Scottish Company Registration No. SC280397
Scottish Charity No. SC030516

Scottish Love in Action

(A company limited by guarantee)

Trustees' Report and Financial Statements

Year ended 31 March 2026

Cornerstone ACCOUNTING

Contents of the Financial Statements for the year ended 31 March 2026

Scottish Love in Action

Report of the Trustees for the year ended 31 March 2026

The Trustees (who are also Directors for the purpose of Company law) are pleased to present their report together with the financial statements of the company for the year to 31 March 2026.

Reference and administrative details

Principal and registered office	**Bankers**
Greyfriars Charteris Centre	Bank of Scotland
140 The Pleasance	Morningside Road
Edinburgh	Edinburgh
EH8 9RR	EH16 6NL

Status of Company and Governing Document

Scottish Love in Action (SLA) is a private company limited by guarantee (Number SC280397) and is a registered Scottish Charity (Number SC030516), constituted under a Memorandum of Association dated 23 January 2005 and revised 26 July 2012.

Trustees and Office Bearers

Malcolm Reid	Chair
Janet Edwards	Vice Chair
Dr Gita Anand	(appointed 1 September 2025)
Philip Barnes	
Dr Mridula Chakraborty	
MD Rahman	(appointed 28 July 2025)
Kimberley Ward	(appointed 7 April 2026)
Sarah Swaroop	(resigned 27 February 2026)
Dr James O’Malley	(resigned 8 June 2025)

Chief Executive and Company Secretary

Jamie McIntosh

Governance

The Board of Trustees meets four times per year, makes strategic decisions regarding the Charity and delegates day-to-day operations to the Chief Executive. These individuals are considered to be the key management personnel of the Charity.

The Board has three committees on Finance, People and Programmes.

The Finance committee ensures rigour surrounding the charity’s finances, including risk management and investments. In practice, this includes oversight of the year-end accounting and independent examination processes. The committee meets at least four times per year – between Board meetings. Current members are:

Malcolm Reid	Chair
Philip Barnes	
MD Rahman	(appointed 28 July 2025)
Jamie McIntosh	

Governance (continued)
The Programmes committee ensures rigour surrounding the Charity's overseas programmes. In practice, this covers programme management and due diligence. The committee meets at least four times per year – between Board meetings. Current members are:

Gita Anand	Chair (appointed 1 September 2025, Chair from 10 May 2026)
Sarah Swaroop	Chair (appointed 8 June 2025, resigned 27 February 2026)
James O'Malley	Chair (resigned 8 June 2025)
Mridula Chakraborty	
Jamie McIntosh	

The People committee ensures rigour surrounding people management and development. In practice, this covers staff, volunteers and trustees. The committee meets at least four times per year – between Board meetings. Current members are:

Janet Edwards	Chair
Philip Barnes	
Mridula Chakraborty	
Jamie McIntosh	

New Trustees are appointed by the existing Trustees and serve for a term of three years after which they may put themselves forward for one further term of three years. The trust deed provides for a maximum of 12 Trustees.

Objectives and aims
SLA harnesses the compassion and generosity of people in Scotland, to support the poorest and most vulnerable children and young people in India. We are a local charity with a global impact.

We believe every child deserves to thrive. We work with local partners in India to create life-long change for children, their families and their communities.

In Scotland, we fundraise to enable this amazing work to happen. We fundraise from four sources – community (including events), corporates, individual giving (including legacies), and trusts.

Our people
Our organisation benefits from the services and skills of many people:
- Board of Trustees (see page 1)
- Staff
- Volunteers

Our small staff team led by the Chief Executive manages the day-to-day operations of the Charity.

Volunteers contribute to the success of SLA, for example fundraising, serving as Trustees, contributing professional skills.

SLA does not attribute a value in monetary terms to this support in the Statement of Financial Activities.

Activities and achievements

Provide. Protect. Prepare.

Our mission revolves around the pillars of Provide, Protect and Prepare. We create a ripple effect that breaks the chains of poverty, giving children and young people the foundations for a future filled with promise and opportunity.

Provide

We help children thrive. Our community-focused programmes prioritise family support, address basic needs and facilitate access to education. By equipping children and young people with the skills and tools they need, we break the generational cycle of poverty, fostering environments where children can thrive within their own homes.

We work with local partner, VOICE-4. The project we support reduces child marriage, prevents violence, improves the health of teenagers, and enables young people to make informed life choices. In 2025, we signed a project agreement. We will support VOICE-4 to establish a digital learning platform to provide access to life skills, leadership tools, safety resources, and mentorship to prioritised geographic areas.

Protect

We help children thrive. For children who find themselves without a home or family support, we work to ensure they have the best possible levels of care and protection.

We work with local partner, Rainbow Homes. We support a children's home called ASRITHA to ensure safe and happy childhoods for vulnerable girls living on the streets of Hyderabad. In 2026, we signed a project agreement. We look forward to continuing the work above, and to preparing young people aged fifteen to twenty-three for the transition from the home to independent living.

Prepare

We help children thrive. Our support initiatives equip young people with the tools they need to break free from the cycle of poverty.

We work with local partner, Nightingale, to provide life skills, career guidance and advancement, and readiness for adulthood. Thanks to the generous support of a church, this year we extended the support we give. We look forward to ensuring access to education and mentoring to help young people achieve their goals.

As well as these charitable activities, here are some of our highlights from the last 12 months:

- Celebrated 25 years of giving children in India the opportunity to thrive. A group of volunteers organised a coffee morning, a dinner and a church service.
- The Board of trustees approved a fundraising strategy, establishing a sustainable direction for income generation.
- Formed a fundraising group to support income generation. Volunteers work together to organise fundraising activities in aid of Scottish Love in Action.
- Launched a speaker programme to reach new audiences and support future income generation. After recruiting and training speakers, we enjoyed speaking to audiences around Scotland.

We are extremely grateful for the individuals, faith groups, companies, and funders who support our mission and partner us. We give thanks for the foresight of people who included Scottish Love in Action in their will. These are life transforming gifts.

Activities and achievements (continued)

The Pipal Foundation

Close links are maintained between the Boards of The Pipal Foundation (SC049091) and SLA to maintain common objectives.

Plans for 2026/2027

Our plans for the coming year include:

- Continue working with local partners in India: Rainbow Homes, Nightingale Social Welfare Society, and VOICE-4.
- Launching our new website, which focuses on supporter experience and functionality.
- Sharing our refreshed branding, which clearly articulates who we are and what we do. We are excited by how this will help us to better communicate with supporters and to raise funds.
- Growing our reach, by recruiting volunteers with specialist skills, such as graphic design and data analyses.
- Conducting a governance review to identify key areas where there might be room for improvement.
- Holding a strategy day to consider the charity's direction, align leadership on shared goals, and ensure resources are used to maximise charitable impact.

Financial review

Overview

The financial highlights are:

- Total income from all sources for the year was £266,549 (2025: £274,826).
- Expenditure on direct charitable activity for the year was £221,361 (2025: £308,550).
- SLA is supported by individuals, companies, faith groups and funders. We are extremely grateful to everyone who make this life transforming work possible.

SLA has been fortunate to receive a number of significant legacies from supporters in recent years. As it is not possible to forecast if or when legacies may be received, the Board decided not to budget for the receipt of legacy income when setting funding for project agreements with partners. When a legacy is received, it is considered separately to determine whether additional project agreements should be sought or whether to retain as reserves for use in future funding agreements.

Results for the year

The financial statements for the year are set out on pages 7 to 15.

The Statement of Financial Activities on page 7 reflects net expenditure of £32,773 (2025: net expenditure of £131,017). There was a net decrease after transfers of £52,173 (2025: decrease of £206,872) on unrestricted general funds, a net decrease after transfers of £20,600 (2025: increase of £130,600) on designated funds and a net increase after transfers of £40,000 (2025: decrease of £54,745) on restricted funds. Total funds, including the designated fund, amounted to £338,063 (2025: £370,836).

Reserves policy

The total unrestricted reserves held at 31 March 2026 amounted to £298,063. It is the policy of the Charity to hold 3 months of normal running costs plus the next quarter's grants due to be paid in reserves at any time. At the year-end, this amounted to £110,000 which is held in the designated wind-up fund. With £188,063 remaining in general funds, the reserves policy was clearly met.

Statement on risk

The Trustees, as Directors of the Company, have a duty to identify and review the risks to which the Company is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The Trustees considered risks to which the Company may be subject and are satisfied that they have introduced procedures to mitigate the possible effects of those risks.

Trustees review the risk register annually, following a review by the Finance committee.

Statement of Trustees' responsibilities

Charity law requires the Trustees (who are also the Directors) to prepare financial statements for each financial year which give a true and fair view of the state of the Company's affairs and of its income and expenditure, including its surplus or deficit for that year, and which have been properly prepared from and are in agreement with the accounting records of the Company and comply with relevant disclosure requirements.

In preparing those 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 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 Company will continue in operation.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the Company's financial position and enable the Trustees to ensure that the financial statements comply with the Companies Act 2006. The Trustees are also responsible for taking such steps as are reasonably open to them to safeguard the Company's assets and to prevent and detect fraud and other irregularities.

The report has been prepared having taken advantage of the small companies' exemption in the Companies Act 2006.

On behalf of the Trustees

Malcolm Reid

Malcolm Reid
Chair
Date: 22 June 2026

Report of the Independent Examiner to the Trustees for the year ended 31 March 2026

I report on the accounts of the charitable company for the year ended 31 March 2026 which are set out on pages 7 to 15.

Respective responsibilities of Trustees and examiner

The Charity's Trustees (who are also the Directors of the company for the purposes of company law) 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) (a) to (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 (as amended). An examination includes a review of the accounting records kept by the Company 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 Directors concerning 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 (as amended), and
- to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended)

   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.

Alison Franks

Alison Franks
Director

Cornerstone Accounting Limited
Chartered Accountants

11 Erngath Road
Bo'ness
EH51 9DP

Date: 17 August 2026

Statement of Financial Activities (incorporating Income and Expenditure account)
For the year ended 31 March 2026

	Notes	General fund £	Designated fund £	Restricted funds £	2026 Total £	General fund £	Designated fund £	Restricted funds £	2025 Total £
Income and endowments									
Donations and legacies	2	126,105	-	84,027	210,132	175,977	-	26,190	202,167
Income from charitable activities	3	55,341	-	-	55,341	53,160	-	17,762	70,922
Other income	4	1,076	-	-	1,076	1,737	-	-	1,737
Total income and endowments		182,522	-	84,027	266,549	230,874	-	43,952	274,826
Expenditure									
Raising funds	5	77,768	-	193	77,961	97,116	-	177	97,293
Charitable activities	6	173,702	-	47,659	221,361	77,417	-	231,133	308,550
Total expenditure		251,470	-	47,852	299,322	174,533	-	231,310	405,843
Net income/(expenditure)		(68,948)	-	36,175	(32,773)	56,341	-	(187,358)	(131,017)
Transfers between funds	10	16,775	(20,600)	3,825	-	(263,213)	130,600	132,613	-
Net movement in funds		(52,173)	(20,600)	40,000	(32,773)	(206,872)	130,600	(54,745)	(131,017)
Total funds brought forward		240,236	130,600	-	370,836	447,108	-	54,745	501,853
Total funds carried forward		188,063	110,000	40,000	338,063	240,236	130,600	-	370,836
Represented by:									
General fund	10	188,063	-	-	188,063	240,236	-	-	240,236
Designated funds	10	-	110,000	-	110,000	-	130,600	-	130,600
Restricted funds	10	-	-	40,000	40,000	-	-	-	-
Total funds		188,063	110,000	40,000	338,063	240,236	130,600	-	370,836

The notes on pages 9 to 15 form part of these financial statements.

Balance sheet
As at 31 March 2026

	Notes	General fund £	Designated fund £	Restricted funds £	2026 Total £	General fund £	Designated fund £	Restricted funds £	2025 Total £
Current assets									
Debtors	**8**	**13,009**	**-**	**-**	**13,009**	17,731	-	-	17,731
Cash at bank and in hand		**202,487**	**110,000**	**40,000**	**352,487**	227,004	130,600	-	357,604
Total current assets		**215,496**	**110,000**	**40,000**	**365,496**	244,735	130,600	-	375,335
Liabilities									
Creditors: falling due within one year	**9**	**27,433**	**-**	**-**	**27,433**	4,499	-	-	4,499
Net current assets		**188,063**	**110,000**	**40,000**	**338,063**	240,236	130,600	-	370,836
Total assets less current liabilities		**188,063**	**110,000**	**40,000**	**338,063**	240,236	130,600	-	370,836
Net assets		**188,063**	**110,000**	**40,000**	**338,063**	240,236	130,600	-	370,836
Funds of the Charity									
General fund	**10**	**188,063**	**-**	**-**	**188,063**	240,236	-	-	240,236
Designated funds	**10**	**-**	**110,000**	**-**	**110,000**	-	130,600	-	130,600
Restricted funds	**10**	**-**	**-**	**40,000**	**40,000**	-	-	-	-
Total charity funds		**188,063**	**110,000**	**40,000**	**338,063**	240,236	130,600	-	370,836

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

The Directors acknowledge the following:

their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and preparation of the accounts; and

that the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

No members have required the company to obtain an audit of its accounts for the period in question in accordance with section 476 of the Companies Act 2006.

The financial statements on pages 7 to 15 were approved by the Trustees on 22 June 2026 and signed on their behalf by:

Malcolm Reid

Malcolm Reid, Chair

The notes on pages 9 to 15 form part of these financial statements.

Notes to the Financial Statements for the year ended 31 March 2026

1. Accounting policies

Accounting convention
The financial statements are prepared under the historical cost convention and in accordance with FRS 102, and in compliance with the Charities SORP 2019 (FRS 102), the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Companies Act 2006. The principal accounting policies adopted in the preparation of the financial statements are set out below.

SLA meets the definition of a public benefit entity under FRS 102.

Company status
The charity is a private company limited by guarantee and registered in Scotland. The members of the company are Directors named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

Basis of financial statements
The financial statements have been prepared on an accruals basis. The Trustees consider that there are no material uncertainties so the accounts have been prepared on a going concern basis.

Income and debtors
All income is included on the Statement of Financial Activities when the Company is legally entitled to the income and the amount can be quantified with reasonable accuracy. Income tax recoverable in relation to donations received under Gift Aid is recognised at the time of the donation.

Debtors are valued at cost at the year-end and adjusted for any amounts considered to be irrecoverable.

Expenditure and creditors
Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources. Support costs are those costs incurred directly in support of expenditure on the objects of the company.

Creditors are valued at cost at the year-end and split between amounts due in less than one year and amounts due in more than one year.

Taxation
The Company is exempt from Corporation Tax on its charitable activities.

Tangible fixed assets and depreciation
Tangible fixed assets over £500 are capitalised and are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives. There were no capitalised assets at the year-end.

1. Accounting policies (continued)

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 account.

Fund accounting

For the purpose of the Statement of Financial Activities, funds are defined as follows:

Unrestricted funds comprise income received for the objects of the company without further specified purpose and are available as general funds or are placed within designated funds which can be used for purposes in agreement with its charitable objectives.

Restricted funds comprise income which has been received for the objects of the company and specified for a restricted purpose within these objects by the donor.

Operating leases

Rentals under operating leases are charged to the Statement of Financial Activities on a straight-line basis over the lease term.

Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rate of exchange ruling at the balance sheet date. Transactions in foreign currencies are translated into sterling at the rate of exchange ruling on the transaction date.

Pensions

The company operates a defined contribution pension scheme with NEST. The pension charge represents the amount payable by the company into the scheme in the year.

Donated goods, facilities and services

We were grateful to receive free and pro bono support:

- 88 individuals volunteered in various ways, including:
    - helped with administration and office-based tasks;
    - served as a speaker, raising awareness of our cause;
    - supported and organised fundraising activities and events;
    - served as a trustee.
- Companies donated products and days out as raffle prizes or offered services at a reduced rate.
- Complimentary services were received from a website design agency.
- Licenses received pro bono by platform charity partnership schemes.

Notes to the financial statements
For the year ended 31 March 2026

2. Donations and legacies

	General fund	**Restricted funds**	**2026 Total**	General fund	Restricted funds	2025 Total
	£	**£**	**£**	£	£	£
Giving - individuals	**79,773**	**14,557**	**94,330**	53,445	18,337	71,782
Giving - trusts	**14,400**	**1,500**	**15,900**	15,000	1,500	16,500
Giving - community	**5,479**	**60,000**	**65,479**	4,524	-	4,524
Giving - corporate	**-**	**3,476**	**3,476**	-	-	-
In Memoriam donations	**-**	**-**	**-**	1,315	-	1,315
Royalties donations	**654**	**-**	**654**	610	-	610
Gift aid receivable	**18,662**	**4,494**	**23,156**	16,998	6,353	23,351
Grants	**-**	**-**	**-**	5,435	-	5,435
Legacies	**7,137**	**-**	**7,137**	78,650	-	78,650
	126,105	**84,027**	**210,132**	175,977	26,190	202,167

3. Income from charitable activities

	General fund	**Restricted funds**	**2026 Total**	General fund	Restricted funds	2025 Total
	£	**£**	**£**	£	£	£
Fundraising income - events	**45,341**	**-**	**45,341**	53,160	-	53,160
Fundraising income - sponsorship	**10,000**	**-**	**10,000**	-	-	-
Fundraising income - the Big Give	**-**	**-**	**-**	-	24,588	24,588
Fundraising income - partnerships	**-**	**-**	**-**	-	(6,826)	(6,826)
	55,341	**-**	**55,341**	53,160	17,762	70,922

4. Other income

	General fund	**Restricted funds**	**2026 Total**	General fund	Restricted funds	2025 Total
	£	**£**	**£**	£	£	£
Bank interest	**1,076**	**-**	**1,076**	1,737	-	1,737
	1,076	**-**	**1,076**	1,737	-	1,737

5. Expenditure on raising funds

	General fund	**Restricted funds**	**2026 Total**	General fund	Restricted funds	2025 Total
	£	**£**	**£**	£	£	£
Fundraising costs - events	**28,991**	**-**	**28,991**	25,135	-	25,135
Fundraising costs - philanthropy	**1,022**	**-**	**1,022**	-	-	-
Fundraising costs - merchandise	**186**	**-**	**186**	1,152	-	1,152
Fundraising costs - marketing	**11,255**	**-**	**11,255**	7,394	-	7,394
Donation processing fees	**2,758**	**193**	**2,951**	2,774	177	2,951
Staff costs (note 6)	**28,660**	**-**	**28,660**	56,610	-	56,610
Support costs (note 6)	**4,896**	**-**	**4,896**	4,051	-	4,051
	77,768	**193**	**77,961**	97,116	177	97,293

A calculated share of staff costs and support costs are allocated to expenditure on raising funds, based on the allocation of employee time to this activity and the underlying costs.

Notes to the financial statements
For the year ended 31 March 2026

6. Expenditure on charitable activities

	General fund £	**Restricted funds £**	**2026 Total £**	General fund £	Restricted funds £	2025 Total £
Staff costs						
Gross salaries	**89,118**	**3,805**	**92,923**	102,579	3,188	105,767
Employer's NI	**378**	**-**	**378**	3,668	-	3,668
Pension contributions	**4,590**	**-**	**4,590**	5,328	-	5,328
Other staff costs	**1,085**	**-**	**1,085**	843	-	843
Allocated to raising funds	**(28,660)**	**-**	**(28,660)**	(56,610)	-	(56,610)
	66,511	**3,805**	**70,316**	55,808	3,188	58,996
Direct costs						
Grants paid:						
Rainbow Homes	**57,894**	**5,194**	**63,088**	-	97,757	97,757
VOICE-4	**29,713**	**2,278**	**31,991**	-	97,413	97,413
Nightingale	**-**	**36,382**	**36,382**	-	32,750	32,750
Other direct costs:						
Exchange rate losses	**-**	**-**	**-**	5,252	-	5,252
	87,607	**43,854**	**131,461**	5,252	227,920	233,172
Support costs						
Rent	**7,640**	**-**	**7,640**	7,268	-	7,268
Insurance	**3,513**	**-**	**3,513**	3,305	-	3,305
IT costs	**6,984**	**-**	**6,984**	4,729	-	4,729
Office costs	**992**	**-**	**992**	973	-	973
Membership costs	**300**	**-**	**300**	300	-	300
Volunteers' expenses	**294**	**-**	**294**	49	-	49
Legal fees	**47**	**-**	**47**	418	-	418
Payments to Independent Examiner:						
Independent examination	**1,440**	**-**	**1,440**	1,400	-	1,400
Independent examination - 2024	**240**	**-**	**240**	-	-	-
Payroll fees	**804**	**-**	**804**	888	-	888
Professional fees	**2,160**	**-**	**2,160**	969	-	969
Bank charges	**66**	**-**	**66**	109	25	134
Allocated to raising funds	**(4,896)**	**-**	**(4,896)**	(4,051)	-	(4,051)
	19,584	**-**	**19,584**	16,357	25	16,382
Total expenditure	**173,702**	**47,659**	**221,361**	77,417	231,133	308,550

The average number of staff employed during the year was 4 (2025: 5). No employees were paid more than £60,000.

The total remuneration costs of key management personnel (Chief Executive) were £50,659 (2025: £48,165).

No holiday pay was due at the year-end (2025: nil).

7. Taxation

No liability to UK Corporation Tax arises as the income of the charitable company all meets the exemption allowances for charities.

Notes to the financial statements
For the year ended 31 March 2026

8. Debtors

	General fund	Restricted funds	2026 Total	General fund	Restricted funds	2025 Total
	£	£	£	£	£	£
Prepayments and accrued income	-	-	-	10,000	-	10,000
Other debtors	-	-	-	1,574	-	1,574
Gift aid recoverable	13,009	-	13,009	6,157	-	6,157
	13,009	-	13,009	17,731	-	17,731

9. Creditors: falling due within one year

	General fund	Restricted funds	2026 Total	General fund	Restricted funds	2025 Total
	£	£	£	£	£	£
Accruals for grants payable	23,550	-	23,550	-	-	-
Accruals and deferred income	1,440	-	1,440	1,428	-	1,428
Taxation and social security	2,335	-	2,335	2,201	-	2,201
Other creditors	108	-	108	870	-	870
	27,433	-	27,433	4,499	-	4,499

10. Funds analysis
Current year

	Balance at 01.04.25	Income	Expenditure	Transfers	Balance at 31.3.26
Unrestricted funds	£	£	£	£	£
General fund	240,236	182,522	(251,470)	16,775	188,063
Designated wind up fund	130,600	-	-	(20,600)	110,000
Total unrestricted funds	370,836	182,522	(251,470)	(3,825)	298,063
Restricted funds					
Rainbow Homes fund	-	5,327	(5,387)	60	-
VOICE-4 fund	-	2,278	(2,278)	-	-
UK Core fund	-	3,805	(3,805)	-	-
Immunisation fund	-	60	-	(60)	-
Further Education fund	-	120	-	(120)	-
Nightingale fund	-	72,437	(36,382)	3,945	40,000
Total restricted funds	-	84,027	(47,852)	3,825	40,000

See overleaf for fund explanation

Notes to the financial statements
For the year ended 31 March 2026

10. Funds analysis (continued)

Prior year

	Balance at 01.04.24	Income	Expenditure	Transfers	Balance at 31.3.25
Unrestricted funds	£	£	£	£	£
General fund	447,108	230,874	(174,533)	(263,213)	240,236
Designated wind up fund	-	-	-	130,600	130,600
Total unrestricted funds	447,108	230,874	(174,533)	(132,613)	370,836
Restricted funds					
Rainbow Homes fund	-	22,881	(97,959)	75,078	-
VOICE-4 fund	45,576	1,712	(97,413)	50,125	-
UK Core fund	-	3,188	(3,188)	-	-
Immunisation fund	165	60	-	(225)	-
Further Education fund	320	120	-	(440)	-
Girls Lives Matter fund	-	836	-	(836)	-
Nightingale fund	8,684	15,155	(32,750)	8,911	-
Total restricted funds	54,745	43,952	(231,310)	132,613	-

Explanation of funds

The *General fund* represents all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

The *Designated wind up fund* represents the value of the reserves policy agreed by the Trustees.

The *Rainbow Homes fund* represents funds raised to support this children's home in India.

The *VOICE-4 fund* represents funds received to support this project in India.

The *UK Core fund* represents funds received towards staff salaries and administration costs in the UK.

The *Immunisation fund* represents funds held to support the immunisation of children in the Homes in India and, at the discretion of the Directors, may be extended to children in the wider community. The balance has been transferred for use by Rainbow Homes.

The *Further Education fund* represents funds raised to support children through further education. The balance has been transferred to Nightingale.

The *Girls Lives Matters fund* represents donations received in support of projects at VOICE-4. This fund has now been closed and donations transferred directly to VOICE-4.

The *Nightingale fund* represents funds received to support our Livelihoods Project with our Indian partner, Nightingale. The funds remaining at year-end are to be spent in 2 tranches over the next 2 financial years.

11. Directors' and other related parties' transactions

No Director received any remuneration from the charity (2025: nil). Two Directors received travel expenses of £135 (2025: £27).

Unrestricted donations by Directors and related parties amounted to £410 (2025: £1,884).

12. Liability of Members

The company is limited by guarantee, with the liability of each member limited to £1. The members of the Company are those Trustees listed on page 1.

13. Operating lease commitments

The Charity had no commitments in relation to operating leases.

14. Defined contribution pension plan

The Charity operates a defined contribution autoenrolment pension scheme with NEST. The contributions made by the Charity are disclosed in note 6.

15. Capital commitments

The Charity had no grant commitments in respect of ongoing projects as all project agreements state that funding support cannot be guaranteed and payments made are dependent on the availability of funds at that time.