



GOAN WELFARE SOCIETY UK

**REPORT OF THE BOARD OF TRUSTEES
AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2024**

GOAN WELFARE SOCIETY UK
For the year ended 31 December 2024

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GOAN WELFARE SOCIETY UK
Legal and administrative information
For the year ended 31 December 2024

TRUSTEES: Mr Flavio Gracias (Chair)
Mr Paul De-Mendonca (Treasurer)
Mrs Norma Menezes-Rahim (Secretary)
Mrs Jaine Meena Endro (Appointed on 17 July 2024)
Mrs Rosy De Souza

REGISTERED OFFICE: "The Firs"
17 Firs Drive
Cranford
Middlesex
TW5 9TA

CHARITY NUMBER: 280542

BANKERS: HSBC Bank Plc
46 The Broadway
Ealing
London
W5 5JR

INDEPENDENT EXAMINER: Carringtons Limited
Chartered Accountants & Statutory Auditors
6 Maple Grove Business Centre
Lawrence Road
Hounslow
Middlesex
TW4 6DR

GOAN WELFARE SOCIETY UK
Trustees' Annual Report from 1 January 2024 to 31 December 2024

The Trustees have pleasure in submitting their annual report and financial statements for the year ended 31 December 2024 with respect to the Goan Welfare Society UK (GWS).

The Trustees have adopted the receipts and payments basis in preparing the Annual Report and Financial Statements of the charity.

Legal and administrative information set out on page 1 forms part of this report.

Structure, governance and management

The charity is governed by a deed of constitution and operates via a committee comprising the Trustees and other members appointed by the Trustees. The Trustees are elected and confirmed at the Annual General Meeting (AGM).

The Goan Welfare Society (GWS) was founded in March 1983, to provide limited assistance to the community living in the UK. When the original Trustees passed away, responsibility for the Charity was handed over to the G.O.A. (UK) in October 2004. However, the Charity Commission required GWS to operate as an autonomous body with its own membership and raising its own funds.

The present Trustees are: Paul De-Mendonça, Norma Menezes-Rahim, Rosy De Souza, Jaine Endro and Flavio Gracias (Chair).

Objects of the charity set out in its governing body

The objectives of the Charity have not changed since its inception and the Trustees continue to maintain the commitment to assist persons of Goan origin, who are in need of help, residing in the UK or elsewhere. In addition to the Trustees, four Committee members provide administrative support, two of which, were appointed at the previous AGM. All office-bearers serve in a voluntary capacity. The Board of Trustees meet once a year to review the performance of the Charity, but day-to-day decisions are effected via emails.

The AGM was again held by "Zoom" on Thursday, 12 December 2024 at 7.30 pm and apart from the Trustees & committee members, no other members attended the meeting which was extremely frustrating.

Public benefit

In planning and reviewing our services the Trustees have given careful consideration to the guidance contained in the Charity Commission's general guidance on public benefit.

Risk management

The Trustees have examined the major strategic, business and operational risks, which the charity faces, and confirm that adequate operational, legal, and financial systems are in place to enable regular reports to be produced so that necessary steps can be taken to minimise these risks.

GOAN WELFARE SOCIETY UK
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Reserve policy

The Board of Trustees has reviewed the charity's need for reserves in line with the guidance issued by the Charity Commission and has concluded that unrestricted reserves are needed to:

- Provide funds which can be designated to specific projects on short notice, or for which no funding can be raised, which further the organisation's charitable aims as stated in its constitution.
- Cover administration and support costs without which the organisation could not function.
- Protect against risk and unforeseen expenditure which may arise that is beyond the organisation's control, and cannot be met from existing income.
- Ensure the viability of the organisation beyond the immediate future, and provide reliable and ongoing services over the longer term.

At the year end, the unrestricted reserves amounted to £223,871.

Financial Review

This annual report covers the Financial Year 2024, which runs from January to December, the period under review. The Trustees are the custodians of all assets held by the Charity. A large part of this asset, surplus to our requirements, is held in a Deposit Account and the Charity continues to enjoy a strong balance sheet with liquid assets held in bank accounts with HSBC Bank totaling £223,871. However, at the end of the financial year the capital showed a moderate increase of £3,245 from last year's figure of £220,626.

The money held in the Deposit Account gave us added security and also accrued a better level of income amounting to £4,288, because of the increasing trend in interest rates over the last twelve months. Due to lack of volunteers and other commitments, the Charity's fund-raising activities have been minimal during the period under review.

The Planned-Giving Scheme has shown a slight improvement in 2024 and the current annual income from this source was £1,396 compared to £1,347 in 2023. We would like to encourage more members to join the scheme and to request members to consider nominating GWS in their Wills or at significant events like anniversaries and funerals of their loved ones.

The Trustees have examined the major strategic, business and operational risks, which the charity faces, and confirm that adequate operational, legal, and financial systems are in place to enable regular reports to be produced so that steps can be taken to minimise these risks.

Achievement & performance

The pandemic continued to be kept at bay with on-going vaccination programs with no known loss of life due to Covid. However, we are concerned about the increasing number of deaths due to cardiac problems which we put down to lifestyle choices and plan to encourage dietary changes and exercise regimes.

GWS continued to help many of the bereaved families with the registration of the deaths and funeral arrangements. Repatriations of deceased Goans to their families in Goa resumed following the pandemic but much of these were self-funded by the family & friends of the deceased. We have been informed by Southall Funeral Service that there were 45 repatriations in 2024 and the price for this service has been stable at around £2,900.

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We are most grateful to the Goan Chaplain in London, Fr Renato Andrade, who succeeded Fr Patrick D'Souza in 2024. We are also indebted to Fr Lucas Rodrigues, the Goan Chaplain in Swindon for his invaluable assistance. The Chaplains are extremely approachable and provide much-needed spiritual support to the Goan community. The new parish priest at St Anselm's in Southall, Fr Felix D'Silva, who succeeded Fr Jovito De Souza, has been a tremendous asset for the large number of Goans in the area and has continued to support the Youth Goan Association (Southall) under the lead of Mark Silva. The GWS has provided financial support to YGA with their projects and other activities.

Other items of note are:

- i. Sadly, one of our long-standing welfare cases, Kenneth De Souza, whom we repatriated to Goa in 2015, passed away suddenly and we offer our sincere condolences to his parents and family.
- ii. Our work in assisting families with social and medical issues continues to increasing and, where necessary, we intervene on behalf of patients to ensure they receive timely care. We were instrumental in repatriating Shirley D'Souza, a palliative care patient, back to her family in Goa, where she passed away three weeks later with her family around her.
- iii. On the financial scene, we have assisted individuals with grants for essentials after they been made homeless and we support homeless Goans wishing to go back to Goa.

Future Plans

1. Membership & Planned Giving

Our membership at the end of 2024 was 228, which was an increase of 21 over the previous year equivalent to just over 10%. Our target remains to increase membership by at least 20% per year. We would also like to double the number of donors in our Planned-Giving scheme so that our income from this source exceeds £2,000 / year.

2. Building Relationships

We will continue to foster good relationships with the Indian High Commission, the Portuguese Consulate and other Organisations, in particular with the Goan Association (UK), in order that we can better serve the needs of the Community.

We would like to record our sincere thanks to Rohan Renard for continuing to keep our website updated free-of-charge and to Carringtons Limited, our Accountants, for their invaluable guidance on financial matters and for producing our Annual Accounts in line with the provisions of the Charity Commission. We would also like to note the tremendous help we receive from Peter Terry from Southall Funeral Service with the numerous repatriations during the year. Finally, we are indebted to Neil De Mendonça and Chloe De Mendonça for their tremendous help and efforts in promoting the charity.

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the Charity's Trustees:

Signature: 

Full name: **Flavio Gracias**

Position: **Chairman of the Trustees**

Date: 20th October 2025

GOAN WELFARE SOCIETY UK
Independent examiner's report to the trustees of Goan Welfare Society UK
For the year ended 31 December 2024

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2024 which are set out on pages 4 and 5.

Responsibilities and basis of report

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

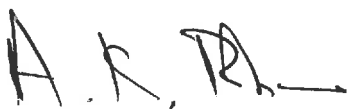
I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Anup Bhamm FCA
Carringtons Limited
Chartered Accountants & Statutory Auditors
6 Maple Grove Business Centre
Lawrence Road
Hounslow
Middlesex TW4 6DR

Date: 31 Oct 2025.

GOAN WELFARE SOCIETY UK
Receipts and Payments Accounts
For the year ended 31 December 2024

Section A - Receipts and Payments

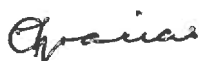
	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	YE 31.12.23
Receipts	£	£	£	£	£
Donations and legacies	25,453	-	-	25,453	5,889
Bank interest	4,288	-	-	4,288	3,322
Other	-	-	-	-	-
Sub Total (Gross Income for AR)	29,741	-	-	29,741	9,211
Assets and Investment sales	-	-	-	-	-
Sub Total	29,741	-	-	29,741	9,211
Total Receipts	29,741	-	-	29,741	9,211
	=====	=====	=====	=====	=====
Payments					
Charitable activities	21,962	-	-	21,962	9,725
Donation	400	-	-	400	-
Other	4,134	-	-	4,134	3,944
Sub Total	26,496	-	-	26,496	13,669
Asset and Investment purchases	-	-	-	-	-
Total payments	26,496	-	-	26,496	13,669
Net of receipts/(payments)	3,245	-	-	3,245	(4,458)
Transfers between funds	-	-	-	-	-
Cash funds last year end	220,626	-	-	220,626	225,084
Cash funds this year end	223,871	-	-	223,871	220,626
	=====	=====	=====	=====	=====

GOAN WELFARE SOCIETY UK
Receipts and Payments Accounts
For the year ended 31 December 2024

Section B - Statement of Assets and Liabilities at the End of the Period

Categories	Details	Unrestricted Funds	Restricted Funds	Endowment Funds
		£	£	£
Cash funds	Cash at bank – Current AC	5,628	-	-
	Cash at bank – Reserve AC	218,243	-	-
Total Cash Funds		<u>223,871</u>	<u>-</u>	<u>-</u>
Other monetary assets		-	-	-
		Funds to which asset belongs	Cost	Current Value
Investment assets		-	-	-
Assets retained for the charity's own use		-	-	-
		Fund to which liability relates	Amount Due	
Liabilities		-	-	

Signed on behalf of the Charity's Trustees:



Flavio Gracias, Chairman



Paul De Mendonca, Treasurer

20 October 2025

Date