PANDITA RAMABAI MUKTI MISSION

Trustees' Report and Accounts
for the Year to 31st December 2025

Charity No: SC046176

Pandita Ramabai Mukti Mission - SC046176

Trustees' Report
Year ended 31 December 2025

The trustees present their annual report and financial statements for the year ended 31 December 2025. The financial statements have been prepared in accordance in accordance with the accounting policies set out in the notes to the accounts and comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the legislation applicable in the UK and Republic of Ireland published on 16 July 2016.

Objectives and Activities

The charity has been set up to support the work of the Pandita Ramabai Mukti Mission which is based in India. The charity in India has the vision to be a Christ centred home where destitute women and children irrespective of their background are accepted, cared for, transformed and empowered to be Salt & Light in the society To meet this it provides residential accommodation for children, elderly women and those with special needs at it's main campus and at eighteen other locations in India. It runs five schools where over 2,400 pupils are taught, many of which would not have been able to access education. The Mission also provides medical facilities for both its residents and those in the surrounding area and runs an organic farm that supplies the main campus with vegetables and milk. At the centre of the Mission is the church where all are welcomed and it also supports a bible college. The Scottish Council is involved in fund raising, including encouraging the sponsorship of residents, and awareness raising of the work done in India.

Achievements and Performance

Three committee members, plus another supporter visited Mukti in India in February. The group took small personal gifts from sponsors and a large supply of new underwear from the local Probus Club. They visited the homes, schools, hospital and farm and gave voluntary help where appropriate.
A supporter has helped us with IT this year and we now have an up to date website-muktiscotland.org.uk
Committee members have spoken at church groups over the year and our contact list has grown, with a small increase in sponsorship.
In October, our Annual General Meeting was held at the SU property in Ayrshire, a new venue for us, to encourage supporters in the West of Scotland. The speaker, Mrs. Fiona Kane, had visited Mukti in the previous year and her family have been involved for 3 generations and able to explain changes over years. She has since joined the committee, taking our membership to a total of 8.

Financial Review

The principal source of income is from regular giving, both to sponsor individual residents and cover general running costs of the Mission in India. There was a significant increase in the level of unrestricted donations made in 2025, (£206,268) compared to 2024 (£15,289) due to large one-off donations including £140,413 donated by the trustees of Cumnock Baptist Church following its sale, plus other significant donations for four supporters. Income from the tax recovered on gift aid and bank interest also increased. Expenditure was higher than in 2024 as the level of funds released to the Mission in India was higher. Running costs increased slightly to £505.

Reserves Policy

The charity trustees have considered the reserves required and have taken into account their current and future liabilities. Given that the running costs of the charity are negligible it is considered that no specific level of reserve is required. Due to the timing of the funding requests from Mukti India the actual level of reserves can vary considerably year on year. Currently the charity has unrestricted reserves of £167,145.

Structure, Governance and Management

Mukti is a registered charity, number SC046176 and is administered in accordance with the terms of its constitution. Trustees are chosen from those individuals who have expressed an interest in the work of the charity . The charity holds on-line committee meetings, due to the geographical spread of its members. However in-person committee meetings are held at least twice a year and as is the AGM.

Trustees' Report (cont.)
Year ended 31 December 2025

Reference and Administrative Information

Trustees

William Guyan, chairman
Helen Guyan, secretary
Caroline McQuistan, treasurer
George Mark
Jennifer Mark
Fiona Kane - appointed October 2025

Principal Office: 40 Middlebank Street,
Rosyth,
Dunfermline,
Fife
KY11 2NY

Charity Registration Number: SC046176

Independent Examiner

Mr Peter J Sainty, BA, Amberley, Carsluith, Newton Stewart. DG8 7DU

Bankers

Royal Bank of Scotland, 30 Sandgate, Ayr KA7 1BY

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 show a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records which 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 and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,

William Guyan

William Guyan
Chairman

Date 16th June 2026

Pandita Ramabai Mukti Mission
SC046176
Independent Examiner's Report to the Trustees of Pandita Ramabai Mukti Mission

We report on the accounts for the charity for the year ended 31st December 2025 which are set out under the Receipts and Payments Accounts.

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. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is our responsibility to examine the accounts as required under section 44 (1) (c) of the Act and to state whether particular matters have come to our attention.

Basis of independent examiner's statement
Our examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) regulations 2006. 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 we do not express an audit opinion on the view given by the accounts.

Independent examiner's statement
In the course of my examination of the accounts for the year ended 31 December 2025, no matter has come to my attention.

1. which gives me reasonable cause to believe that in any material respect:
   - accounting records have not been kept in accordance with Section 44(1)(a) of the Charities and Trustee Investments (Scotland) Act 2005 and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006
   - 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.

Peter J Sainty, BA
Amberley,
Carsluith,
Newton Stewart.
DG8 7DU

Date 18/06/2026

Pandita Ramabai Mukti Mission - SC046176

Receipts and Payments Account

Year ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Receipts					
Donations	3	209,487	0	209,487	20,622
Bank Interest		1,622	0	1,622	153
Sale of crafts & calendars		277	0	277	488
Other Income		480	0	480	0
Total Receipts		211,866	0	211,866	21,263
Payments	4				
Costs of generating funds		425	0	425	306
Charitable activities		52,145	0	52,145	42,559
Governance costs		80	0	80	34
Total Payments		52,650	0	52,650	42,899
Excess of Receipts		**159,216**	**0**	**159,216**	**-21,636**
Transfers		0	0	0	**0**
Excess of Receipts		**159,216**	**0**	**159,216**	**-21,636**

Statement of Balances
At 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Bank & Deposit Balances					
Bank & deposit balances brought forward		7,929	0	7,929	29,565
Movement in year:					
Excess of Receipts over Payments for the year		159,216	0	159,216	-21,636
Transfers		0	0	0	0
carried forward		167,145	0	167,145	7,929

The accounts were approved by the Trustees on 16th June 2026 ____________

lA McQuisk. ______________________ Treasurer

Pandita Ramabai Mukti Mission - SC046176

Statement of Balances

Notes to the Accounts

1. **Trustee Remuneration and Related Party Transactions**
   No trustee received any remuneration during the year and two trustees received £623 reimbursement of expenses.
   No trustee or any person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

2. **Movements in Funds**

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	7,929	211,866	52,650	0	167,145
	7,929	211,866	52,650	0	167,145
Restricted funds					
Hospital Fund	0	0.00	0.00	0	0
	0	0	0	0	0
Total funds	7,929	211,866	52,650	0	167,145

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations				
Gift Aid Donations	9,881		9,881	10,355
Non-Gift Aid Donations	196,388	0	196,388	7,984
Tax Recovered on Gift Aid Donations	3,219		3,219	2,283
	209,487	0	209,487	20,622
4. Analysis of Payments				
Costs of generating funds				
Website	28		28	0
Stationary & Postage	397		397	306
	425	0	425	306
Charitable activities				
Transfers to Mukti India	52,085	0	52,085	42,500
Bank Charges	60		60	34
Other costs	0		0	25
	52,145	0	52,145	42,559
Governance costs				
Cost of AGM	80		80	34
Total payments	**52,650**	**0**	**52,650**	**42,899**