

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025
FOR
NISHKAM SIKH WELFARE & AWARENESS**

Macalvins Limited
Chartered Accountants
7 St John's Road
Harrow
Middlesex
HA1 2EY

NISHKAM SIKH WELFARE & AWARENESS

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FOR THE YEAR ENDED 31 MARCH 2025**

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NISHKAM SIKH WELFARE & AWARENESS

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2025**

TRUSTEES	H Lall S S Sira S S Padham (appointed 1.1.2025)
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PRINCIPAL ADDRESS	NishkamSWAT HQ Kiran House Springfield Road Hayes Middlesex UB4 0JT
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REGISTERED CHARITY NUMBER	1139600
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INDEPENDENT EXAMINER	Macalvins Limited Chartered Accountants 7 St John's Road Harrow Middlesex HA1 2EY
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NISHKAM SIKH WELFARE & AWARENESS

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of 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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

NishkamSWAT is a charity that supports the homeless and displaced community in London and nationally. We were founded in 2008 and since have grown to a formidable force for good with a volunteer bank of over 1000 volunteers, serving up to 4000 hot meals every week along with warm clothing, sleeping bags and blankets, hats, scarves and gloves particularly during the colder months. Exceptionally, NishkamSWAT is a 100% voluntary organisation meaning we do not pay any wages, salaries or expenses to our board members or have paid staff at the charity. All of our income is deployed back specifically to helping those in need. We are a value led organisation with selflessness at its core where word Nishkam translates to 'selfless'. We ask all our volunteers to serve selflessly and simply for the love of serving humanity. We have 27 weekly outreach sessions from 19 locations including The Strand in Central London to Kings Cross, Shoreditch, Slough, Reading, Oxford and Lancaster to name a few.

We have been recognised by a number of extremely prestigious organisations for the ongoing work we have been blessed to do in the community and our most recent accolade was being honoured to receive the Queens Award for Voluntary Service along with five other separate invitations for volunteers to visit Buckingham Palace in the last two years.

As well as the homeless project we offer our homeless and displaced friends / guests access to our healthcare project where we have had a huge impact in taking the strain off of the NHS dealing with basic medical needs of a homeless person. Set up in 2015, we have a network of volunteer doctors, dentists, pharmacists and other healthcare professionals that go out weekly with our ambulance to support those who may not have access to basic medical care.

NISHKAM SIKH WELFARE & AWARENESS

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

Overview of the Charity's Work:

NishkamSWAT (Nishkam Sikh Welfare Awareness Team) continued to operate in line with its charitable objectives during the year ended 31 March 2025, focusing on community welfare, humanitarian support, and public benefit initiatives. The charity's activities were delivered primarily through volunteer-led programmes aimed at supporting vulnerable individuals and promoting social responsibility, equality, and community cohesion.

Community Welfare and Support:

During the reporting period, NishkamSWAT provided practical support to individuals and families experiencing hardship. This included the distribution of essential food supplies, hot meals, and emergency provisions to those in need. Support was offered without discrimination, reflecting the charity's commitment to inclusivity and the Sikh principles of seva (selfless service) and sarbat da bhal (welfare of all).

The charity worked both independently and in collaboration with local community groups, faith organisations, and partner charities to maximise reach and impact.

Humanitarian and Emergency Response:

NishkamSWAT responded to humanitarian needs as they arose during the year, including assistance to individuals affected by poverty, homelessness, and other forms of social deprivation. Where required, the charity mobilised volunteers and resources quickly to provide relief, demonstrating flexibility and responsiveness to emerging community needs more so during the colder months of the year.

Awareness, Engagement, and Outreach:

A key focus of the charity during the year was raising awareness of social issues affecting local communities. NishkamSWAT engaged with the public through outreach activities, educational engagement, and community presence at events. These activities helped promote understanding, mutual respect, and awareness of welfare issues, while also encouraging volunteering and civic responsibility.

Volunteers:

The charity's activities were made possible through the dedication and commitment of its volunteers. Throughout the year, volunteers contributed significant time and effort to the planning and delivery of charitable activities. The trustees acknowledge and thank all volunteers for their continued support and service.

Public Benefit:

The trustees confirm that they have had due regard to the Charity Commission's public benefit guidance when planning and carrying out the charity's activities. The trustees believe that the activities undertaken during the year have provided clear public benefit by relieving need, supporting vulnerable members of society, and fostering stronger, more inclusive communities.

Looking Ahead:

NishkamSWAT intends to continue and, where possible, expand its charitable activities in the coming year, subject to available resources. The charity will remain focused on delivering meaningful community support, strengthening partnerships, and responding effectively to the needs of those it serves.

FINANCIAL REVIEW

Reserves policy

The charity maintains reserves of at least three months worth of total expenditure.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Recruitment and appointment of new trustees

Trustees are recruited through a recommendation scheme and they are recruited initially on a 6 month trial basis and then voted in or out.

Approved by order of the board of trustees on 26 February 2026 and signed on its behalf by:

H Lall - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
NISHKAM SIKH WELFARE & AWARENESS**

Independent examiner's report to the trustees of Nishkam Sikh Welfare & Awareness

I report to the charity trustees on my examination of the accounts of Nishkam Sikh Welfare & Awareness (the Trust) for the year ended 31 March 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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 Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts 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.

Harish Gaglani FCCA

Macalvins Limited
Chartered Accountants
7 St John's Road
Harrow
Middlesex
HA1 2EY

26 February 2026

NISHKAM SIKH WELFARE & AWARENESS

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	Unrestricted fund £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		221,060	-	221,060	291,353
Charitable activities					
Food and health support		-	-	-	5,000
Other income		35,909	-	35,909	16,200
Total		<u>256,969</u>	<u>-</u>	<u>256,969</u>	<u>312,553</u>
EXPENDITURE ON					
Charitable activities					
Food and health support		<u>238,543</u>	<u>-</u>	<u>238,543</u>	<u>285,081</u>
NET INCOME		18,426	-	18,426	27,472
RECONCILIATION OF FUNDS					
Total funds brought forward		929,456	-	929,456	901,984
TOTAL FUNDS CARRIED FORWARD		<u><u>947,882</u></u>	<u><u>-</u></u>	<u><u>947,882</u></u>	<u><u>929,456</u></u>

The notes form part of these financial statements

NISHKAM SIKH WELFARE & AWARENESS

**BALANCE SHEET
31 MARCH 2025**

	Notes	Unrestricted fund £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	6	1,024,980	-	1,024,980	1,042,412
CURRENT ASSETS					
Cash at bank		348,768	-	348,768	359,456
CREDITORS					
Amounts falling due within one year	7	(34,424)	-	(34,424)	(62,970)
NET CURRENT ASSETS		<u>314,344</u>	<u>-</u>	<u>314,344</u>	<u>296,486</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		1,339,324	-	1,339,324	1,338,898
CREDITORS					
Amounts falling due after more than one year	8	(391,442)	-	(391,442)	(409,442)
NET ASSETS		<u>947,882</u>	<u>-</u>	<u>947,882</u>	<u>929,456</u>
FUNDS	10				
Unrestricted funds				947,882	929,456
TOTAL FUNDS				<u>947,882</u>	<u>929,456</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 26 February 2026 and were signed on its behalf by:

H Lall - Trustee

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. 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.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	- 25% reducing balance
Motor vehicles	- 25% reducing balance

The freehold property is maintained to a high standard and no depreciation is charged as in the opinion of the trustees, any such sum is immaterial.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. TRUSTEES' REMUNERATION AND BENEFITS

During the year, Mr R Lall who has since resigned as trustee received total employee benefits of £43,000 for his role as a CEO of the charity.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

NISHKAM SIKH WELFARE & AWARENESS

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

3. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2025	2024
Chief Executive	<u>1</u>	<u>1</u>

No employees received emoluments in excess of £60,000.

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	291,353	-	291,353
Charitable activities			
Food and health support	5,000	-	5,000
Other income	<u>16,200</u>	<u>-</u>	<u>16,200</u>
Total	<u>312,553</u>	<u>-</u>	<u>312,553</u>
EXPENDITURE ON			
Charitable activities			
Food and health support	<u>285,081</u>	<u>-</u>	<u>285,081</u>
NET INCOME	27,472	-	27,472
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>901,984</u>	<u>-</u>	<u>901,984</u>
TOTAL FUNDS CARRIED FORWARD	<u>929,456</u>	<u>-</u>	<u>929,456</u>

5. INDEPENDENT EXAMINER'S FEES

The fee for independent examination for the period ended 31 March 2025 is £4,000 (2024: £4,000) net of VAT.

6. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Motor vehicles £	Totals £
COST				
At 1 April 2024 and 31 March 2025	<u>951,190</u>	<u>6,337</u>	<u>238,538</u>	<u>1,196,065</u>
DEPRECIATION				
At 1 April 2024	-	5,208	148,445	153,653
Charge for year	<u>-</u>	<u>283</u>	<u>17,149</u>	<u>17,432</u>
At 31 March 2025	<u>-</u>	<u>5,491</u>	<u>165,594</u>	<u>171,085</u>
NET BOOK VALUE				
At 31 March 2025	<u>951,190</u>	<u>846</u>	<u>72,944</u>	<u>1,024,980</u>
At 31 March 2024	<u>951,190</u>	<u>1,129</u>	<u>90,093</u>	<u>1,042,412</u>

NISHKAM SIKH WELFARE & AWARENESS

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Bank loans and overdrafts (see note 9)	21,687	18,000
Taxation and social security	710	(4,292)
Other creditors	12,027	49,262
	<u>34,424</u>	<u>62,970</u>

8. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2025	2024
	£	£
Bank loans (see note 9)	<u>391,442</u>	<u>409,442</u>

9. LOANS

An analysis of the maturity of loans is given below:

	2025	2024
	£	£
Amounts falling due within one year on demand:		
Bank loans	<u>21,687</u>	<u>18,000</u>
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans more 5 yr by instal	391,442	409,442

10. MOVEMENT IN FUNDS

	At 1.4.24	Net movement in funds	At 31.3.25
	£	£	£
Unrestricted funds			
General fund	929,456	18,426	947,882
	<u>929,456</u>	<u>18,426</u>	<u>947,882</u>
TOTAL FUNDS	<u>929,456</u>	<u>18,426</u>	<u>947,882</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	256,969	(238,543)	18,426
	<u>256,969</u>	<u>(238,543)</u>	<u>18,426</u>
TOTAL FUNDS	<u>256,969</u>	<u>(238,543)</u>	<u>18,426</u>

NISHKAM SIKH WELFARE & AWARENESS

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

10. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	901,984	27,472	929,456
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>901,984</u>	<u>27,472</u>	<u>929,456</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	312,553	(285,081)	27,472
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>312,553</u>	<u>(285,081)</u>	<u>27,472</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	901,984	45,898	947,882
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>901,984</u>	<u>45,898</u>	<u>947,882</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	569,522	(523,624)	45,898
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>569,522</u>	<u>(523,624)</u>	<u>45,898</u>

NISHKAM SIKH WELFARE & AWARENESS

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

11. RELATED PARTY DISCLOSURES

During the year the company rented premises under normal commercial terms from a company in which Mr S Sira, a trustee, is director and shareholder. The total rent paid during the year was £19,992 (2024 - £19,992).

12. COMPARATIVES

Some comparatives have been reclassified to reflect the correct position.

NISHKAM SIKH WELFARE & AWARENESS

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	221,060	291,353
Charitable activities		
Grants	-	5,000
Other income		
Rental income	31,800	16,200
Other income	4,109	-
	<hr/>	<hr/>
	35,909	16,200
Total incoming resources	256,969	312,553
EXPENDITURE		
Charitable activities		
Insurance	4,503	11,629
Light and heat	16,873	20,462
Donations	1,711	2,250
Food & other homeless support	20,380	19,621
Rates	7,049	18,073
Sundries	4,693	343
Motor & travelling	51,837	66,362
Repairs	1,831	3,493
Advertising & promotion	1,977	1,220
Bank charges	110	845
Accountancy fees	5,342	9,494
Cleaning expenses	434	124
Depreciation - Furniture & Fix	282	376
Depreciation - Motor vehicles	17,148	22,864
Printing & stationery	-	483
Loan interest	36,054	37,464
Telephone	476	1,262
Computer costs	1,589	2,009
Rent	19,992	19,992
Staff training	-	200
Subscriptions	2,159	2,412
	<hr/>	<hr/>
	194,440	240,978
Support costs		
Governance costs		
Trustees' salaries	-	43,000
Trustees' pension contributions	-	1,103
Wages	43,000	-
Pensions	1,103	-
	<hr/>	<hr/>
	44,103	44,103
Total resources expended	238,543	285,081
Net income	<hr/> <hr/>	<hr/> <hr/>
	18,426	27,472

This page does not form part of the statutory financial statements