



Charity 1179195, Registered in England

Annual Report and Accounts

1st July 2024 to 30th June 2025

Chairman

David Priddy
5, Saxon Road,
Ashford
Middlesex
TW15 1QL

Accountants

Airde Accountancy
Potential House,
19, Abbey Road,
Chertsey,
Surrey,
KT16 8AL

This report has been prepared to comply with Charity Commission requirements: “Charity reporting and accounting: the essentials”, 1st January 2013. Under section 4.1.1, the Charity is not required to send this report to the Charity Commission until the income exceeds £25,000.

1.1 Reference and administrative details of the charity, its trustees and advisers

The charity is registered with the Charity Commission as ‘South India Children’s Education and Welfare Trust’, abbreviated to ‘SICEWT’.

The charity registration number is 1179195. The office is 5, Saxon Road, Ashford, TW15 1QL

The Accountants are Airde Accountancy, Potential House, 19, Abbey Road, Chertsey, KT16 8AL.

The Trustees are:

- | | | |
|----------------|------------------------------|---------------------------------------------|
| • Chairman | The Rev’d David Brian Priddy | Re-elected for 3 years at the AGM in 2022 |
| • Secretary | Mr Roger Barry Kenneth Ramm | Re-elected for 3 years at the AGM in 2022 |
| | Resigned 1st June 2025 | |
| • Treasurer | Mr Valjit Singh Grover | Standing for re-election at the AGM in 2024 |
| • Fund raising | Mr Manmeet Singh Grover | Standing for re-election at the AGM in 2024 |

There have been no other Trustees during the year.

1.2 Structure, governance and management.

The Constitution of the Charity, dated 23rd May 2018, was accepted by the Charity Commission which registered us as a Charitable Incorporated Organisation on 23rd July 2018.

Apart from the first charity trustees, every trustee must be appointed by a resolution passed at a properly convened meeting of the charity trustees. It has not been necessary to recruit additional trustees at this stage of our work. New trustees will be inducted and made aware of their responsibilities to the charity and directed to the Charity Commission’s resources.

In selecting individuals for appointment as charity trustees, the charity trustees have regard to the skills, knowledge and experience needed for the effective administration of the CIO.

1.3 Financial review.

The charity has a policy of applying its income to the making of grants whilst keeping operating costs as low as possible.

Most assets were banked with our new bankers, CAF Bank. Some income is generated through the PayPal Giving Fund and Charities Trust. Income through PayPal is occasionally transferred to our Bank.

The Charity holds a small cash balance which is banked periodically. We aim to hold £5,000 in reserve.

1.4 Funds held as custodian trustee on behalf of others.

We do not hold funds on behalf of other charities or individuals.

1.5 Public benefit statement.

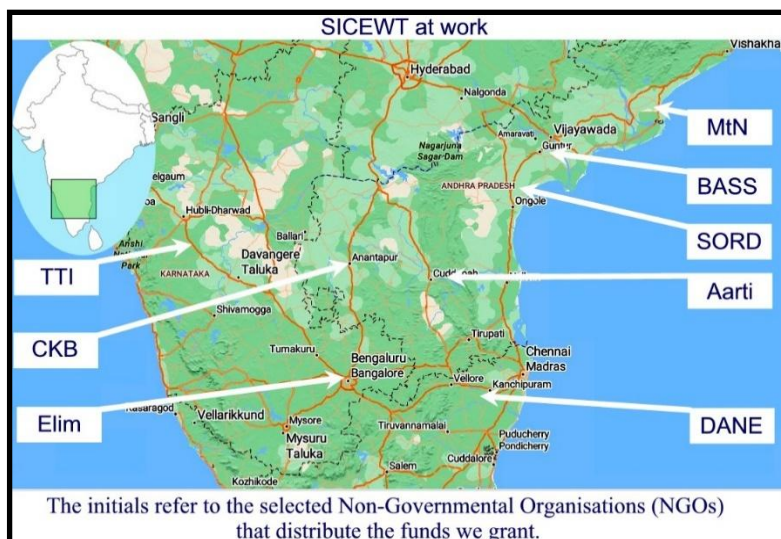
The charity trustees have complied with their duty to have due regard to the guidance on public benefit published by the commission in exercising their powers and duties.

2 Matters smaller charities not subject to statutory audit must also report.

2.1 Objectives and activities

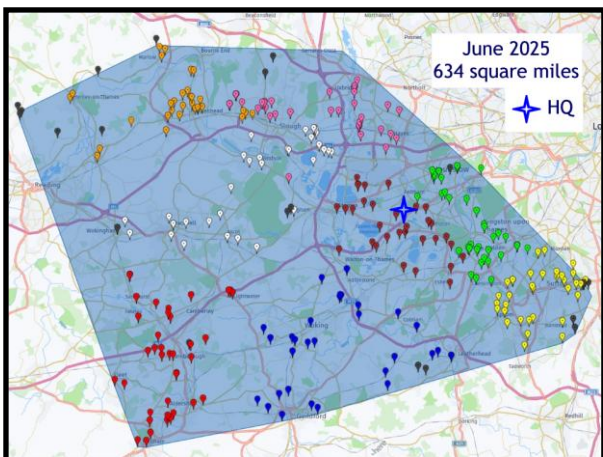
The object of the CIO (as described in our Constitution) is 'to promote, encourage and support the education and physical welfare of disadvantaged children in South India through directed grants to the Elim Charitable Trust in Bengaluru and other established projects managed by Indian Nationals registered with the Charity after proper checks of their credentials.'

The area covered by our work is shown on the map.



The main activities of the CIO are fund-raising through Charity collection boxes and other donations which are then applied to South Indian NGOs following applications for grants approved by the Trustees.

2.2 Achievements and performance.



Income is similar to last year and primarily through cash donations. This is despite the increasing use of cards and the overall economic climate. After several years of growth our income has 'flat-lined'.

We have worked hard to expand the area we cover with our charitable donation boxes from 500 square miles to 634 square miles as shown in the map, the coloured markers on the map indicating specific 'Rounds'. This places extra strain on our volunteers, who donate their time and the additional fuel costs incurred. QR codes have been added to the boxes to

enable online donations but the giving in this way has been minimal.

We have increased the number of shops visited from 280 to 314. We aim to build solid relationships with shopkeepers, although staff changes often make this difficult.

Collection and counting of the box contents and banking of proceeds follows our established 'Charity Box Process'.

A fund-raising concert was staged courtesy of a local group, “Follow The Son” and are grateful to them and the Holiday Inn, Shepperton for providing the performance and venue free of charge. The net proceeds of £1075 made a significant contribution to our income.

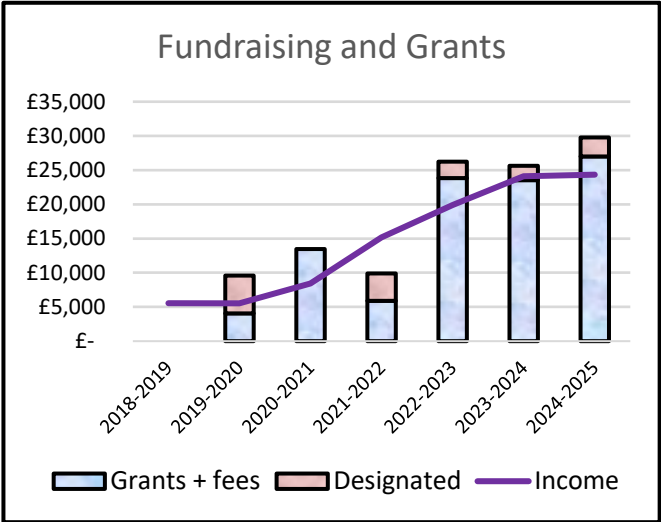
2.3 Expenditure

Our main expenditure is through the distribution of grants. We strive to keep our operating costs to a minimum, although we needed to purchase a replacement coin counting device during the year.

Grants are made in response to specific applications and in accordance with our ‘Grant Making Process’.

In the period of this report we have made 13 grants to 6 Indian NGOs who match our charitable aims. Grants are only awarded after formal assessment of the organisation, their feedback on the way previous grants have been applied, and the nature of specific applications.

The award of a grant is not automatic; for example, we declined an application from one NGO where we considered the project to be unsustainable. It is also of note that we have declined to accept requests from a number of NGOs which have requested support; this solely down to the limited funds we have.



Once awarded, grants are transmitted to Indian FCRA^a Accounts via the SWIFT banking process, with SICEWT paying the transaction fees and recipient NGOs paying local ban charges.

This year we have awarded grants to the value of £27000, a significant increase on last year’s £23778. In total, we had distributed £97,790 by year end for the benefit of hundreds of children. £2775 has been designated for future payment when funds become available.

The graph shows a year-by-year trend of our income and success in awarding grants.

Our grants have been made for a variety of projects which are tabulated in Appendix A. These represent a wide variety of purposes, principally focused on education including the salaries of teachers.

^a FCRA: Foreign Contribution (Regulation) Act – an India Government method of ensuring contributions are only made to appropriate organisations.



Just one example of children who have benefitted from a grant this year.

We have evidence of all our grants being received by the recipient organisation and appropriately applied. One example is shown to the left. In this example, we provided nutrition and educational materials enabling children to do well in the Standard 10, School Leavers examinations.



Support for children in a remote village creche.

At the opposite end of the spectrum, we have supported a creche in a remote village setting – far away from the interests of other funders.

Many other projects are described on our website, www.sicewt.org.uk/Projects

Self-funded visits and personal meetings with 3 of the 8 NGOs we work with took place in November 2024. The visits were seen as a vital part of our work to ensure that good value was being achieved without cost to the charity and is a testament to the voluntary nature of our charity. We have now visited six of the 8 NGOs we work with. We have not received applications from either of the remaining two in the last two years.

2.4 Future plans

Our aim is to at least sustain the work. The current volunteers (comprising the Trustees and Mr Frank Rainsborough) are at full capacity. Steps were attempted to recruit additional help, and possibly to employ a fund raiser. These attempts have not currently proved fruitful.

2.5 Risks

Our fundraising strategy is focused on a single income stream. It is probable that this form of income will continue to decline as card-payments become more prevalent. In mitigation, additional fund-raising methods are under consideration.

Employment of a fund-raiser will increase costs, and care must be taken to ensure value for money,

3 Matters that charities subject to statutory audit must also report.

Not applicable.

4 Additional reporting requirements where group accounts are prepared.

Not applicable.

Appendix A - Schedule of grants made in the year

| Purpose of Grant | NGO |
|-------------------------------------|------|
| School Supplies | SORD |
| Primary Education | DANE |
| 3 Teachers 1 year | DANE |
| Standard 10 Children | SORD |
| Additional Computers | SORD |
| Supplies + 3 Teachers 1 year | TTI |
| Accountancy Students | BASS |
| Day Care Creche | DANE |
| Migrant Children | BASS |
| HIV / Leprosy Children's Education* | CKB |
| School Supplies | SORD |
| 2 teachers and lunch | DANE |

* Part of this grant is unpaid at the year end, awaiting additional income.



Charity 1179195, Registered in England

Annual Accounts

1st July 2024 to 30th June 2025

Balance Sheet as at 30th June 2025

A Charitable Incorporated Organisation 1179195

| | | 2025 | | 2024 |
|------------------------------------------------|----------|-----------------|----------|-----------------|
| | £ | £ | £ | £ |
| Fixed Assets | | | | |
| Tangible Assets | | - | | - |
| Investments | | - | | - |
| Current Assets | | | | |
| Total Cash/Bank | 5,266.73 | | 8,642.58 | - |
| Creditors: amounts falling due within one year | - | | - | - |
| Net current assets | 5,266.73 | | 8,642.58 | - |
| Net Assets | | 5,266.73 | | 8,642.58 |
| Reserves | | | | |
| Income and Expenditure Account | | 5,266.73 | | 8,642.58 |
| Total Reserves | | 5,266.73 | | 8,642.58 |

| Disposition of Funds | 2025 | 2024 |
|-----------------------------------------|----------------|----------------|
| | £ | £ |
| Cash | 30.58 | 0.82 |
| CAF Bank Current Opened in year | 1336.15 | 0 |
| Metro / Barclays Current Closed in year | 0 | 8131.94 |
| CAF Bank Deposit Opened in year | 3700.00 | 0 |
| PayPal | 200.00 | 509.82 |
| Total Cash/Bank | 5266.73 | 8642.58 |

Notes to the Accounts for the year to 30th June 2025

A Charitable Incorporated Organisation 1179195

Date of Incorporation: 13th July 2018

1 Accounting Policies

Basis of Preparation

The accounts have been prepared on an Income and Expenditure basis

Incoming Resources

Incoming Resources are the amounts received from individuals and through fund-raising activities such as shop-based collection boxes

2 Creditors: amounts falling due within one year

| | 2025 | 2024 |
|-------------------|-------------|-------------|
| | £ | £ |
| Uncleared cheques | 0.00 | 0.00 |
| Other creditors | 0.00 | 0.00 |
| Total | <u>0.00</u> | <u>0.00</u> |

Income and Expenditure Account

| | | |
|------------------------------------------------|------------------|-----------------|
| At 1st July 2024 | 8,642.58 | 9,384.81 |
| Excess of Expenditure over income for the year | <u>-3,375.85</u> | <u>-742.23</u> |
| At 30th June 2025 | <u>5,266.73</u> | <u>8,642.58</u> |

4 Trustees remuneration and expenses

No remuneration is paid directly or indirectly to any Trustee.
Permitted expenses incurred by the Chairman have been paid but reimbursed in full with net zero cost to SICEWT and are included within the Gift Aided Gifts.

| | |
|------|------|
| 0.00 | 0.00 |
|------|------|

5 Employees

There have been no employees in the past year

6 Designated funds

The accounts include sums designated for specific grants which were not fully paid in the year

| | |
|----------|----------|
| 2,775.00 | 2,100.00 |
|----------|----------|

7 The Trustees are satisfied that the charity is exempt from the requirement to obtain an audit in accordance with Charities Act 2011 (Accounts and Audit) Order 2015

8 The Trustees acknowledge their responsibilities to obtain an Independent Examination of the accounts when the gross income amounts to £25,000 or more.

9 Gift Aid income is treated as Nett until Tax is refunded

10 'Costs of Direct Grants' includes associated Bank Charges

**Financial Activities for the year ended
30th June 2025**

A Charitable Incorporated Organisation 1179195

| | 2025 | 2024 |
|------------------------------------------|-------------|-------------|
| | £ | £ |
| Incoming Resources | 24,368.55 | 24,086.78 |
| Charitable Activities | -27,250.00 | -23,777.78 |
| | -2,881.45 | 309.00 |
| Administrative expenses | -494.40 | -1,051.23 |
| Excess of Income over Expenditure | -3,375.85 | -742.23 |
| Transfer from Reserves | -3,375.85 | -742.23 |

A Charitable Incorporated Organisation 1179195

**Detailed Statement of
Financial Activities as at
30th June 2025**

| | | 2025 | 2024 |
|-----------------------------------------------------|--------------------|-----------------|-----------------|
| | | £ | £ |
| INCOME | | | |
| Incoming Resources | | | |
| Gift Aided Gifts and Gift Aid / GASDS Reclaim | Note 9 | 4729.57 | 4460.66 |
| Boxes and GASDS | | 18212.83 | 15955.29 |
| Other 'Trading' Activities | | 1075.29 | 0.00 |
| Interest and Investments | | 156.11 | 0.00 |
| Other Income | | 194.75 | 3670.83 |
| Total Income | | 24368.55 | 24086.78 |
| EXPENDITURE | | | |
| Charitable Activities | | | |
| Direct Grants within England and Wales | | 0.00 | 0.00 |
| Cost of Direct Grants external to England and Wales | Ref A / Note 10 | 27250.00 | 23777.78 |
| Administrative Expenses | | | |
| Employment | | 0.00 | 0.00 |
| Trustees' Expenses | Note 4 | 0.00 | 0.00 |
| Costs of Fund Raising | | 181.41 | 624.85 |
| Depreciation | | 0.00 | 0.00 |
| Banking and Insurance | | 256.70 | 145.60 |
| Other Outgoings | | 56.29 | 280.78 |
| Total Administration Costs | Ref B | 494.40 | 1051.23 |
| Total Outgoings | Ref (A+B) | 27744.40 | 24829.01 |

Note

The net Administrative Overheads equate to 2% of income - [last year 4.4%] due to the good will of volunteers.