws and regulations whose effects should be considered when preparing the financial statements.

Related parties

- 15 Related party relationships and transactions have been appropriately accounted for and disclosed in the financial statements. We have disclosed to you all relevant information concerning such relationships and transactions and are not aware of any other matters which require disclosure in order to comply with legislative and accounting standards requirements.

Subsequent events

- 16 All events subsequent to the date of the financial statements which require adjustment or disclosure have been properly accounted for and disclosed.

Going concern

- 17 We believe that the charitable company's financial statements should be prepared on a going concern basis on the grounds that current and future sources of funding or support will be more than adequate for the charitable company's needs. We have considered a period of twelve months from the date of approval of the financial statements. We believe that no further disclosures relating to the charitable company's ability to continue as a going concern need to be made in the financial statements.

Grants and donations

- 18 All grants, donations and other income, the receipt of which is subject to specific terms or conditions, have been notified to you. There have been no breaches of terms or conditions in the application of such income.

Yours faithfully

Ram Goyal

[Ram Goyal \(Dec 19, 2025 10:35:24 GMT\)](#)

.....
Signed on behalf of the board of R K Goyal

18 December 2025






Be Human Kind accounts March 25

Final Audit Report

2025-12-19

Created:	2025-12-19
By:	Oliver Ross (oliver.ross@muras.co.uk)
Status:	Signed
Transaction ID:	CBJCHBCAABAAvXvS7NbtizgpJR0ELVc5pfn23NfQllr

"Be Human Kind accounts March 25" History

-  Document created by Oliver Ross (oliver.ross@muras.co.uk)
2025-12-19 - 9:44:27 AM GMT
-  Document emailed to Ram Goyal (ram.goyal@hallmarkcarehomes.co.uk) for signature
2025-12-19 - 9:44:32 AM GMT
-  Email viewed by Ram Goyal (ram.goyal@hallmarkcarehomes.co.uk)
2025-12-19 - 9:53:20 AM GMT
-  Document e-signed by Ram Goyal (ram.goyal@hallmarkcarehomes.co.uk)
Signature Date: 2025-12-19 - 10:35:24 AM GMT - Time Source: server
-  Agreement completed.
2025-12-19 - 10:35:24 AM GMT