

Tong-Len UK

Report and Financial Statements

Year ended: 5th April 2026

Charity no: SC036383

Tong-Len UK

Report of the trustees for the year ended 5th April 2026

The trustees present their annual report and financial statements of the charity for the year ended 5th April 2026. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities (Regulation and Administration) (Scotland) Act 2023, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) FRS 102, published in October 2019. Next year's annual report and financial statements will be prepared in accordance with SORP 2026.

Objectives and activities

Tong-Len UK was established in 2005 to provide funding for charitable projects that support the education of displaced residents within the Kangra Valley in Northern India, relieve poverty and financial hardship and improve health for these residents. The objectives are set out fully in the founding Trust Deed.

Tong-Len UK is therefore both a fund-raising and grant-making body. Since its establishment, all funds raised have been used to support projects run by its partner charity, Tong-Len Charitable Trust. This is a registered Indian charity based in Dharamsala, Himachal Pradesh (Charity number 16284).

Tong-Len UK's involvement goes beyond the raising and distribution of funds. To ensure appropriate use of the funds disbursed, the charity sets and agrees the standards and policies that govern how the funds raised are spent and require evidence of how the activities of the funded projects are managed by Tong-Len Charitable Trust. An annual budget for the funded projects is agreed with the board of trustees of Tong-Len UK and financial oversight of all expenditure is maintained. The trustees of the charity maintain a very close working relationship with the Director and the management team of Tong-Len Charitable Trust, offering support and advice when required.

Review of achievements during the year

Tong-Len UK achievements

Tong-Len UK has had another strong year in raising funds to support projects run by its partner organisation, Tong-Len Charitable Trust, with the aim of improving the lives of impoverished families in the Himachal Pradesh region of India. In particular:

- Fundraising efforts were successful in continuing to ensure that all projects run by Tong-Len Charitable Trust received adequate financial support. This included support for the Tong-Len hostel, the Tong-Len School, health outreach and welfare support to slum communities in the local area and beyond.
- Tong-Len UK provided a grant of more than £141,000 for the work of Tong-Len Charitable Trust during the year. It remains the single largest financial contributor to the hostel, school, health outreach and the Trust's support for slum communities.
- Effective communication with donors and supporters was achieved through the twice-yearly newsletter, emails, website updates and social media activity. There are more than 1,000 supporters on the email database, about half of which are donors to Tong-Len UK. Support was received from all around the world but predominantly from the United Kingdom, member states within the EU, the United States of America and Australia.
- Tong-Len UK worked closely with Tong-Len Charitable Trust in India to ensure that funds were spent appropriately. In 2025-2026 extended visits to the field were made by two trustees with one trustee visiting the projects on two occasions
- The charity regularly reviewed its processes and operations to ensure that these were as efficient as possible.

Tong-Len Charitable Trust Achievements

As Tong-Len Charitable Trust is the sole recipient of Tong-Len UK funds, a review of their activities indicates the extent to which Tong-Len UK's objectives are being met. The projects currently supported by Tong-Len UK in India include:

- The Tong-Len school
- The Tong-Len hostel for school students in kindergarten and years 1-10
- Support for students in years 11-12 attending local schools
- Support for students leaving school and attending college/university
- Health outreach in the slum communities including a mobile health clinic
- Welfare support for slum communities

The Tong-Len school has reached its full capacity with over 300 children enrolled. In addition to children accommodated in the Tong-Len hostel, local children from the Dharamsala area are collected from their homes in the slums and social housing by the Tong-Len vehicles to attend the Tong-Len school as day students. The school offers education at all grades from pre-school to grade 10. 26 of the 28 students who graduated from the grade 10 class passed the State Board examination and were admitted by local government senior secondary schools to continue their studies in years 11 and 12.

The Tong-Len hostel has continued to provide a safe and supportive environment for around 125 students. The hostel has also been used to accommodate children from slum communities at a distance from Dharamsala, some coming from other states in India.

Work on the construction of the much-needed new kitchen in the hostel complex was completed during the year and is now fully functional. This has made a huge difference in the provision of meals for the students and staff. The kitchen is also a key asset for the recently introduced cookery classes within the vocational training centre.

More than 200 young people were enrolled on the courses made available through the Vocational Training Centre which is wholly funded by the Fontana Foundation. An exciting new development was the introduction of cookery courses. Plans are underway to upgrade the driving training programme to include heavy transport vehicles thus providing employment opportunities in one of India's most in-demand sectors.

Alumni of Tong-Len have furthered their education through attendance at university or local colleges. A number of these have benefited from the educational scholarship scheme established through the legacy of a Tong-Len UK donor.

Alongside its growing focus on maternal and newborn health, Tong-Len continues to deliver general clinics, under-five Clinics, and health education programmes, reaching thousands of vulnerable families with both preventative and curative healthcare services. Over the past year, more than 26,000 patient visits were carried out. The Tong-Len health bus is a most valuable asset as it enables the health team to provide health care to slum dwellers in remote and rural areas.

Tong-Len continues to regularly support the local slum communities in a variety of ways through food provision and welfare support. This year's winter was particularly harsh with strong winds causing significant damage to tents and temporary shelters, which needed to be repaired through the help of Tong-Len. More families moved into social housing with Tong-Len providing financial support towards their housing payment. A water crisis emerged in one of the slum communities. Tong-Len School students spent three months working on the issue as part of their Saturday quarterly project. The project allowed students to apply the values and lessons learned through their value-based education to a real-life community challenge.

Financial review

Tong-Len UK's income derived predominantly from the donations given by individual donors both from the United Kingdom and from overseas. Money was also received from Google Europe as matching funds for the donations made by employees of the company.

The total income for the year was £181,809 (£130,845 for 2024-2025). Notwithstanding the total income being less than £250,000, the trustees decided to continue to prepare and present the accounts on a fully accrued basis. The total expenditure for the year was £144,127 (£137,127 in 2024-2025). Of this expenditure £126,200 was the grant to Tong-Len Charitable Trust for operating costs and £15,064 towards capital costs. It should be noted that all costs

associated with tertiary education were covered this year by Tong-Len Charitable Trust. Tong-Len UK's administrative costs were £2,863 (less than 2% of total expenditure). The accounts are provided at the end of this annual report.

Information on how the money has been spent in supporting the work of our partner charity, Tong-Len Charitable Trust, is given in Notes 4, 5 and 6 attached to the accounts.

Risk management

Tong-Len UK maintains a Risk Register which details the key risks facing the organisation and how they will be mitigated. The risks on the register include:

- Raising sufficient funds
- Exchange rate fluctuations
- Ensuring that funds donated are appropriately used
- The effectiveness of financial controls and financial reporting
- Organisational resilience
- IT and systems security

These risks are reviewed as a standing item at Tong-Len board meetings.

Financial controls

Tong-Len UK believes that it has robust financial controls in place to combat fraud and money laundering. These include the following measures:

1. Presentation and discussion of the charity's finances at each meeting of the board of trustees. Such meetings are held three to four times a year.
2. The annual accounts of the charity are scrutinized in detail by the trustees.
3. A qualified accountant acts as the independent reviewer of the charity's accounts.
4. The activities of the treasurer are monitored by other trustees through having access to the charity's online accounts.
5. Setting up new payees on the charity's current account requires the approval of two trustees.
6. All payments made from the charity's current account have to be approved by two trustees.
7. Tong-Len UK uses the Xero platform. Three trustees currently have administrative access to the system.
8. Financial controls form part of the risk register (see above) which is reviewed as a standing item on the agenda of each meeting of the board of trustees.
9. The charity receives quarterly reports from Tong-Len Charitable Trust which provide details of the expenditure made. A full annual audited report of the Trust is made available to the trustees of Tong-Len UK.
10. One or more trustees make a visit to the projects supported by Tong-Len UK, ideally on an annual basis.

Environmental, Ethical and Social Responsibility

Tong-Len UK's mission has been to provide for the education of disadvantaged children in slum communities in India. Initially, the focus was on education at primary level. Subsequently, funding has extended to supporting education up to senior secondary level (grade 12). Those students excelling in the year 12 state board exams may go on to tertiary level. For those finishing school at the end of year 10, vocational education is available through the Vocational Training Centre. Tong-Len UK is concerned about its impact on the environment. All papers for discussion by the trustees are circulated online, thus minimising or eliminating the need for printed materials. All meetings of the board of trustees are held online, thus eliminating the need for travel.

Reserves policy

The trustees of Tong-Len UK have agreed to a policy of aiming to maintain reserves at a minimum level equivalent to one year of operational expenditure for the running of the Tong-Len Charitable Trust hostel and the Tong-Len school. This is to take cognisance of the potential volatility of donation income, the loss of support from other charitable organisations and the need to meet the demands of unexpected events. The determination of this level of reserves is complicated by the variability in the exchange rate between the pound sterling and the Indian rupee. Account is also taken of the increased demands on resources in the light of India's high rate of inflation (10-year average of around 10% per annum). Furthermore, Tong-Len UK needs to be able to withdraw from its reserves in the event of requests from Tong-Len Charitable Trust for contingencies such as unexpected expenses for building maintenance and repair (its current building stock has a value of at least £1 million) and in response to emergency humanitarian action.

Plans

The strategy of Tong-Len UK is to continue to provide grants to Tong-Len Charitable Trust as our sole beneficiary. We plan to:

- Continue the successful fundraising activities already established.
- Investigate new methods of raising funds for the charity.
- Improve operational efficiencies by migrating to new systems or processes when appropriate.
- Grow awareness of the charity through social media and communications activity, thereby attracting new supporters.
- Maintain regular contact with our existing supporters and child sponsors through email contact and newsletters.

Structure governance and management

Tong-Len UK is a registered charity, number SC036383, and constituted under a trust deed dated 1st March 2005. The trust deed was reviewed by the board of trustees on 18th October 2018, who resolved that no amendment or modification was required at that time. Following OSCR guidance, modification of the deed to allow for trustee meetings by videoconference was made in March 2021. The trust deed was further reviewed by the board at its meeting on the 10th January 2026 with no changes being proposed to the document.

The charity was set up in parallel with, but entirely separately from Tong-Len Charitable Trust. Tong-Len UK has been the major funder of Tong-Len Charitable Trust's work from the outset.

Trustees are appointed by way of a resolution passed by majority vote at a meeting of the trustees. The number of trustees should be not less than three and not more than nine. Trustees meet on a regular basis, usually once every three months. At most meetings the trustees can discuss a report from the Director of Tong-Len Charitable Trust concerning the work in the field. The financial situation of the charity is a standing item on the agenda of every meeting. Trustees seek to follow OSCR's *'Guidance and Good Practice for Charity Trustees'* published on 2nd April 2025 (updated 8th April 2025).

In 2025-2026, the trustees held three online meetings. These were held on the 14th June 2025, 27th September and the 10th January 2026. There were no changes to the trustees during the year.

The charity has no paid employees and all the work regarding fundraising and general administration is carried out by the trustees themselves.

To monitor the progress of the work in the field, visits are made by one or more trustees, if possible, at least once a year. Also, there is regular contact between trustees of Tong-Len UK and the Director of Tong-Len Charitable Trust. In 2025-2026 extended visits to the field were made by two trustees with one trustee visiting the projects on two occasions. Full reports on these visits were circulated to all the trustees.

Reference and administrative information

Trustees

Ann Owen	Director
Elizabeth Treanor	Secretary
David Gareth Owen	Treasurer
Ajay Gulati	
Stephen Smyth	
Ailis Watt	
Brigid Whoriskey	

Principal Office

5 South Charlotte Street
Edinburgh
EH2 4AN

Charity Number: SC036383

Bankers

The Co-operative Bank, 1 Balloon Street, Manchester M60 4EP

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which give a true and fair view of the situation of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures 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 business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities (Regulation and Administration) (Scotland) Act 2023, the Charity Accounts (Scotland) Regulations 2006 (as amended), and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees on the 20th of August 2026 and signed on their behalf by

A handwritten signature in black ink that reads "A V Owen". The letters are cursive and fluid, with the first name "A" and last name "Owen" being more prominent than the middle initial "V".

Ann Valerie Owen (Director and Trustee)

and

A handwritten signature in black ink that reads "Dg Owen". The letters are cursive and fluid, with the first name "Dg" and last name "Owen" being more prominent than the middle initial "G".

David Gareth Owen (Treasurer and Trustee)

Tong-Len UK - Statement of Financial Activities

Tong-Len UK

For the year ended 5 April 2026

2025-26

2024-25

Statement of Financial Activities

Charitable Activities - Income

Regular monthly/annual donations (UK)	36,466.13	40,557.82
Regular monthly/annual donations (overseas)	48,831.31	40,298.31
One-off donations or sponsored events UK	30,486.49	27,852.30
One-off or sponsored events (overseas)	52,088.86	9,127.41
Gift aid received	12,709.15	14,008.91
Total Charitable Activities - Income	180,581.94	131,844.75

Charitable Activities - Expenditure

Expenditure for work in the field	126,199.91	108,866.00
Expenditure for land, buildings & capital equipment India	15,063.56	20,236.07
Expenditure on tertiary education	-	4,626.28
Total Charitable Activities - Expenditure	141,263.47	133,728.35

Charitable Activities - Support Costs

Insurance	441.54	444.98
Virtual Office Provision	239.98	239.98
Web hosting, communications, other IT services	1,875.73	2,468.56
Banking Fees	305.92	245.23
Total Charitable Activities - Support Costs	2,863.17	3,398.75

Charitable Activities - Governance Costs

Independent Examination	495.00	495.00
Total Charitable Activities - Governance Costs	495.00	495.00

Net income/(expenditure) before gains/(losses) on investments	35,960.30	(5,777.35)
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Net movement in funds

Net income/(expenditure) before gains/(losses) on investments	35,960.30	(5,777.35)
Interest Income	6,531.70	6,553.01
Total Net movement in funds	42,492.00	775.66

Reconciliation of Unrestricted Funds

Tong-Len UK Unrestricted Funds	273,973.84	273,198.18
Movement in funds	42,492.00	775.66
Total Unrestricted Funds carried forward	316,465.84	273,973.84

Balance Sheet

Tong-Len UK
As at 5 April 2026

5 APR 2026

5 APR 2025

Current Assets and Liabilities

Current Assets

Cash and cash equivalents

Tong-Len UK current	26,789.03	7,432.36
Savings	103,058.53	82,895.36
Virgin Money Charity A/c	79,909.64	78,904.37
Cambridge & Counties 95-day	102,047.09	97,683.83
Total Cash and cash equivalents	311,804.29	266,915.92

Total Current Assets

311,804.29 **266,915.92**

Debtors

HMRC - Gift Aid Claimed	5,304.64	7,552.92
Total Debtors	5,304.64	7,552.92

Current Liabilities

Accruals	495.00	495.00
PayPal - GBP	148.09	-
Total Current Liabilities	643.09	495.00

Net Current Assets (Liabilities)

316,465.84 **273,973.84**

Net Assets

316,465.84 **273,973.84**

Capital and Reserves

Current Year Earnings	42,492.00	775.66
Tong-Len UK Unrestricted Funds	273,973.84	273,198.18
Total Capital and Reserves	316,465.84	273,973.84

Statement of Cash Flows

Tong-Len UK

For the year ended 5 April 2026

	2026	2025
Cash flows from operating activities		
Net cash used in operating activities	38,208.58	(8,436.68)
Total Cash flows from operating activities	38,208.58	(8,436.68)
Cash flows from investing activities		
Interest Income	6,531.70	6,553.01
Total Cash flows from investing activities	6,531.70	6,553.01
Net Cash Movement	44,740.28	(1,883.67)
Summary		
Cash and cash equivalents at beginning of year	266,915.92	268,799.59
Change in cash and cash equivalents during year	44,740.28	(1,883.67)
Cash and cash equivalents at end of year	311,656.20	266,915.92

Notes to the Accounts for the year ended 5th April 2026

1. Accounting Policies

(a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared in accordance with the Charities SORP (FRS 102). The accounts have been prepared under the historical cost convention. The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern. The charity holds reserves that would enable it to continue in operation for at least one year should no income be received in any given financial year. The charity holds all its assets in bank accounts so is not dependent on the performance of investment markets.

(b) Funds structure

The charity currently holds only 'unrestricted funds' which the trustees are free to use for any purpose in furtherance of its charitable purposes.

(c) Income recognition

The bulk of the income arises from charitable donations from individuals. Such income is recognized when actually received into the charity's current account with the Co-operative Bank. Legacy gifts are recognised on a case by case basis.

(d) Expenditure recognition

All expenses are allocated or apportioned to the applicable expenditure headings in the statement of financial activities.

2. The donations made to Tong-Len UK have been subdivided between those received through UK donors and benefactors and those received from overseas donors and benefactors. These receipts have been further subdivided between those that relate to regular donations (monthly and annual) and those that have arisen through one-off donations and events.

3. The gift aid received refers to the amount received from HMRC in respect of claims relating to donations made in 2025-2026. It also includes gift aid received in respect of applicable donations made through The Charities Aid Foundation (CAF).

4. The 'payments (made) for work in the field' are shown as an income line in the accounts of Tong-Len Charitable Trust, which show in detail how the grant from Tong-Len UK has been distributed between the various funded projects in India.

Each year, Tong-Len UK agrees a budget with Tong-Len Charitable Trust for the projects to be funded by Tong-Len UK, with a monthly rate of contribution approved by the Trustees of Tong-Len UK. This is denominated in Indian Rupees. Payments are normally made for three months of the agreed budget in advance. The actual expenditure by Tong-Len UK in pounds sterling is dependent on the exchange rate at the time of payment.

In recent years a number of independent donation routes have emerged which initially contributed to Tong-Len Charitable Trust through Tong-Len UK but are now making payments directly to Tong-Len Charitable Trust in India. These payments towards agreed projects are deducted from the payments made by Tong-Len UK. Additional contributions may be made by Tong-Len UK for essential unbudgeted expenditure such as tackling weather emergencies or outbreaks of disease.

During 2025-2026, the total payment made to Tong-Len Charitable Trust as grant in aid towards recurrent costs for running the Tong-Len hostels, the Tong-Len School and towards other projects was £126,200.

5. 'Payments for land, buildings & capital equipment India' are payments for capital items required to support the work in the field carried out by Tong-Len Charitable Trust in India.

In 2025-26, these payments were £15,064 in total.
6. 'Expenditure on tertiary education' covers payments towards fees and living expenses for students who had completed secondary education and had the capability to continue further studies. These range from vocational training to university degree education. However, there were no such payments in 2025-2026.
7. The total expenditure comprises £126,200 towards Tong-Len Charitable Trust's operating expenditure, £15,064 towards capital expenditure and £2,863 for Tong-Len UK's administrative expenditure.
8. Tong-Len UK does not have any paid staff.
9. No trustee expenses were incurred in 2025-2026. It has been the policy of Tong-Len UK for trustees to pay their own expenses in carrying out their duties including those involved in visiting the work in India.
10. 'Other income' is income received from a range of charitable donation platforms, including: PayPal Giving Fund, Just Giving and Amazon Europe.
11. The charity has no fixed assets of any kind.
12. The charity's reserves are held solely in bank accounts.
13. The 'Total Charity Funds' at year end were held in four bank accounts as follows:

Co-operative Bank Current Account	£26,789.03
Co-operative Bank Savings Account	£103,058.53
Virgin Money Charity Deposit Account	£79,909.64
Cambridge & Counties 95 Day Notice Account	£102,047.09
	£311,804.29

Tong-Len UK

Independent Examiner's Report to the Trustees of Tong-Len UK

For the Year Ended 5 April 2026

I report on the accounts of the charity for the year ended 5 April 2026 which are set out on pages 10 to 14.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (c) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations
- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



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15 September 2025