

Khalsa Aid International

Trustees' Annual Report and Financial Statements 2024/25



**KHALSA AID INTERNATIONAL
TRUSTEES' ANNUAL REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025**

www.khalsaaid.org

This report has been prepared to meet the requirements of the Charity Commission for England and Wales and the Charities SORP (FRS 102). It sets out our objectives and activities, achievements and performance during the year, our financial review including reserves and investments, principal risks and uncertainties, and our structure, governance and management. It also provides a forward-looking plan for 2025/26.

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MESSAGE FROM OUR TRUSTEES

Waheguru Ji Ka Khalsa, Waheguru Ji Ki Fateh

Khalsa belongs to Waheguru (eternal creator) and victory belongs to Waheguru

On behalf of the Board of Trustees, it is our privilege to present this year's Annual Report, reflecting on the achievements and progress of this past year-ended 31st March 2025. This was our 25th year of delivering aid across the globe.

Khalsa Aid International is an organisation committed to serving humanity regardless of race, religion, or nationality. Our work is guided by the Sikh ethos of "Recognise the whole human race as one", and we strive to uphold transparency, accountability, and compassion in every initiative. This report reflects our unwavering dedication to the principles of selfless service (seva) and humanitarian aid. Over the past year, Khalsa Aid International has continued to respond to crises across the globe—providing emergency relief, clean water, food security, education, and long-term development programs to communities in need.

OUR COMMITMENT

- Deliver timely humanitarian assistance in disaster and conflict zones.
- Promote sustainable development through education and livelihood programs.
- Ensure integrity and accountability in all operations and financial management.

LOOKING AHEAD

As global challenges intensify—from natural disasters to displacement crisis—Khalsa Aid International remains steadfast in its mission to alleviate suffering and restore dignity. We will continue to expand our reach, further develop partnerships and innovative solutions that bring hope to the most vulnerable. The achievements outlined in this report are a testament to the tireless efforts of our volunteers and staff, supported by donors worldwide. We extend our heartfelt gratitude to all of them for their generosity and dedication to make this work possible.

Thank you for your unwavering support and confidence in our leadership.



Jaswinder Singh Bahra
(passed on 28th March 2025)



Balvinder Kaur Sohal
General Secretary



Rajpal Singh Wilkhu
Trustee



Chamkor Singh
(appointed 13 February 2025)



Sukhvinder Singh Mannan
(appointed 13 February 2025)



Paramvir Singh Choat
(appointed 13 February 2025)



Sukhvinder Kaur Dhanjal
Trustee



26TH KHALSA AID ANNIVERSARY DEDICATION

TRIBUTE TO SARDAR JASWINDER SINGH BAHRA

During the year, we were saddened by the passing of a dear friend, **Sardar Jaswinder Singh Bahra**, our respected board member and Treasurer at Khalsa Aid International. He was a shining example of selfless service, humility, and unwavering commitment to humanity.

Sardar Jaswinder Singh Bahra helped manage our finances with exceptional integrity and foresight, ensuring that every effort was directed toward helping those in need. He was much loved and his leadership and dedication over 20 years strengthened our mission, inspiring countless volunteers and supporters around the world.

Beyond his professional role, he embodied the true spirit of **seva** (selfless service). His compassion knew no boundaries, and his tireless work touched lives across communities and nations. His legacy will continue to guide us in our humanitarian work, as we strive to uphold the values he cherished. We miss him dearly.

Waheguru Ji Ka Khalsa, Waheguru Ji Ki Fateh.

MESSAGE FROM OUR CHIEF EXECUTIVE / FOUNDER

Waheguru Ji Ka Khalsa, Waheguru Ji Ki Fateh

Khalsa belongs to Waheguru (eternal creator) and victory belongs to Waheguru

As we reflect on our 25th year of humanitarian service, I want to reaffirm our founding purpose. Khalsa Aid exists to support people in crisis, guided by the Sikh principle that the whole human race is one family. This belief has remained at the heart of everything we have done this year.

I extend my deepest gratitude to our volunteers, staff, trustees, international teams and supporters. Your commitment and teamwork enabled every mission and response. We continued to prioritise the safety and wellbeing of both our volunteers and the communities we serve, ensuring our work was carried out responsibly and with compassion.

The humanitarian crisis in Gaza remained one of the most distressing challenges of the year. Widespread displacement and severe shortages of food, clean water and hygiene facilities left millions of people struggling to survive. We were keen to help but strict access restrictions prevented many organisations, including our own teams, from entering the region for long periods. The lack of aid reaching those in need was very challenging to witness.

There were also moments of hope and unity. Our annual Snowdon Hike saw more than 900 participants, young and old from all walks of life, our largest turnout to date. Beyond the funds raised, the event reinforced solidarity and reminded us how strongly people believe in our mission.

In the UK, Langar Aid continued supporting individuals and families facing hardship, strengthening partnerships with local authorities and community organisations. During periods of severe winter weather, the team operated a Warm Space with Coventry City Council, providing hot meals and a safe environment for vulnerable people, while maintaining regular community food support throughout the year.

Our international affiliates in Canada, the United States, Australia, India and Iraq continued to support vulnerable people locally while contributing to our global humanitarian work. Their efforts enhanced our ability to respond quickly and effectively to emergencies worldwide.

As the year ends, I want to acknowledge the resilience of the communities who welcome us, from refugee camps in the Middle East to remote villages in rural Africa. In some regions, being visibly Sikh presents challenges; in others, our turbans are recognised as symbols of trust and reassurance. Hearing “We see what you do on social media” gives us strength.

I am inspired by the growing number of young people stepping forward with compassion and a commitment to serve. This year, we expanded partnerships, strengthened networks and deepened our presence in several countries.

As we look ahead to 2026, our priorities remain clear: strengthen emergency response capacity, deepen long-term development projects, empower our international affiliates and continue serving with dignity, compassion and unwavering humanity. Khalsa Aid International is more than a charity; it is part of a global family built on the belief that humanity must always come first.

**Thank you for your trust and continued support.
Together, we will continue bringing hope to those who need it most.**



Ravinder Singh Sidhu
CEO/Founder
Khalsa Aid International



OUR VISION AND STRATEGY

Khalsa Aid International's global strategy ("Global 2030 Strategy") sets out how the organisation delivers humanitarian aid and longterm development support around the world. It is rooted in the Sikh principle "Recognise the whole human race as one".

OUR VISION

'Sarbat Da Bhalla' Welfare of all; Peace and prosperity for all.

A world where everyone experiences the fullness of life; a life lived with dignity, free from poverty; where global resources are equitably shared and sustainably used; and where the voice and agency of the vulnerable and marginalised are fully realised.

OUR MISSION

Inspired by our Sikh faith and guided by our values, we seek to respond in practical ways to support people and communities in need, hardship or distress because of natural disaster, war or social and economic circumstances. We provide humanitarian aid in crises and emergencies to create sustainable and lasting change. We seek to mobilise, educate and empower people as agents for change to become passionate lifelong humanitarians for the betterment of society.

OUR VALUES

We are guided by the Sikh teachings of Recognising the Whole Human Race as One. Our five core values are inspired by the Sikh faith and closely align to the universal humanitarian principles.

- Compassion (Daya)
- Righteousness (Dharam)
- Courage (Himmat)
- Commitment (Mokham)
- Leadership (Sahib)

GLOBAL 2030 STRATEGY

The Overall Aim is to deliver compassionate, transparent humanitarian assistance while building resilient communities, strengthening global partnerships, and enhancing long-term development for vulnerable populations worldwide.

Global 2030 Strategy is built on five core strategic objectives:

- 01** Rapid response to Reduce the impact of natural disasters and conflict
- 02** Food Security & Nutrition
- 03** WASH (Water, Sanitation and Hygiene) & Climate Resilience
- 04** Strengthening communities
- 05** Volunteer Engagement and Capacity Building



1. Rapid Response to Disasters & Conflict

Providing fast, principled humanitarian relief during emergencies such as wars, floods, earthquakes, and other crises. This includes food, medical aid, hygiene kits, shelter materials, and early recovery support like restoring farmland or repairing water systems.

2. Food Security & Nutrition

Reducing hunger through hot meals, food parcels, community kitchens (eg Langar Aid), and agricultural support such as seeds, tools, and fertiliser to help farmers rebuild livelihoods.

3. WASH & Climate Resilience

Expanding access to clean water and sanitation via solar and hand pumps, boreholes, hygiene kits, and environmental projects like tree planting and biodiversity restoration to strengthen climate resilience.

4. Strengthening Communities

Supporting longterm stability by improving:

- Healthcare (clinics, medical funding, dialysis)
- Education (schools, scholarships, vocational training)
- Housing and welfare
- Livelihoods through self-employment tools and community infrastructure

5. Volunteer Engagement & Capacity Building

Developing a global network of skilled volunteers through training, leadership opportunities, structured deployment, and community engagement. Volunteers remain central to all programme delivery.

How The Strategy is Applied

Decisions on where to work are guided by poverty levels, disaster impact, partner capacity, long term commitments in key regions, and gaps in global assistance. This ensures operations are both targeted and effective.

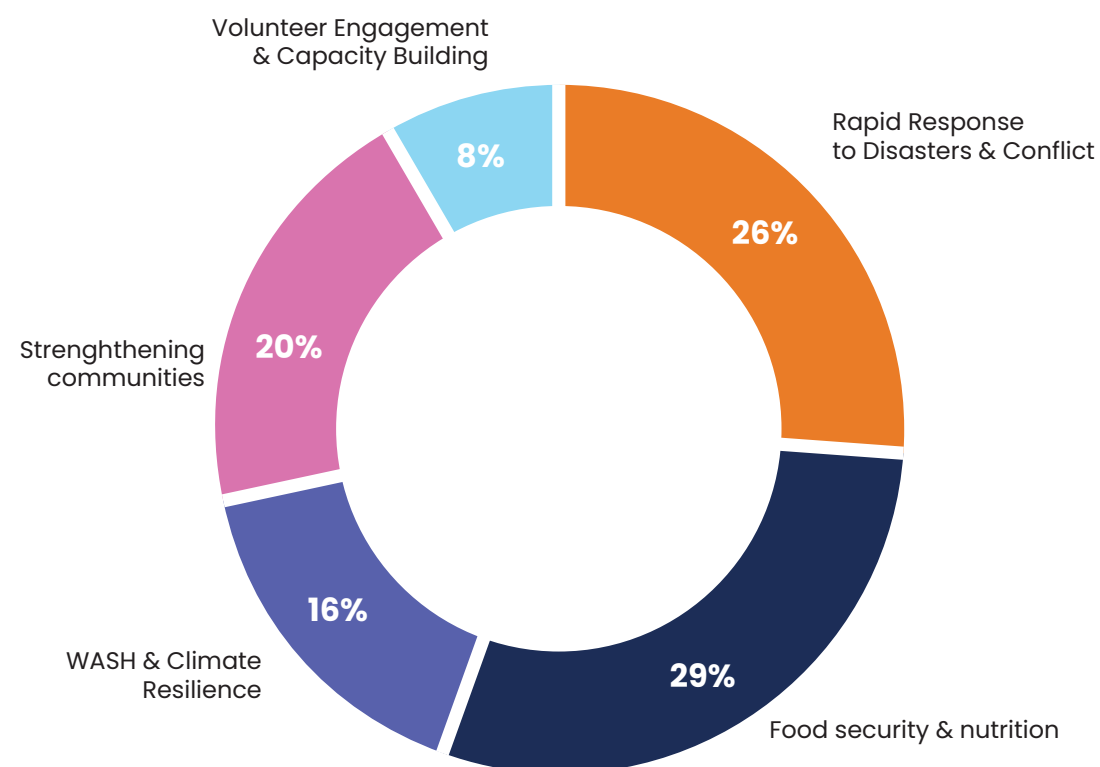
Our Activities and Projects

Our activities were in the following areas:

1. Disaster response – floods, cyclones, and earthquakes.
2. Conflict and war response.
3. Emergency response.
4. Refugee support.
5. Food support, Langar Aid.
6. Medical Aid.
7. Welfare support.
8. Educational Aid.
9. Water 4 Africa.
10. Female empowerment – Pad the Path.

Global Objectives Impact in The Current Year

Based on project expenditure



ACHIEVEMENTS AND IMPACT

Khalsa Aid had another very busy and impactful year as summarised below:

Rapid Response to Disasters & Conflict

(SDG 1 - No Poverty; SDG 11 - Sustainable Cities and Communities; SDG 10 - Reduced Inequalities; SDG 16 - Peace, Justice and Strong Institutions):

- **Emergency Response:** Delivered life-saving food, hygiene kits, blankets, medical items and essential equipment across Gaza, Turkey/Syria, Iraq, Kenya, Bangladesh, Tripura, Nepal, South Wales and Valencia.
- **Recovery & Rehabilitation:** Restored over 600 acres of farmland following floods in Panjab, repaired riverbanks and machinery, reinstated water systems in Pakistan, and supported post-disaster recovery in Nepal.



Food Security & Nutrition

(SDG 2 - Zero Hunger; SDG 12 - Responsible Consumption and Production):

- Provided humanitarian food aid, agricultural support and community kitchens; Supported vulnerable societies globally through hot meal and food parcel programs.
- 1.52 million meals served via Langar Aid; food distribution facilitated across Gaza, Iraq, Turkey/Syria, Bangladesh, Morocco, Kenya and Nepal.
- Agricultural support for more than 3,000 farmers in Malawi and Zambia. Further agriculture support also provided across Panjab



WASH & Climate Resilience

(SDG 6 – Clean Water and Sanitation; SDG 13 – Climate Action; SDG 15 – Life on Land):

- **Water Access:** Installed or rehabilitated over 68 water systems across The Gambia, Malawi, Zambia and Kenya.
- **Environmental Restoration:** Planted trees as part of Water4Africa and maintained the 8 acres of biodiversity forests restored last year in Panjab.
- **Hygiene Support:** Delivered menstrual hygiene kits through Pad the Path and hygiene packs during disasters and emergencies.



Strengthening Communities

(SDG 3 – Good Health and Well-being; SDG 4 – Quality Education; SDG 8 – Decent Work and Economic Growth; SDG 10 – Reduced Inequalities):

- **Health Services:** Provided essential medical services and supported healthcare initiatives to ensure access to quality healthcare for all. 2,912 patients supported at Patiala Health Centre, Panjab; 465 medical cases funded; 2,660 dialysis sessions subsidised.



- **Education:** Over 1,500 students and youth supported by providing scholarships, educational resources, and vocational training.

- **Livelihood and support programs:** Provided support to vulnerable families and communities—house rebuilds, self-support programs, and developed long-term sustainable programs. 64 families supported with self-employment tools and vocational materials.
- **Housing & Welfare:** 13 homes rebuilt; 79 families supported with essential welfare; 10,000+ people assisted via medical camps.
- **Community Infrastructure:** Built and improved essential infrastructure such as schools, healthcare facilities, and clean water systems to enhance the quality of life in rural and underserved areas.
- **Pad the Path** project empowers females to better manage menstruation and remain in education.



Volunteer Engagement & Capacity Building

(SDG 4 – Quality Education; SDG 17 – Partnerships for the Goals):

- **Education & Training:** Volunteers engaged and trained in safety, first aid and emergency response.
- **Leadership Development:** Volunteers led operations in emergency zones, Langar Aid and international missions.
- **Mobilisation:** Coordinated volunteer efforts to ensure a swift and effective response to community needs and crises; Hundreds deployed for emergency responses, public events, fundraisers, and student support hubs.





Sustainable Development Goals (SDGs) Achieved in the Year

details under Projects



Ensuring Our Work Delivers Our Aims

An annual review is conducted of the aims, objectives, and activities of the charity, looking at each key activity and the benefits that have been delivered to the communities being supported. The review also helps us ensure our aims, objectives and work plan remain focused on our stated purpose.

Where the organisation runs projects is based on the following factors:

- World Bank data on relative levels of poverty for countries across the world.
- Incidence and assessment of the impact of natural or other disasters.
- Ongoing assessment of existing commitments and the benefits being delivered to local communities
- Alignment to the aims of the organisation
- World check compliance data on proposed partners and subsequent data received from these partners on underserved communities


Public Benefit Statement

The trustees have carefully considered the Charity Commission's general guidance on public benefit in setting our objectives and planning our future activities. The Trustees ensure that the charity delivers the maximum public benefit and achieves its strategic objectives, which fall under the purposes defined by the Charities Act 2011.




OUR YEAR AT A GLANCE

 **1.02 Million**
Number of People Reached

 **31**
Active Global Projects

 **15**
Countries Worked in


 **21,039**
Food Packs

 **391,800**
Hot Meals Served

 **2,620**
Blankets

 **3,300**
Farmers Assisted


 **85**
Water Borehole Pumps

 **250**
Hand Pumps

 **2,000**
Pad The Path Menstrual Kits




 **9,300**
Hygiene Packs


 **3,407**
Medical Cases Funded

 **2,660**
Dialysis Sessions Funded

 **90**
Villages Helped

 **15**
Homes Rebuilt

 **122**
Welfare/self-employment mini projects

 **8,547**
Students Assisted

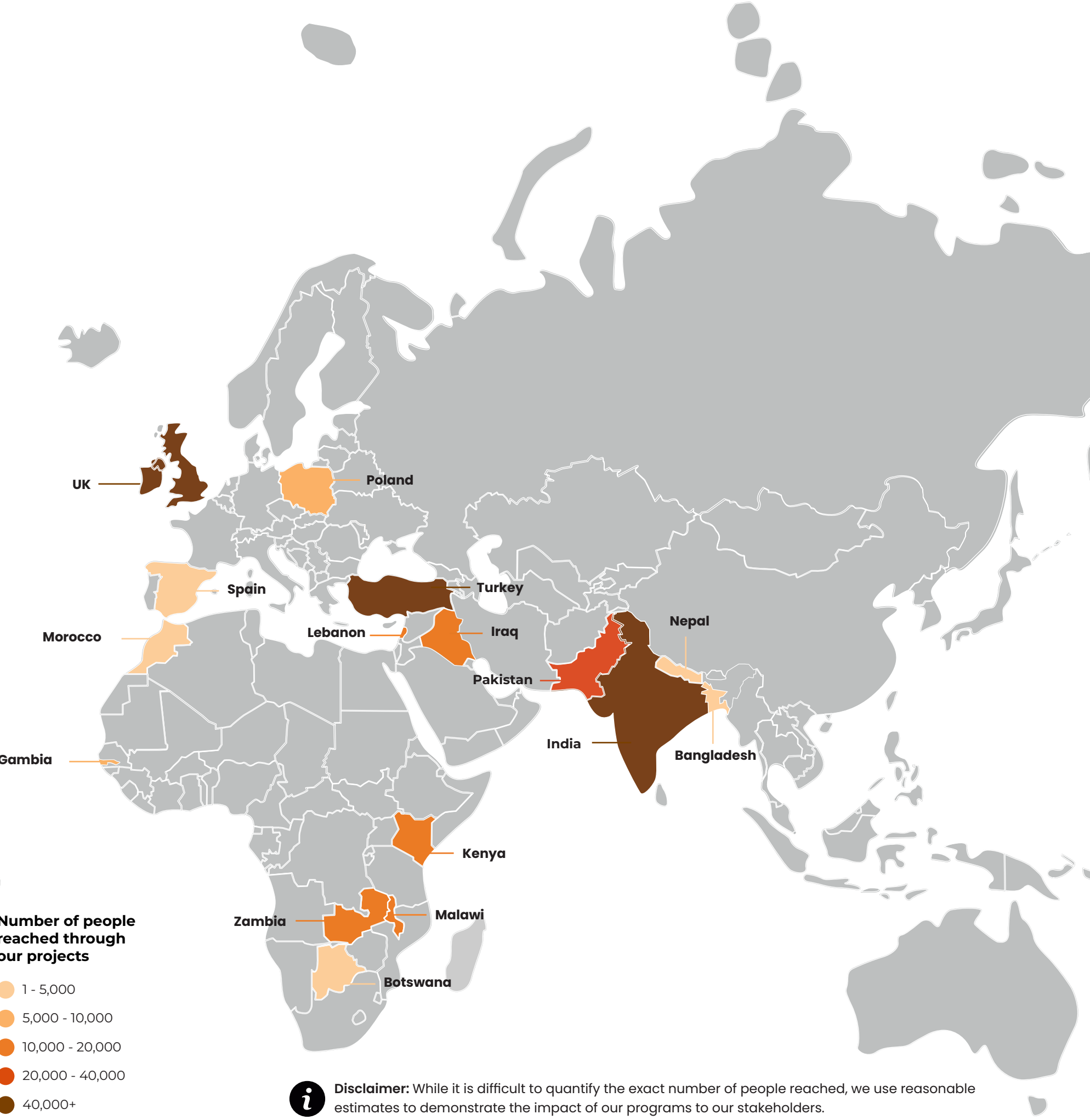
 **185 million litres**
Drinking Water Provided

OUR WORK AROUND THE GLOBE

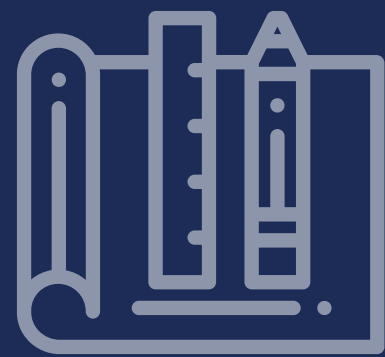
In **2024/25** we have reached an estimated **1.02 million** people across the globe.

Country	Estimated no. of people reached via our programmes*
India	717,500
UK	120,000
Turkey	49,500
Malawi	33,500
Pakistan	25,000
Iraq	19,300
Zambia	13,500
Kenya	12,200
Lebanon	10,000
Poland	6,000
Gambia	5,500
Bangladesh	2,500
Nepal	2,500
Spain	1,300
Botswana	100

*Rounded to nearest 100



i **Disclaimer:** While it is difficult to quantify the exact number of people reached, we use reasonable estimates to demonstrate the impact of our programs to our stakeholders.



PROJECTS AND PERFORMANCE

1 April 2024 – 31 March 2025

A summary of our wider projects in the year is presented here. Further details of our work can be seen on our communication channels including our website and social media .

Emergency Relief

Development Programme

Khalsa Aid International does not provide cash funding directly to any charitable organisation unless stated. It is our standard policy to provide funding directly to suppliers or stakeholders providing goods/services in relation to our humanitarian aid projects.

IN FOCUS EMERGENCY RELIEF: GAZA

Emergency Relief

SDG 1 – No Poverty

SDG 2 – Zero Hunger

SDG 3 – Good Health and Well-Being

In April 2024, Khalsa Aid's team was dispatched to Cairo and, working with the Egyptian Red Cross (ERC), facilitated a delivery of and hygiene kits for those displaced by the war in Gaza. After months of operational restrictions, ERC managed to deliver our consignment of 1,000 food packs and 1,000 hygiene kits into Gaza on 2 December 2024. We remain ready to provide further assistance in the region via the Egyptian Red Cross whenever we are permitted to do so safely.



PANJAB FARMER SUPPORT FOR MSP GUARANTY 2024

Emergency Relief

SDG 3 – Good Health and Well-Being

SDG 11 – Make cities and human settlements inclusive, safe, resilient and sustainable

The Indian farmers' protests between February 2024 and March 2025 are well documented. The protests were in relation to demands for a guaranteed Minimum Support Price for crops. Much of the focus of the protests was at Shambhu and Khanaouri borders around Delhi, where police erected barricades forcing farmers to establish protest camps.

The Khalsa Aid India team provided practical support for the farmers including: establishing an emergency response team, supplying water bottles, water tankers, medical staff, and repair workshops at both locations – Shambu Border and Khanaouri Border.



PANJAB FLOODS – SECOND PHASE

Emergency Relief

SDG 1 – No Poverty

SDG 2 – Zero Hunger

SDG 3 – Good Health and Well-Being

SDG 6 – Clean Water and Sanitation

SDG 11 – Make cities and human settlements inclusive, safe, resilient and sustainable

In July 2023, Northern India experienced devastating floods due to unprecedented heavy rainfall. The floods were some of the worst the region had seen in recent years, causing widespread destruction in both rural and urban areas. Himachal Pradesh, Panjab, Chandigarh, Uttarakhand, and Haryana were the main states affected. Major rivers, including Sutlej, Beas and Ravi, swelled beyond capacity and water from dams had to be released as they neared capacity, exacerbating the flooding in low-lying areas.

As many as 1,058 villages in 14 districts of Panjab were affected by the floods. Khalsa Aid’s India team along with volunteers from Khalsa Aid International (UK) team carried out needs assessments and assisted in several districts: Rupnagar, Mohali, Patiala, Jalandhar, Moga, Hoshiarpur, Ludhiana, Sangrur, Ferozepur, Fatehgarh Sahib and Tarn Taran.

Activities in 2024/2025 included agricultural land levelling, riverbank restoration, tractor repairs, the provision of a reversible motor, and the distribution of seeds and fertiliser to farmers in 16 villages in the Jalandhar, Kapurthala, and Tarn Taran district. Over 200 farmers were supported with land levelling. Khalsa Aid’s India team procured the machinery and diesel, covering the full cost of this activity and supporting farmers wherever possible to get back to farming their land again. Over 600 acres of farmland was desilted and leveled; 100 buffalos were also provided to farmers who had lost livestock due to the floods.



LEBANON

Emergency Relief

SDG 2 – Zero Hunger

SDG 6 – Clean Water and Sanitation



Lebanon is once again in the throes of a deepening humanitarian crisis. Over one million people are estimated to have already been displaced, forced from their homes as the country tries to recover from the devastation. We identified 3 areas – Beirut, Soor (Tyre) and Nabatieh. Khalsa Aid distributed 900 food packs containing enough food for a family for 2-3 weeks, consisting of staple items such as rice, pasta, milk powder, flour, oil and other items. In March 2025, 900 hygiene packs were also distributed. Jointly, over 10,000 beneficiaries received support.



UK PROGRAMME: LANGAR AID (FOOD SUPPORT & COMMUNITY)

Development Programme

SDG 2 – Zero Hunger

SDG 10 – Reduce Inequalities



Recipient of Queens Award for voluntary services

Langar Aid is one of Khalsa Aid International's UK outreach programmes, launched in 2016. The project is based on the Sikh principle of Langar (Community Kitchen). Langar Aid strives to break down barriers and improve community cohesion by offering the opportunity for people of all religions, ages and genders to come together by sharing food. This project started in Coventry and has grown from a weekly service to running multiple community initiatives, with a dedicated base in the West Midlands (Langar Aid House), operating six days a week. Its objective is to support homeless, vulnerable, and isolated people within the local communities.

Langar Aid expanded support across the West Midlands and surrounding regions, strengthened partnerships with schools and community hubs, piloted student support in high-need cities, reduced food waste through surplus redistribution, and provided warm spaces during severe weather. Approximately **360,000 meals** were served during the year across evening feeds, parcels and events.



Food Support: Responding to Growing Need

This year, in response to the ongoing cost-of-living crisis, we've seen a significant rise in demand for food support across the West Midlands, Warwickshire, and Nuneaton. To meet this growing need, Langar Aid has expanded its services and strengthened partnerships with local schools, charities, and community organisations—particularly supporting low-income families, the elderly, and individuals with disabilities. The increasing cost of essentials like food, housing, and utilities has made our food support services a vital lifeline for many. We deliver food parcels and fresh produce regularly and also support breakfast clubs to ensure children start their day nourished and ready to learn. We made a strategic shift to serve prioritised beneficiaries, and offer other forms of support to reduce dependency and encourage self-reliance. Langar Aid is committed to providing a helping hand up, not a handout—supporting communities with dignity and helping individuals build resilience for a more secure future.



Supporting Home and International Students

In response to a growing number of support requests from international students, we expanded our efforts in Coventry by establishing dedicated food parcel collection points in cities with high international student populations, including Manchester, Wolverhampton, and Birmingham. Many of these students regularly attended the evening meal service, highlighting a pressing need for consistent food support. We continue to work closely with local colleges and schools to ensure home students also receive the necessary support during times of financial hardship or isolation. These hubs were specifically tailored to offer culturally appropriate food parcels, ensuring that students from diverse backgrounds could receive nutritious food.



Food Waste Reduction and Redistribution

Langar Aid is committed to reducing food waste while supporting communities in need. Our main contributor, Brakes UK, plays a vital role in this effort by donating over 9,000kg of fresh produce every month. These generous contributions, which would otherwise have gone to landfill, are redistributed to local schools, community organisations, and used in our evening meal services. We are also grateful for the continued support from Trussell Trust and Coventry Food Network who provide bulk donations of surplus food and soft drinks. These contributions help us extend our reach and diversify the support we can offer. To ensure minimal waste, any fresh produce that cannot be used is passed on to a local Retreat Farm, which provides therapeutic activities for children with learning difficulties. This approach ensures that all surplus is put to meaningful use by either supporting individuals directly or benefiting community-led initiatives.



Providing a Warm Space for the Community (2024–2025)

During the winter months of 2024–2025, Langar Aid ran a warm space for 62 nights in collaboration with Coventry City Council and the Rough Sleeper Team, as part of the Severe Weather Emergency Protocol (SWEP). Using a partitioned area within Langar Aid House, we were able to provide a safe and warm overnight environment for individuals experiencing homelessness or sleeping rough during periods of extreme cold.

Community Engagement

Langar Aid continues to build strong partnerships with local schools, colleges, and universities by offering structured work experience opportunities as part of academic courses and the Duke of Edinburgh Award. These placements give young people valuable insights into the working world while promoting a strong sense of community service. Through hands-on involvement in food support operations and outreach activities, students gain practical skills, develop empathy, and understand the impact of charitable work within their local communities. Through partnerships with Warwick Volunteers, we welcome both home and international students to volunteer as part of their accredited programs. We also remain grateful for the ongoing support from corporate groups such as Coventry Building Society, Cadent Gas, Severn Trent Selfridges, and Amazon, whose teams regularly join us in our mission. Volunteers from all walks of life are welcomed into the journey of seva (selfless service), helping to build stronger, more inclusive communities through collective action and shared humanity.



Celebrating 10 Years of Serving Humanity in 2025

Langar Aid proudly celebrated 10 years of serving humanity. To mark the beginning of this milestone year, we hosted our first ever Langar Event at the iconic Coventry Cathedral on New Year's Day. This special gathering welcomed people from all walks of life to come together and share a warm meal. The event offered not only food, but also a safe and welcoming space, free gifts, clothing, and fun activities for children creating a true sense of community and compassion. In addition, we proudly partnered with the University of Warwick to support their first ever Langar on Campus event. The success of this initiative was made possible by the university's belief in Langar Aid's mission and values, where many took part in seva and learnt the importance of Langar.



Emergency Flood Relief Support in South Wales

In October 2024, a dedicated team from Langar Aid travelled to Pontypridd, South Wales, to support communities affected by severe flooding caused by Storm Bert. As part of our emergency response efforts, volunteers delivered vital aid including 200 packed lunches, cleaning supplies, and dehumidifiers to assist residents in the cleanup and recovery process.

OTHER PROJECTS

TURKEY (SYRIAN REFUGEES PROJECT)

Development Programme

SDG 2 – Zero Hunger

SDG 6 – Clean Water and Sanitation

SDG 10 – Reduce Inequalities

The 7.8 magnitude earthquake that struck southeast Turkey and Syria on 6th February 2023 was one of the most devastating natural disasters in the country's history. During the emergency response phase, our teams noticed that the Syrian refugees living in Turkish camps had been disproportionately impacted. As a result, from early 2024, our focus shifted to providing ongoing support to this community. The purpose was to help and improve the quality of life for Syrian refugees affected by the earthquake.

This second phase of the Turkey earthquake project continued in the current year for Syrian refugees, where we assisted a total of 49,520 beneficiaries. We distributed 6,600 family hygiene packs, 7,200 family food packs and 1,520 blankets.

Our assistance for Syrian refugees will continue, headed by our Iraq team along with volunteers from the UK and other global chapters.



IRAQ

Development Programme

- SDG 2 – Zero Hunger
- SDG 3 – Good Health and Well-Being
- SDG 5 – Gender Equality
- SDG 10 – Reduce Inequalities

In 2024, the Kurdistan Region of Iraq (KRI) continued to host a significant number of internally displaced persons (IDPs) and refugees with 157,714 people in camps in KRI. Most of the refugees were from Syria, with smaller numbers from Turkey, Iran, and other locations. Out of the total displaced population, about 30% live in designated camps, while the remaining 70% have integrated into local communities across the KRI.

Safety project in IDP camps in KRI:

Domiz Camp2 located near Duhok hosts over 38,000 refugees (mainly Syrian) and is one of the largest refugee camps in Iraq, managed by the Kurdistan Regional Government (KRG) with support from NGOs. We repaired cabins within Domiz2, benefiting over 2,000 refugees in the area.

Our Iraq team responded to requests to clear out dry bushlands in and around the IDP camps in KRI; this entailed days of clearing of grass and bushes to reduce threat of fire in the arid region, helping over 5,000 individuals in the region.



Zero Hunger

Since 2015, Khalsa Aid International has provided monthly food packs to these displaced families fleeing to camps like Khanke and Shariya, initially assisting 500 families. As some have become self-sufficient, support now focuses on 100 families, with 1,200 food packs distributed annually to over 7,500 individuals.

In December 2024, Yezidi families from Lebanon arrived in Kurdistan; to assist these families settle in the new environment, we provided 300 blankets and 300 pillows.



Ramadan Food Packs

Our annual Ramadan food packs initiative continued to provide essential food supplies to vulnerable and displaced families, including orphans, widows, and those who have lost the breadwinners in their families. In 2025, we distributed a total of 1,000 food packs in the Duhok governorate and Mosul, each containing all the essentials needed to support a family for the entire month of Ramadan.

Education: Back-to-School

The Back-to-School initiative was launched by Khalsa Aid International in 2023; in September 2024, this initiative continued to make a significant impact in Al Nasir village, Domizl camp, and Gawilan camps by providing essential school supplies to 3,765 refugee students in over 17 schools. This effort was aimed at supporting students' educational needs, encouraging school attendance, and fostering a sense of hope and normalcy in communities affected by conflict and displacement.



Other Relief Projects

In a notable act of humanitarian assistance, Khalsa Aid International undertook a project to start self-sustaining projects for the Yezidi women. A Yezidi women that had previously been assisted in setting up a sewing shop had fallen on hard times due to ill health. Assistance was provided to reopen the sewing shop and enable her to be self-sufficient once again. Such projects are being expanded to help more Yezidi families become self-reliant.

Activities with children at Khanke orphanage continued to encourage them to explore different activities.



WATER4AFRICA (SUB-SAHARAN AFRICA)

Development Programme

Water4Africa is our long-term development programme, aiming to achieve water security within the African continent. Water scarcity continues to be a problem for many African countries, which is amplified by severe droughts. Khalsa Aid International focuses on installing solar-powered and hand-powered water pumps for local villages, schools, and livestock in various countries in Africa.



Water Pumps

The programme continued to install and hand over solar-powered and hand pumps across The Gambia, Malawi, Kenya and Zambia, complemented by tree planting to enhance food security and climate resilience. Selected highlights are summarised below:

Country	Systems installed/repaired (FY24/25)	Locations (villages/schools)	Estimated Beneficiaries
The Gambia	13 solar powered systems	12 villages; 1 school	≈5,420
Zambia	4 systems; 10 rehabilitations; 1 new hand pump	11 villages; 4 schools	≈8,477
Malawi	48 new pumps	48 villages	≈25,500
Kenya	3 pumps	3 villages	≈5,200



Farmer Security

In Malawi, our Food Security Project supported over 2,000 farmers with seeds and fertiliser, yielding a successful 2024 harvest, alongside ongoing monthly food support to hospital patients and orphanages. Additional boreholes and trees were installed under our Water4Africa and Plant the Path initiatives.

In Zambia, a similar project was carried out with 1,000 farmers receiving seeds to sow.



Welfare Programmes

- Our Water4Africa visits are not only about water and , but always include welfare programmes including:
- Providing food items to orphanages;
 - Provision of safer beds and new mattresses at a local orphanage;
 - Visiting a local hospital and providing food support to patients.
 - In Zambia, 1,000 food packs were distributed – 520 meal bags were given to families in Nyawa, and 480 meal bags to families in Moomba.



PAD THE PATH

Development Programme

SDG 3 – Good Health and Well-Being SDG 4 – Quality Education SDG 5 – Gender Equality

Our unique ‘Pad the Path’ programme has been ongoing since 2019. Its aim is to launch a sustainable approach towards ending period poverty. The programme is active in sub-Saharan Africa and works alongside grassroots organisations to encourage female empowerment, the betterment of female menstrual health, and environmental sustainability. Aid delivery for this programme has three components:

- A menstrual health and hygiene workshop
- An educational booklet
- A sustainable menstrual hygiene management kit consisting of reusable pads and soap

Our hygiene management kits are locally sourced and purchased, supporting local businesses and boosting the economy. Each girl/woman is given a hygiene pack that consists of 3 reusable pads, 1 soap and 2 information leaflets in a cloth bag.

1,000 ‘Pad the Path’ kits were distributed in various schools in Malawi and same number distributed over 2 visits in the Gambia.



KENYA FLOOD RELIEF 2024

Emergency Relief

Kenya’s 2024 floods were among the most destructive in decades, affecting millions of individuals across 33 counties, causing hundreds of deaths, displacing hundreds of thousands, and resulting in massive damage to infrastructure, agriculture, education, and livelihoods. The crisis prompted a large-scale coordinated response from the government, KRCS, UN agencies, and international partners. Khalsa Aid partnered with Kenya Red Cross to provide 1,000 food packs to last families at least 6 weeks in conflict zones and those displaced by floods where aid was scarce. Over 7,000 beneficiaries received this aid.



BANGLADESH FLOOD RELIEF 2024

Emergency Relief

In September 2024, heavy rainfall combined with water gushing down from elevated areas up north caused severe flooding in northern Bangladesh. Particularly affected, were the districts of Lalmonirhat and Kurigram.

The impact of the floods was felt most severely in rural areas, where families rely on agriculture for their subsistence. Crops were destroyed, and livestock was swept away, leaving families without food or income. Many were forced to take shelter on embankments or in temporary accommodations, living in precarious conditions without access to clean drinking water, sanitation facilities, or food.

We delivered 500 hygiene kits and 500 food parcels to assist families for a month.



TRIPURA FLOOD RELIEF

Emergency Relief



On August 18, 2024, Tripura grappled with relentless rainfall that triggered severe flooding and landslides across multiple districts, leading to a humanitarian crisis of unprecedented scale. Thousands of families had been displaced and were residing in relief camps. Our team reached Tripura, and working with grassroots organisations, we provided household items to severely affected families, including cultural clothes, beddings, mattresses, tarpaulins, utensils and hygiene packs to over 300 families.

EUROPE EMERGENCY: VALENCIA FLOODS (SPAIN)

Emergency Relief

Following catastrophic flash floods in Valencia in late October 2024, our team was deployed in November to support clean-up and food distributions, providing cleaning equipment, PPE, and meals for affected municipalities. Essential materials such as shovels, buckets, brooms, squeegees, boots, gloves were purchased for volunteers arriving in the coming days. Our focus then shifted to providing hot food and drinks which we facilitated by working alongside a local organisation. We provided hot drink flasks to distribute tea and coffee to locals as well as emergency service workers. We also supplied food items to the flood affected areas and we assisted over 200 volunteers and some families.



NEPAL HUMANITARIAN ACTIVITIES

Emergency Relief

A swollen river surged through Kathmandu, Nepal’s capital, after the heaviest rainfall in over 50 years. The rain, which began on 27 September 2024, and lasted more than 72 hours, also caused extensive damage outside the capital. Nepal’s 77 districts had been affected, and many areas were cut off, with bridges and roads swept away and powerlines and tele communication networks disrupted.

Relief provision continued post-disaster, working with local volunteers in remote districts to deliver household items to affected communities. 500 families received tarpaulins, mattresses, beddings, corrugated sheets and blankets.



PAKISTAN FLOODS

Development Programme

- SDG 2 – Zero Hunger
- SDG 3 – Good Health and Well-Being
- SDG 6 – Clean Water and Sanitation

Following the devastating floods in August 2022, where 33 million people were displaced and one million homes were damaged, our second phase of rehabilitation support continued in 2024. Khalsa Aid International installed 250 hand pumps providing clean drinking water to a combined 25,000 beneficiaries.

As part of Khalsa Aid’s support in Pakistan, a supply of food ration items to a local Gurudwara were delivered for 12 months.



BOTSWANA

Development Programme

Healthcare needs in smaller communities in Botswana are slow reaching, according to local healthcare professionals. Khalsa Aid was contacted regarding the provision of wheelchairs in a rural community, Nata. Khalsa Aid’s team worked with the Nata Clinic, local doctors, the local Gurudwara and grassroot organisations, including the Rotary Club, to provide wheelchairs to 30 patients enabling better mobility. To ensure the quality of goods, they were ordered from a supplier in South Africa; local volunteers played an instrumental role in coordinating the delivery of the wheelchairs from Johannesburg to Francistown as well as providing storage. A nurse who spoke the local language gave a safety briefing on the wheelchairs to the patients.



“Seeing people’s eyes light up and the smile on their face is the reason we keep going” – Jivan.

POLAND FLOOD RELIEF 2024

Emergency Relief

An extremely humid cyclone caused catastrophic flooding across Central Europe. The flooding began in Austria and the Czech Republic, then spread to Poland. By delivering essential supplies and hot meals to over 600 volunteers, we helped alleviate some of the immediate needs in flood-affected areas. Our team quickly assessed the situation in Wroclaw and other districts, responding to changing conditions as water levels decreased.



FOCUS PANJAB

Development Programme Emergency Relief

The Focus Panjab Project focuses on key issues faced by farmers, marginalised families, the families impacted by the events of 1984 and others living in various parts of India.

This facilitates the provision of medical aid (including dialysis support), welfare and house rebuilds, education assistance and biodiversity planting across Panjab, responding to local emergencies as needed.



WELFARE SUPPORT

Development Programme SDG 3 - Good Health and Well-Being SDG 4 - Quality Education SDG 10 - Reduce Inequalities

Khalsa Aid International and Khalsa Aid India teams collaborate to provide vital welfare support to thousands across Panjab and other Indian states, including financial aid in kind and practical assistance for those facing hardship.

In the financial year 2024-25, we supported **79 families**, with an expenditure of **£17,867** on various initiatives. Our key areas of support included:

- Financial assistance for 38 weddings.
- Contribution of items required for 5 Bhog Barsi ceremonies(memorial services).
- Funding for 6 water boreholes. Also, provision of food rations to those in need.
- Assistance with purchasing support vehicles for individuals with disabilities.
- Housing: Completion of house rebuilds for 2 financially deprived families.
- Support of an orphanage in Kerala with monthly food supplies.
- Setting up a gym in a village as a health test project.



KHALSA AID HEALTH CENTRE – PATIALA

Development Programme
SDG 3 - Good Health and Well-BeingSDG 10 - Reduce Inequalities

Khalsa Aid Health Centre in Patiala was set up in September 2024. This offers a wide range of high-quality, affordable healthcare services to support underserved and low-income communities. The Centre provides comprehensive Dental care (including X-rays and dentures), Digital X-ray and CT scan facilities, Physiotherapy, a fully equipped Pathology lab, an onsite Pharmacy, and daily OPD consultations.

All services are delivered by qualified professionals to the highest clinical standards and are offered at a fraction of the usual cost, ensuring they remain accessible to all, regardless of income. The Centre continues to serve as a vital healthcare hub for the region, reducing the burden on overstretched public systems and bringing essential medical care within reach of the most vulnerable. Khalsa Aid assisted 2912 patients in this year.



MEDICAL AID

Development Programme
SDG 3 - Good Health and Well-BeingSDG 10 - Reduce Inequalities

Khalsa Aid International funds the medical treatment of patients from underprivileged backgrounds. Assistance is provided by funding treatment, from hospital charges to medicines and after-care fees. All requests for medical aid are assessed and verified by our medical aid coordinators with costs paid directly to the clinical facility. This year, we helped **465** patients who were from Panjab and other parts of India with medical treatment.

EDUCATIONAL AID

Development Programme
SDG 4 - Quality EducationSDG 10 - Reduce Inequalities

Educational development aid is essential for reducing poverty and inequality in developing countries. By providing access to quality education, Khalsa Aid International has been able to help improve the lives of thousands of young children and adults across Panjab and other states in India.



Dashmesh School

At the Dashmesh Public School, holistic and quality education is given to children from marginalised communities. The school is located in Kakra, Bhawanigarh district, where more than **491** children are studying and Khalsa Aid International paid **£42,249** financial year. Khalsa Aid International funds the free education of children from underprivileged backgrounds to help them get a better start in life.

EVENT SUPPORT

Development Programme

We actively participated in and supported numerous events, providing essential aid:

Water Bottle Distribution

Due to extremely hot weather, Khalsa Aid teams distributed **1,015,087 water bottles** at various significant locations, including Gurudwara Chilla Sahib Haryana, Takht Sri Damdama Sahib Bathinda, Fatehgarh Sahib Shaheedi Sabha, Anandpur Sahib Holla Mohalla, Takht Sachkhand Sri Hazur Sahib Nanded, Guru Nanak Ji Marriage Celebration Batala, Guru Amardas Ji 450th Commemoration Goindwal Sahib, Baba Budha Ji Ramdas, and Takht Sri Harmander Sri Patna Sahib.



Medical Camps

General Physician medical camps were organised at several events, benefiting **over 10,000 people**.

BABA BANDA SINGH BAHADUR LIVELIHOOD SUPPORT PROGRAMME

Development Programme

SDG 1 – No Poverty

SDG 2 – Zero Hunger

SDG 3 – Good Health and Well-Being

SDG 5 – Gender Equality

Maharashtra, Madya Pradesh & Telangana



Sikligar Sikhs were ‘Lohars’ (ironsmiths) who once specialised in the craft of making weapons. The term ‘Sikligar’ was bestowed upon this community by Guru Gobind Singh Ji (10th Sikh Guru). Due to the advancements in technology and education, the Sikligar Sikhs are now an almost forgotten community in India. They suffer from low literacy rates and cannot afford medical care, which has kept them in a cycle of poverty. Khalsa Aid International developed a focused programme to assist this community with access to education, health and employment skills. Food packages, enrolment for children into schools and financial assistance for studies are already ongoing, with plans to expand our support much broader going forward. We supported **106** Sikhligar students and paid **£11,863** school fees to Devi Rukmani Higher Secondary School, Khargone, M.P., Shree Aaijee English Medium School, Borlay and Brilliant Academy .



SARDAR HARI SINGH NALWA LIVELIHOOD SUPPORT PROGRAMME

Development Programme

SDG 1 – No Poverty

SDG 2 – Zero Hunger

SDG 3 – Good Health and Well-Being

SDG 4 – Quality Education

Kashmir

In the 2024-25, Khalsa Aid International’s Sardar Hari Singh Nalwa programme continued its steadfast support for local communities in Kashmir. Through a diverse range of projects, a total of 739 individuals received vital assistance. This included the distribution of food parcels to vulnerable families, the establishment of Gurmukhi schools, the sponsorship of children for education, the construction of 4 homes, and essential renovations in Sikh schools across the region.

The largest project was the distribution of food packs to 147 families, benefitting more than 550 individuals in various regions of Kashmir, prioritising those in dire need. Additionally, 7 Gurmukhi schools were established, providing a comprehensive curriculum for students aged 8 to 19, and fostering proficiency in the Panjabi language to 138 students. Khalsa Aid International’s efforts also extended to the renovation of 2 Sikh schools, including the creation of playgrounds, the provision of computers, and the assurance of adequate water facilities. Furthermore, the programme sponsored 47 children, enabling them to access education despite financial constraints, and constructed 2 homes for underprivileged families, offering stability, particularly during harsh winters. Looking ahead to 2025, the programme will expand its support by providing vital medical assistance to those in need.



SUPPORT TO OTHER NGOS

Development Programme
SDG 1 – No Poverty SDG 10 – Reduce Inequalities

We extended our support to several other non-governmental organisations, amplifying their impact:

- **Singh on Duty Sewa Society Gurdaspur:**
Assisted with ration distribution to disabled individuals and supported medical check-ups for over 300 people annually.
- **Rattan Sagar Public School:**
Provided support in the form of books, sports items, and electrical goods, benefiting over 741 students.
- **Gurudwara Bhai Matidas Sewa Society:**
Supported the installation of an RO system and chiller at Civil Hospital Bathinda, benefiting thousands of people.
- **M.G.N. Khalsa Senior Secondary School Jalandhar:**
Helped construct a shed for school students, benefiting over 500 students.
- **Deep Sidhu Memorial Trust:**
Helped construct the blood bank building by providing building materials.



SELF-EMPOWERMENT AND EMPLOYMENT

Development Programme
SDG 1 – No Poverty SDG 3 – Good Health and Well-Being SDG 10 – Reduce Inequalities

Khalsa Aid empowers marginalised communities through a variety of initiatives aimed at fostering self-sufficiency. In the last financial year, we supported **64 families**, investing **over £65,655** to provide crucial resources in the financial year.

We are providing e-rickshaws, livestock, boutiques, Agriculture equipment like Tractors, Electrical goods, Shop stock, Fabrication tools, Vocational training and Raw materials for shops to ensure that they get the necessary support and assistance to become self-sufficient.



FOUNDATION PANJAB

Development Programme
SDG 3 – Good Health and Well-Being SDG 4 – Quality Education SDG 10 – Reduce Inequalities

Foundation Panjab is a Union Public Services & State Level competitive exam training programme which we are doing in collaboration with SABAR Foundation. This programme provides exam preparation opportunities for financially deprived youth from rural Panjab.

The programme is a scholarship, and over 1000 native Panjabi students were selected for one year of online training provided by LBASNAA IAS . This project will help the youth gain employment in civil service jobs that are otherwise difficult to get into due to expensive entry fees.

HOUSE REBUILD

Development Programme
SDG 3 – Good Health and Well-Being SDG 4 – Quality Education SDG 10 – Reduce Inequalities

Like our medical support and Shaheed Parivar project, the house rebuilding project aims to support families affected by traumatic events or natural disasters. In the last year, we have rebuilt 13 homes in Panjab. This project helps families rebuild their homes and their livelihoods.



KIDNEY DIALYSIS

Development Programme
SDG 3 – Good Health and Well-Being SDG 10 – Reduce Inequalities

In 2024-25, Khalsa Aid International opened a subsidised kidney dialysis center in Fatehgarh Churian, Amritsar district. The cost of medical treatments is not within reach for many across Panjab; therefore, this project aims to support those from economically deprived backgrounds. At this center, Khalsa Aid covers 70% of the dialysis fee. In the year, 84 dialysis patients have received treatment and 2660 dialysis sessions have been completed.



MERA PIND 360

Development Programme
SDG 3 – Good Health and Well-Being SDG 4 – Quality Education SDG 10 – Reduce Inequalities

A pilot programme in collaboration with Friends of Panjab was developed to provide assistance to five villages, beginning with Lapon village in Moga district and Bassi Gujran and Rurewal, Ropar, Mour and Baloh Bathinda. The aim of the project is to support the village through a center that will give the community access to a library and an IT room where people can receive Computer Technology training. The local community will also be able to participate in regular cultural events. In addition, the center will help fund the costs for anyone requiring ID documents within the village.



PUBLIC EVENTS IN UK

25th Anniversary Akhand Paath

A 3-day event was held at Guru Nanak Gurdwara in Gravesend at their invitation on 15-17th March 2024, to commemorate the 25th Anniversary of Khalsa Aid International. Our work across the globe was showcased with a photographic exhibition and a video montage in their in-house theatre. Merchandise was available for supporters to purchase merchandise or make donations, generating a net income of over £6,000.



Snowdon Hike 2024

The 12th Annual Snowdon Hike took place on July 6th, 2024. Over 900 hikers took part raising £137,000 in net proceeds. As with each year, this event would not have been possible without the valued support of our volunteers who helped with coordinating transport, serving meals and assisting with the logistics of the day. All participants were given a commemorative t shirt and medal.

Annual Dinner

Thanks to the kind support of the Arora Group, our annual dinner took place again at the Radisson Blu Hotel, Heathrow. The hotel has supported Khalsa Aid over the past few years;, although there has been a change in ownership of the hotel, the new owners continue to provide very generous help in hosting this event. As in previous years, some of the overseas teams were also in attendance to highlight the work carried out across the world and in the UK. The event generated over £23,000 in net funds through generous donations and sales.



Other Events

Over the 12 months, a number of fundraising activities were organised, including the first-ever Khalsa Aid car rally, which raised £7,000; local Nagar Kirtans also generated £12,000. Bake sales held across the country contributed a net income of £4,000, while many supporters held their own fundraisers throughout the year through JustGiving and collectively raised over £14,000.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Khalsa Aid International is a Charitable Incorporated Organisation (CIO) established under a constitution and registered on 25th August 2015. The Board of Trustees (minimum of four trustees) meets regularly and provides strategic oversight, approves policies and budgets, reviews projects and oversees governance and compliance. The trustees review the finances and appraise long-term projects before funds are committed in keeping with our fundamental principles and values. The Board has delegated day-to-day management to the Chief Executive Officer (CEO) supported by a senior leadership team.

Global affiliates/chapters operate as independent organisations and are not included in these accounts. Khalsa Aid International UK works closely with all chapters and collectively supports many projects jointly.



Recruitment And Appointment of New Trustees

Each trustee within Khalsa Aid International is a volunteer, selected for their breadth of skills, knowledge, and experience to support the aims of the charity. Each trustee is appointed for a term of three years by a resolution passed at a properly convened trustees' meeting. If a trustee is to remain on the board for a further 3 years, this must be agreed by the board.

The charity appoints trustees, who are of good standing and can actively promote and support the work of Khalsa Aid International. More trustees are being sought with skillsets in areas that could be beneficial to the development of the organisation.

There is an induction process for new trustees comprising a full overview of our strategic priorities, operational matters, policies & procedures. In addition, trustees visit our frontline operations, either in the UK or abroad, to better understand the impact of our humanitarian and development projects.

Volunteers

Khalsa Aid International is generously supported by a network of committed and passionate volunteers across the globe; from our trustees to experts in different fields, to those who are passionate about serving humanity. Our volunteers are key to our success; all projects involve teams of volunteers working for short to long periods to support our projects. Due to our volunteers' commitment and service, the Charity can work with a lean staff structure.

The charity maintains a Disclosure and Barring Service (DBS) checking facility for staff and volunteers in the UK with any disclosure made treated with confidentiality and managed by the Board of Trustees. These checks do not hold merit when volunteers and staff work abroad but all reasonable efforts are made to ensure staff/volunteers from outside of the UK are of good standing and references are sought before working with Khalsa Aid International.

Financial Review

During the year, unrestricted donation income of £ 2,292,936 and Restricted income of £542,979 was received and fully utilised in the current year, with reserves used to cover the deficit. The net deficit for the year was £959,662.

Though the charity saw a fall in donation income at the start of the year, projects were not compromised and with continued support from volunteers and donors, donations have begun to show a steady increase. The charity continues to conduct fundraising activities to reduce deficits in future.

Investment Policy

The trustees have a general power to invest in assets as they see fit. The trustees are committed to ensuring that Khalsa Aid's investment policy aligns with its mission and values.

As the charity needs to respond to disasters and emergencies quickly, it has a policy to keep funds in a combination of short-term and long-term deposits and investments, ensuring adequate reserve funds are available. The Charity uses renowned investment managers to manage portfolio investments, striking a balance between risk, return and having access to funds.

In making investment decisions, a range of social, environmental, and ethical considerations are considered; investments are made only in socially responsible companies with strong environmental stewardship, and in industries involved in ethical practices.

Reserves

Free reserves represent that part of general reserves that is not tied up in tangible assets and is freely available to spend on any of the charity's purposes. At the year's end, the charity's free reserves were £ 13,092,235. This is 9.1% more than the reserves requirement of £12m (as set out in the charity's Reserves Policy) but the surplus is required to cover any deficit for the next financial year. Restricted reserves were nil.

The Trustees continue to review the free reserves through the Reserves policy to ensure reserves remain adequate to serve the charity's short and long-term objectives and mission and ensure that the charity has enough resources to fund its longer-term activities as well as medium-term going concern requirements. The Reserves policy stipulates how reserves will be used including:

- Scaling up the UK operations to expand worldwide missions and projects including upgrading systems and processes, to enable KAI to operate to internationally recognised standards of governance, codes of conduct, and humanitarian action.
- Implementing KAI's medium and long-term strategy plans, and forging stronger partnerships globally.
- Investing in organisational development across all departments including investing in more people, systems and processes.
- Responding to more crisis, and implementing post-disaster and development projects following such disasters to provide both short-term and medium support to such victims.
- Volunteer safety reserve: KAI's dedicated global volunteers continue to face risks during missions; a reserve for their safety is critical to respond to such risks.
- Risk reserves: As a global organisation, the risks related to the charity's work are also global; a risk reserve for risks related to disaster responses, project management, staffing host country instability and political changes, and other environmental and economic changes globally is crucial.
- Reserves for the purchase of property for expanding the charity's main premises, and in key focus areas and countries to hold stocks providing stability and security for the charity's future and its long-term projects.
- Going concern reserve: Due to fluctuation in donations, a reserve for continuing as a going concern and to cover operational and office costs for at least 2 years is also vital.

The use of the Reserves will be reviewed over a 5-7-year period, ensuring that growth is well-controlled and well-targeted to the charitable aims of the organisation and maximising public benefit.



RISK MANAGEMENT

Principal Risks and Uncertainties

Khalsa Aid International is committed to providing humanitarian aid and relief to the most vulnerable and in-need areas around the globe. This commitment means the charity operates in countries affected by war, conflict, humanitarian and environmental disasters and general uncertainty. Operating in these environments gives rise to significant risks and uncertainties, which we have managed through our extensive experience in this field, supported by a framework of systems and processes.

Khalsa Aid International's overall approach to risk management is to identify and accept an appropriate level of risk working in the humanitarian response environment. The trustees and the management team review and assess the major risks to which Khalsa Aid International is exposed relating to the operations, income generation and finances.

The trustees identify and review the risks to which the charity is exposed and ensure appropriate controls are in place to provide reasonable assurance against fraud and error. Major risks are identified and ranked in terms of their potential impact and likelihood. Where appropriate, risks are covered by insurance.

We operate in fragile environments where security, access, and regulatory constraints can change rapidly. Key risks include staff/volunteer safety, fluctuations in donations, cyber security, safeguarding, partner due diligence, and foreign exchange (FX) exposure. Controls include hostile environment training, dynamic security assessments, diversified income streams, strengthened IT and data protection, safeguarding policies, pre-award partner assessments, and FX management.

Key risks and their mitigation measures are as follows:

Staff/Volunteer Safety

Our staff work in parts of the world that are impacted by conflict and/or natural disasters. These environments present several risks to the safety of our staff. Safety and wellbeing are of paramount importance, and we have several procedures to manage these risks. Hostile Environment training is provided to all our field staff/volunteers alongside continual monitoring of the security situation in every single country we work in, ensuring we have adequate measures in place to keep our staff as safe as possible. In addition, our staff completed fire marshal and first aid training, further upskilling their abilities and knowledge.

Fluctuation in donations

As with all other charities in the current financial climate, our income by way of donations has seen fluctuations. To mitigate this risk, the charity continues to diversify its funding resources, build reserves, strengthen donor relationships, and strengthen awareness of our work and future plans through various means.

Key Personnel

The CEO has founded and headed the organisation for 25 years now and is the face of Khalsa Aid; his zest and leadership have made Khalsa Aid a credible and respected charity, and a change to this position poses a major risk. Trustees review Business Continuity plans to mitigate this risk, as well as the risk of loss of other key personnel.

Collaboration and Partnerships

Working across the world with new partners poses a risk of credibility and transparency of potential partners. To mitigate this risk, Khalsa Aid has subscribed to World Check, a recognised database of 'heightened risk' individuals and organisations, which is used to vet potential collaborators or partners for projects.

MANAGEMENT AND TRUSTEES RESPONSIBILITIES

Board and Management Roles

To ensure our trustees understand their role and responsibilities, they are required to review the Charity Commission's guidance: The Essential Trustee (CC3) and the charity's governing document before joining the Board and then on an annual basis.

The Board's principal roles are:

- Approving the mission, strategies, and high-level policies
- Appointing and overseeing the Chief Executive Officer (CEO)
- Monitoring performance and risk management
- Reporting performance with integrity and transparency
- Ensuring compliance with UK law and Charity Commission regulations
- Managing its governance processes, including annual evaluation of Board, Committee, Chair, and individual trustee performance
- Representing the interests of Khalsa Aid International stakeholders.
- Providing strategic advice to KAI management
- Protecting the brand globally

Trustees Responsibilities

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

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial 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 year.

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 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; and
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that 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 Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Fundraising compliance statement

We adhere to the Code of Fundraising Practice. Where applicable, this report includes our approach to fundraising, third-party monitoring, complaints received, and measures to protect people in vulnerable circumstances. We are committed to openness and accountability in all fundraising activities.

Future Plans

Our focus will remain on building a brighter future for the people Khalsa Aid serves, expanding its international chapters, and continuing to make a meaningful impact in the lives we touch. The charity aims to continue fulfilling its global objectives through:

- medium and long-term strategy implementation;
- expand projects through deeper and stronger partnerships and networks in more countries and continue to improve efficiency in how the charity carries out its work.
- Scale Water4Africa installations and maintenance across priority countries in Africa, integrating solar, filtration and community stewardship.
- Expand Langar Aid hubs and student support, deepen surplus redistribution partnerships.
- Continue disaster relief preparedness with credible in-country partners and plan multi-phased support.
- Expand Focus Panjab programmes in health, education, agricultural and livelihoods, with enhanced project management KPIs and beneficiary safeguarding.
- Invest in volunteer management systems, chapter governance frameworks, and cyber-security, aligned to best-practice charity governance.

We continue to be inspired by the work our volunteers and other similar organisations do and, from experience, have learnt that we need to push through more borders and barriers more swiftly, and respond to various post-emergency programmes simultaneously.

Statement on Disclosure of Information to the Auditors

Each person who is a trustee at the date of approval of this report confirms that:

- So far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- They have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The trustees believe there are no material uncertainties that call into doubt our ability to continue as a going concern. The annual financial statements have therefore been prepared on the basis that the charity is a going concern.

This Trustees' Annual and Strategic Report, prepared under the Charities Act 2011 and the Companies Act 2006, was approved by the Board of Trustees on 28th January 2026 and is signed on behalf of the Board of Trustees by:



Mr Rajpal Singh Wilkhu
Trustee



Mrs Balvinder Kaur Sohal
Trustee

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF KHALSA AID INTERNATIONAL

Opinion

We have audited the financial statements of Khalsa Aid International (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- Give a true and fair view of the state of the charity's affairs as of 31 March 2025 and its incoming resources and application of resources, for the year that ended.
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- Have been prepared following the requirements of the Charities Act 2011.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions Relating to Going Concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other Information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- The information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- Sufficient accounting records have not been kept; or
- The financial statements are not in agreement with the accounting records; or
- We have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the statement of trustees' responsibilities, the trustees are responsible for the preparation of the financial statements for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to cease operations or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditors under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements are free from material misstatement, whether due to fraud or error and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

The extent to which our procedures can detect irregularities, including fraud, is detailed below and we have considered:

- The nature of the charity and sector, control environment and operating performance.
- The charity's own assessment, including assessments made by key management, of the risks that irregularities may occur either as a result of fraud or of error.
- Any matters we identified having reviewed the charity's policies and procedures relating to:
 - Identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance.
 - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud; and
 - The internal controls established to mitigate risks of fraud or non-compliance with laws and regulations.
- The matters discussed amongst the audit engagement team.

As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud and identified the greatest potential for fraud in the areas in which management is required to exercise significant judgment, such as the recognition of revenue. In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context were the Charities Act and tax legislation.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulations. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission, or misrepresentation.

Use of Our Report

This report is made solely to the charity’s trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity’s trustees those matters we are required to state to them in an auditors’ report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity’s trustees as a body, for our audit work, for this report, or for the opinions we have formed.



UHY Ross Brooke
Chartered Accountants
Statutory Auditor

Suite I, Windrush Court
Abingdon Business Park
Oxon
OX14 1SY

Date:
28.01.2026

UHY Ross Brooke is eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006.

STATEMENT OF FINANCIAL ACTIVITIES

(including income and expenditure account)
Year ended 31 March 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
	Note				
Income and endowments from:					
Donations and legacies	3	2,292,936	542,979	2,835,915	3,456,531
Investments	4	530,905	-	530,905	340,450
Other income	5	325	-	325	1,375
Total income		2,824,166	542,979	3,367,145	3,798,356
Expenditure on:					
Raising funds	6	95,238	-	95,238	97,555
Charitable activities	7	3,333,800	748,497	4,082,297	4,438,299
Total expenditure		3,429,038	748,497	4,177,535	4,535,854
Net (expenditure)/income		(604,872)	(205,518)	(810,390)	(737,498)
Net gains(losses) on investments	10	(149,272)	-	(149,272)	54,867
Net movement in funds		(754,144)	(205,518)	(959,662)	(682,631)
Transfers between funds		(205,518)	205,518	-	-
Fund balances at 1 April 2024		14,051,897	-	14,051,897	14,734,528
Fund balances at 31 March 2025		13,092,235	-	13,092,235	14,051,897

The Statement of Financial Activities includes all gains and losses recognised in the year.

All income and expenditure derived from continuing operations during the above two financial periods.

The notes on pages 62 to 72 form part of these financial statements.

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	11		662,532		705,558
Investments	12		2,833,936		2,922,080
			<u>3,496,468</u>		<u>3,627,638</u>
Current assets					
Debtors	14		18,969		26,561
Current asset investments	15		8,932,125		8,018,492
Cash at bank and in hand			742,573		2,559,813
			<u>9,693,667</u>		<u>10,604,866</u>
Current liabilities					
Creditors: amounts falling due within one year	16		(97,900)		(180,607)
Net current assets			<u>9,595,767</u>		<u>10,424,259</u>
Total assets less current liabilities			<u>13,092,235</u>		<u>14,051,897</u>
Funds					
Restricted funds	17		-		-
Unrestricted income funds			13,092,235		14,051,897
Total funds			<u>13,092,235</u>		<u>14,051,897</u>

The financial statements were approved by the Trustees, and authorised for issue on 28 January 2026 and are signed on their behalf by:



Mr Rajpal Singh Wilkhu
Trustee



Mrs Balvinder Kaur Sohal
Trustee

STATEMENT OF CASH FLOWS

Year ended 31 March 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash generated from operations	20		(1,366,083)		(891,701)
Investing activities					
Purchase of tangible fixed assets	11		(7,301)		(38,601)
Net purchase of investments			(61,128)		(67,774)
Investment income received	4		530,905		340,450
Net cash used in investing activities			<u>462,476</u>		<u>234,075</u>
Net cash used in financing activities			<u>-</u>		<u>-</u>
Net (decrease)/increase in cash and cash equivalents			<u>(903,607)</u>		<u>(657,626)</u>
Cash and cash equivalents at the beginning of the year			10,578,305		11,235,931
Cash and cash equivalents at the end of the year	21		<u>9,674,698</u>		<u>10,578,305</u>

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2025

1. Accounting policies

Charity information

Khalsa Aid International is a Charitable Incorporated Organisation (CIO) registered in England and Wales. The address of its principal place of business is Unit 8 Lake End Road, Taplow, Maidenhead, SL6 0JQ and the nature of its operations are set out in the trustees' report.

1.1 Basis of preparation of financial statements

The Charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £. The charity has global affiliates in various locations. These global affiliates are not consolidated into these financial statements because the charity does not control these entities.

A summary of the principal accounting policies adopted (which have been applied consistently, except where noted), judgements and key sources of estimation uncertainty, is set out below.

1.2 Going Concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the Charity to be able to continue as a going concern.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

All income is included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with the SORP. Further detail is given in the Trustees' Annual Report.

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

1.5 Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Costs of raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.
- Expenditure on charitable activities is incurred on directly undertaking the activities which further the charity's objectives, as well as any associated support costs.

1.6 Tangible fixed assets and depreciation

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	No depreciation
Fixtures and fittings	20% straight line
Computers	20% straight line
Motor vehicles	20% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset and is recognised in net income/(expenditure) for the year.

It is the policy of the charity not to provide depreciation on land & buildings, this is a departure from the Charities SORP. The property is maintained to a high standard and the trustees consider that the life of the property is so long and that the residual value is so great that depreciation is not considered material.

1.7 Fixed Asset Investments

Fixed asset investments are initially measured at transaction price excluding transaction costs and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Impairment of Fixed Assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment.

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.10 Debtors

Debtors with no stated interest rate and receivable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

1.11 Liabilities

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Loans and borrowings are initially recognised at the transaction price including transaction costs. Subsequently, they are measured at amortised cost using the effective interest rate method, less impairment. If an arrangement constitutes a finance transaction it is measured at present value.

1.12 Leased assets

Rentals under operating leases are charged on a straight-line basis over the lease term.

1.13 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.14 Pension benefits

The charity operates a defined contribution pension scheme. Contributions payable for the year are charged in the Statement of Financial Activities.

2. Judgements and key sources of estimation uncertainty

Accounting estimates and Judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions

The charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will; by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

3. Donations and Legacies

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
Donations and gifts	2,291,436	541,646	2,833,082	3,321,357	116,015	3,437,372
Grants	1,500	1,333	2,833	-	19,159	19,159
	2,292,936	542,979	2,835,915	3,321,357	135,174	3,456,531

4. Investments

	Unrestricted Funds 2025 £	Unrestricted Funds 2024 £
Income from listed investments	82,255	87,960
Interest receivable	448,650	252,490
	530,905	340,450

5. Other income

	Unrestricted Funds 2025 £	Unrestricted Funds 2024 £
Rent from Coventry	325	1,375
Net gain on disposal of tangible fixed assets	-	-
Government grant income	-	-
	325	1,375

6. Raising funds

	Unrestricted Funds 2025 £	Unrestricted Funds 2024 £
Portfolio management	21,125	20,186
Advertising	26,853	22,638
Worldpay charges	5,413	9,476
Merchandise purchases	16,935	25,246
Fundraising expenses	24,912	20,009
	<u>95,238</u>	<u>97,555</u>

7. Charitable Activities

	Charitable Expenditure 2025 £	Charitable Expenditure 2024 £
Staff costs	692,771	567,969
Charitable expenditure	<u>3,389,526</u>	<u>3,870,330</u>
	<u>4,082,297</u>	<u>4,438,299</u>
Analysis by fund		
Unrestricted funds	3,333,800	3,976,530
Restricted funds	<u>748,497</u>	<u>461,769</u>
	<u>4,082,297</u>	<u>4,438,299</u>

7. Charitable activities (continued)

Expenditure on charitable activities by fund type

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £
Australia	10,621	-	1,880	-
Bangladesh	24,166	-	-	-
Dubai	4,183	-	-	-
Egypt	3,497	-	26,971	-
Europe	2,140	-	-	-
Focus Punjab-India	865,535	469,150	1,184,673	116,850
Gambia	121,076	-	99,248	-
India	292,493	-	478,541	-
Iraq	90,982	-	159,063	-
Kenya	43,897	-	-	-
Lebanon	43,774	-	-	-
Madagascar	-	-	10,644	-
Malawi	272,289	-	131,101	-
Moldova	-	-	-	-
Morocco	493	-	26,537	-
Nepal	24,086	-	28,079	-
New Zealand	-	-	-	-
Pakistan	58,806	-	120,011	-
Philippines	4,808	-	-	-
Poland	3,209	-	2,689	-
Botswana	10,074	-	-	-
Spain	3,975	-	-	-
Syria (via Turkey)	-	-	57,314	-
Turkey	275,480	-	382,034	301,422
Uganda	4,410	-	-	-
UK	446,449	279,347	562,530	43,497
Ukraine	-	-	29,885	-
USA	2,252	-	-	-
Zambia	68,083	-	58,261	-
Support costs	628,718	-	598,819	-
Governance costs - auditor's remuneration	28,304	-	18,250	-
	<u>3,333,800</u>	<u>748,497</u>	<u>3,976,530</u>	<u>461,769</u>

8. Trustees

None of the trustees received any remuneration or benefits from the charity during the year apart from the reimbursement of expenses, which are set out in note 19.

9. Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	19	17
Employment costs	2025 £	2024 £
Wages and salaries	626,511	516,432
Social security costs	57,700	44,238
Other pension costs	8,560	7,299
	692,771	567,969

No employee received employee benefits of more than £60,000 during the year.

The total amount of remuneration received by key management personnel is £289,725 (2024: £ 284,094)

10. Net Gains/(losses) on Investments

	Unrestricted Funds 2025 £	Unrestricted Funds 2024 £
Revaluation of investments	(161,740)	59,291
Gain/(loss) on sale of investments	12,468	(4,424)
	(149,272)	54,867

11. Tangible Fixed Assets

	Freehold land and buildings £	Fixtures and Fittings £	Computers £	Motor Vehicles £	Total £
Cost					
At 1 April 2024	570,000	68,795	113,527	104,120	856,442
Additions	-	-	7,301	-	7,301
At 31 March 2025	570,000	68,795	120,828	104,120	863,743
Depreciation and impairment					
At 1 April 2024	-	43,237	52,762	54,885	150,884
Depreciation charged in the year	-	12,412	21,175	16,740	50,327
At 31 March 2025	-	55,649	73,937	71,625	201,211
Carrying amount					
At 31 March 2025	570,000	13,146	46,891	32,495	662,532
At 31 March 2024	570,000	25,558	60,765	49,235	705,558

12. Rathbones Investments

Cost or valuation

At 1 April 2024
Additions
Valuation changes
Disposals
Cash movements

At 31 March 2025

Carrying amount

At 31 March 2025

At 31 March 2024

	Listed Investments £	Investment Portfolio Cash £	Total £
At 1 April 2024	2,880,950	41,130	2,922,080
Additions	659,148		659,148
Valuation changes	(149,272)		(149,272)
Disposals	(585,488)		(585,488)
Cash movements		(12,532)	(12,532)
At 31 March 2025	2,805,338	28,598	2,833,936
At 31 March 2025	2,805,338	28,598	2,833,936
At 31 March 2024	2,880,950	41,130	2,922,080

13. Financial instruments

Carrying amount of financial assets

Instruments measured at fair value through profit or loss

	2025 £	2024 £
Instruments measured at fair value through profit or loss	2,805,338	2,880,950

14. Debtors

Amounts falling due within one year:

Other debtors
Prepayments and accrued income

	2025 £	2024 £
Other debtors	18,969	23,393
Prepayments and accrued income	-	3,168
	18,969	26,561

15. Current Asset Investments

Fixed term deposits

	2025 £	2024 £
Fixed term deposits	8,932,125	8,018,492

16. Creditors

Amounts falling due within one year:

Other taxation and social security
Trade creditors
Other creditors
Accruals and deferred income

	2025 £	2024 £
Other taxation and social security	14,015	11,916
Trade creditors	43,934	122,349
Other creditors	13,810	22,012
Accruals and deferred income	26,141	24,330
	97,900	180,607

17. Restricted Funds

	At 1 April 2024 £	Income £	Expenditure £	Transfers	At 31 March 2025 £
Khalsa Aid USA	-	469,150	(469,150)	-	-
Langar Aid	-	73,829	(279,347)	205,518	-
	-	542,979	(748,497)	205,518	-

Langar Aid, Khalsa Aid’s flagship project based in the UK, is dedicated to providing food for the homeless and vulnerable across the country. Its work extends beyond the UK, providing crucial support to Khalsa Aid’s international relief missions.

Funding from Khalsa Aid USA is to support Punjab Medical Support, Dashmesh Public School and UPSC.

18. Analysis of Net Assets Between Funds

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £
At 31 March 2025			
Tangible assets	662,532	-	662,532
Investments	2,833,936	-	2,833,936
Net current assets/(liabilities)	9,595,767	-	9,595,767
	13,092,235	-	13,092,235
	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
At 31 March 2024			
Tangible assets	705,558	-	705,558
Investments	2,922,080	-	2,922,080
Net current assets	10,424,259	-	10,424,259
	14,051,897	-	14,051,897

19. Related Party Transactions

Transactions with related parties

During the year the charity entered into the following types of transactions with trustees and related parties. Ravi Singh, the CEO who is the family member of a Trustee, received £47,509 (2024: £47,509) in remuneration for their services.

A close family member of a Trustee was employed by the charity from 1 December 2023. During the period, this individual received remuneration of £ 32,853 (2024: £10,000). Another close family member of a Trustee was employed by the charity from 1 September 2024 . During the period, this individual received remuneration of £18,141.

In the normal course of the charity’s work, specifically for carrying out overseas missions, project funds were provided to and spent by certain Trustees and their related parties; they also received reimbursement of project expenses in fulfilling their duties. These are summarised in the table below

	Number of individuals		Amount	
	2025	2024	2025 £	2024 £
Project funds	3	3	54,561	94,214
Salary paid to a relative of a trustee	3	1	98,502	10,000
Reimbursement of expenses	4	3	17,498	755
Total	10	7	170,561	104,969

20. Cash Generated From Operations

	2025 £	2024 £
(Deficit)/surplus for the year	(959,662)	(682,631)
Adjustments for:		
Investment income recognised in statement of financial activities	(530,905)	(340,450)
Gain on disposal of tangible fixed assets	-	-
Investment (gains)/losses	149,272	(54,867)
Depreciation and impairment of tangible fixed assets	50,327	48,018
Movements in working capital:		
Decrease/(increase) in debtors	7,592	110,407
Increase/(decrease) in creditors	(82,707)	27,822
Cash generated from operations	(1,366,083)	(891,701)

21. Cash and Cash Equivalentents

	2025 £	2024 £
Current asset investments	8,932,125	8,018,492
Cash at bank and in hand	742,573	2,559,813
	9,674,698	10,578,305

22. Operating Lease Commitments

The total of future minimum lease payments under non-cancellable operating leases at the end of the reporting period was:

	2025	2024
	£	£
Not later than one year	10,000	30,200
Later than one year and not later than five years	40,000	40,000
After more than five years	30,000	40,000
	<u>80,000</u>	<u>110,200</u>

23. Comparative Statement of Financial Activities

	Unrestricted Funds	Restricted Funds	Total Funds
	2024	2024	2024
	£	£	£
Income and endowments from:			
Donations and legacies	3,321,357	135,174	3,456,531
Investments	340,450	-	340,450
Other income	1,375	-	1,375
Total income	<u>3,663,182</u>	<u>135,174</u>	<u>3,798,356</u>
Expenditure on:			
Raising funds	97,555	-	97,555
Charitable activities	3,976,530	461,769	4,438,299
Total expenditure	<u>4,074,085</u>	<u>461,769</u>	<u>4,535,854</u>
Net (expenditure)/income	<u>(410,903)</u>	<u>(326,595)</u>	<u>(737,498)</u>
Net gains(losses) on investments	54,867	-	54,867
Net movement in funds	<u>(356,036)</u>	<u>(326,595)</u>	<u>(682,631)</u>
Fund balances at 1 April 2022	14,407,933	326,595	14,734,528
Fund balances at 31 March 2023	<u>14,051,897</u>	<u>-</u>	<u>14,051,897</u>

Corporate Directory

Registered charity name

Khalsa Aid International

Charity registration number

1163294

Company registration number

CE004414

Principal office and registered office

Unit 8 Lake End Court Taplow Road, Taplow, Maidenhead, SL6 0JQ

Board of trustees

Jaswinder Singh Bahra (passed on 28th March 2025)

Balvinder Kaur Sohal

Rajpal Singh Wilkhu

Sukhvinder Kaur Dhanjal

Chamkor Singh (appointed 13 February 2025)

Sukhvir Singh Mannan (appointed 13 February 2025)

Paramvir Singh Choat (appointed 13 February 2025)

Nisharn Singh Sidhu-Brar (appointed 27 April 2025)

General Secretary

Mrs Balvinder Kaur Sohal

Auditor

UHY Ross Brooke

Accountant

UHY Ross Brooke

Bankers

Barclays Bank

244, Hamilton Road,

Slough

SL1 4RP

Santander Corporate, Commercial and Business Banking

Bridle Road, Bootle,

Merseyside,L30 4GB



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www.khalsaaid.org

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