

Bilga General Hospital Charitable Trust
Unaudited Financial Statements
For the year ended
31 March 2025

Bilga General Hospital Charitable Trust

Financial Statements

Year ended 31 March 2025

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Bilga General Hospital Charitable Trust

Trustees' Annual Report

Year ended 31 March 2025

The trustees 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 Bilga General Hospital Charitable Trust

Charity registration number 1075871

Principal office 1 The Barns, Grange Farm
St Peter's Lane
Bickenhill
Solihull
B92 0ED

The trustees Dr JS Sanghera
Mr KS Sanghera
Mr H Singh
Mr H S Bahra

Independent examiner P J Owen FCCA ACA
Rostance Edwards Ltd
1 & 2 Heritage Park
Hayes Way
Cannock
Staffordshire
WS11 7LT

Bankers Barclays
Leicester
LE87 2BB

Structure, governance and management

Governing document

The charity is governed by a constitution dated 12 May 1999. Its objectives are the relief of sickness and the promotion of health education, vocational teaching and preventative medicine for the poor and other residents of Bilga and the surrounding villages in Punjab, India.

Methods of appointment or election of Trustees

The management of the charity is the responsibility of the Executive Committee (the "trustees") who are elected under the terms of the constitution.

Bilga General Hospital Charitable Trust

Trustees' Annual Report *(continued)*

Year ended 31 March 2025

Objectives and activities

To meet the objective of the Trust constitution, a hospital has been built in Bilga, India, to promote health for the residents of this area. It achieves its objective by providing free board, lodging, medical or surgical treatment, medicines and any other necessary assistance.

To this end, Bilga General Hospital Charitable Trust works very closely with the Christian Medical College (CMC) Ludhiana (registered under the Societies Act XX1 of 1860) to provide high quality medical education and research and offer health care in the rural underserved and unreached areas/communities in India. CMC are responsible for the operation of the hospital under the lease agreement with Bilga General Hospital Charitable Trust.

The Trustees of the Bilga General Hospital Charitable Trust are on the Joint Committee of CMC Ludhiana.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

Achievements and performance

The charity has continued to receive donations throughout the year to help with the development and running of the hospital in Bilga. The charity also held an event this year that helped raise funds to be used in helping fund the Bilga hospital. The charity continue working closely with CMC to make improvements to the hospital and reach the people in the surrounding areas.

Financial review

The charity has received donations in the year of £23,657 (2024: £3.765). In the year a fundraising event was held to raise further funds to assist in the development and running of the hospital. The balance of the reserves is being held to ensure the charity's objective of maintaining the operation of the hospital in the future continues, should the level of income decline.

Plans for future periods

Further ambition of the trust is to generate fundraising to install a new much needed CT and MRI scanning systems in the hospital within the next two years, this will avoid patients having to be referred to distant medical scanning centres for the facilities as far as 30/40 kilometres away from our trust hospital as sometimes it gets too late for seriously injured patients.

To continue with the trusts plans and objectives and working with CMC, the following activities have been actioned or are in working progress:

- To get NABH (National Accreditation for Hospitals and Healthcare). Also, application for the Indian Government Ayushman Bharat Health Insurance scheme;
- Continue to work on the CT wing;
- Upgrade the medical superintendent, Doctors and Nurses accommodation;
- To build a corpus fund for the poor patients in surrounding 45 villages with a population of 100,000;
- At the end of 2025, celebrate 25th Anniversary of the foundation stone of Bilga general Hospital in UK to raise money for Corpus Fund, purchase advanced laparoscope, anaesthesia machine and to upgrade doctors/nurses accommodation.

Bilga General Hospital Charitable Trust

Trustees' Annual Report *(continued)*

Year ended 31 March 2025

Trustees' responsibilities statement

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

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give 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 these 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 judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK 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 adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust Deed. 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.

The trustees' annual report was approved on 19 January 2026 and signed on behalf of the board of trustees by:

Dr JS Sanghera
Trustee

Bilga General Hospital Charitable Trust

Independent Examiner's Report to the Trustees of Bilga General Hospital Charitable Trust

Year ended 31 March 2025

I report to the trustees on my examination of the financial statements of Bilga General Hospital Charitable Trust ('the charity') for the year ended 31 March 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Your attention is drawn to the fact that the Charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2019

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

This report is made solely to the Company's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Company's Trustees those matters I am required to state them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Company and the Company's Trustees as a body, for my work or for this report.

Mr Philip Owen FCCA ACA
Independent Examiner
1 & 2 Heritage Park
Hayes Way
Cannock
Staffordshire
WS11 7LT
19 January 2026

Bilga General Hospital Charitable Trust

Statement of Financial Activities

Year ended 31 March 2025

		2025	2025		2024
	Note	Unrestricted funds £	Endowment funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	4	27,205	—	27,205	3,765
Investment income	5	121	—	121	—
Total income		<u>27,326</u>	<u>—</u>	<u>27,326</u>	<u>3,765</u>
Expenditure					
Expenditure on raising funds:					
Costs of other trading activities	6	6,322	—	6,322	—
Expenditure on charitable activities	7,8	34,563	25,534	60,097	29,706
Total expenditure		<u>40,885</u>	<u>25,534</u>	<u>66,419</u>	<u>29,706</u>
Net expenditure and net movement in funds		<u>(13,559)</u>	<u>(25,534)</u>	<u>(39,093)</u>	<u>(25,941)</u>
Reconciliation of funds					
Total funds brought forward		165,296	616,053	781,349	807,289
Total funds carried forward		<u>151,737</u>	<u>590,519</u>	<u>742,256</u>	<u>781,349</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 7 to 13 form part of these financial statements.

Bilga General Hospital Charitable Trust

Statement of Financial Position

31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible fixed assets	15	627,494	653,027
Current assets			
Debtors	16	3,654	7,265
Cash at bank and in hand		114,288	147,965
		<u>117,942</u>	<u>155,230</u>
Creditors: amounts falling due within one year	17	<u>3,180</u>	<u>26,909</u>
Net current assets		<u>114,762</u>	<u>128,321</u>
Total assets less current liabilities		<u>742,256</u>	<u>781,348</u>
Net assets		<u>742,256</u>	<u>781,348</u>
Funds of the charity			
Endowment funds		590,519	616,053
Unrestricted funds		151,737	165,296
Total charity funds	18	<u>742,256</u>	<u>781,349</u>

These financial statements were approved by the board of trustees and authorised for issue on 19 January 2026, and are signed on behalf of the board by:

Mr KS Sanghera
Trustee

The notes on pages 7 to 13 form part of these financial statements.

Bilga General Hospital Charitable Trust

Notes to the Financial Statements

Year ended 31 March 2025

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Seven House, 96 Albert Road, Stechford, Birmingham B33 8AG.

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 Charities Act 2011.

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.

These financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

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.

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.

Bilga General Hospital Charitable Trust

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.

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.

Bilga General Hospital Charitable Trust

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

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:

Freehold property	-	2% straight line
Fixtures and fittings	-	25% reducing balance
Motor vehicles	-	25% straight line
Preoperative expenses	-	2% straight line

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.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Bilga General Hospital Charitable Trust

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Donations and legacies

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Donations				
Donations	23,657	23,657	3,765	3,765
Gift aid Receivable	3,548	3,548	—	—
	<u>27,205</u>	<u>27,205</u>	<u>3,765</u>	<u>3,765</u>

5. Investment income

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Bank interest receivable	<u>121</u>	<u>121</u>	<u>—</u>	<u>—</u>

6. Costs of other trading activities

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Costs of other trading activities - Staging events	<u>6,322</u>	<u>6,322</u>	<u>—</u>	<u>—</u>

Bilga General Hospital Charitable Trust

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Endowment Funds £	Total Funds 2025 £
Charitable activities	34,323	25,534	59,857
Support costs	240	—	240
	<u>34,563</u>	<u>25,534</u>	<u>60,097</u>

	Unrestricted Funds £	Endowment Funds £	Total Funds 2024 £
Charitable activities	3,960	25,589	29,550
Support costs	156	—	156
	<u>4,116</u>	<u>25,589</u>	<u>29,706</u>

8. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Grant funding of activities £	Support costs £	Total funds 2025 £	Total fund 2024 £
Charitable activities	<u>28,413</u>	<u>31,444</u>	<u>240</u>	<u>60,097</u>	<u>29,706</u>

Analysis of direct costs

	Charitable activities £	Total funds 2025 £	Total funds 2024 £
Independent examiners fee	2,880	2,880	3,960
Depreciation	25,533	25,533	25,590
	<u>28,413</u>	<u>28,413</u>	<u>29,550</u>

9. Analysis of support costs

	Support costs £	Total 2025 £	Total 2024 £
Computer costs	156	156	156
Bank charges	84	84	—
	<u>240</u>	<u>240</u>	<u>156</u>

10. Analysis of grants

	2025 £	2024 £
Grants to institutions		
Bilga General Hospital - CMC Ludhiana	31,444	—
Total grants	<u>31,444</u>	<u>—</u>

Bilga General Hospital Charitable Trust

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

11. Net expenditure

Net expenditure is stated after charging/(crediting):

	2025 £	2024 £
Depreciation of tangible fixed assets	<u>25,533</u>	<u>25,590</u>

12. Independent examination fees

	2025 £	2024 £
Fees payable to the independent examiner for:		
Independent examination of the financial statements	3,180	3,600
Other financial services	400	360
	<u>3,580</u>	<u>3,960</u>

13. Staff costs

The average head count of employees during the year was Nil (2024: Nil). Therefore there have been no employees paid £60,000 or more in either year.

14. Trustee remuneration and expenses

No remuneration or expenses were paid to any of the trustees during the year (2024: Nil).

15. Tangible fixed assets

	Land and buildings £	Fixtures and fittings £	Motor vehicles £	Equipment £	Total £
Cost					
At 1 April 2024 and 31 March 2025	<u>1,031,373</u>	<u>57,563</u>	<u>1,974</u>	<u>18,856</u>	<u>1,109,766</u>
Depreciation					
At 1 April 2024	379,020	56,889	1,974	18,856	456,739
Charge for the year	25,365	168	—	—	25,533
At 31 March 2025	<u>404,385</u>	<u>57,057</u>	<u>1,974</u>	<u>18,856</u>	<u>482,272</u>
Carrying amount					
At 31 March 2025	<u>626,988</u>	<u>506</u>	<u>—</u>	<u>—</u>	<u>627,494</u>
At 31 March 2024	<u>652,353</u>	<u>674</u>	<u>—</u>	<u>—</u>	<u>653,027</u>

16. Debtors

	2025 £	2024 £
Prepayments and accrued income	121	156
Other debtors	3,533	7,109
	<u>3,654</u>	<u>7,265</u>

Bilga General Hospital Charitable Trust

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

17. Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	3,180	4,560
Other creditors	—	22,349
	<u>3,180</u>	<u>26,909</u>

Included within other creditors is a balance due to Christian Medical College (CMC Ludhiana) of £Nil (2024 - £22,349). The Trustees are part of the joint medical committee.

18. Analysis of charitable funds

Unrestricted funds

	At 1 April 2024	Income	Expenditure	At 31 March 2025
	£	£	£	£
General funds	<u>165,296</u>	<u>27,326</u>	<u>(40,885)</u>	<u>151,737</u>

	At 1 April 2023	Income	Expenditure	At 31 March 2024
	£	£	£	£
General funds	<u>165,647</u>	<u>3,765</u>	<u>(4,116)</u>	<u>165,296</u>

Endowment funds

	At 1 April 2024	Income	Expenditure	At 31 March 2025
	£	£	£	£
Permanent Endowment Fund	<u>616,053</u>	<u>—</u>	<u>(25,534)</u>	<u>590,519</u>

	At 1 April 2023	Income	Expenditure	At 31 March 2024
	£	£	£	£
Permanent Endowment Fund	<u>641,642</u>	<u>—</u>	<u>(25,589)</u>	<u>616,053</u>

19. Related parties

There are no other related party transaction other than those disclosed in notes 10 and 17 of the financial statements.