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HAR SEWA MEDICAL TRUST

RECEIPTS AND PAYMENT ACCOUNTS
FOR THE PERIOD ENDED 31 DECEMBER 2025

Charity Number: 1199789

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HAR SEWA MEDICAL TRUST

RECEIPTS AND PAYMENT ACCOUNTS

FOR THE PERIOD ENDED 31 DECEMBER 2025

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HAR SEWA MEDICAL TRUST
TRUSTEES ANNUAL REPORT
FOR THE PERIOD ENDED 31 DECEMBER 2025

The trustees present their report and the charity's receipt and payment account for the period ended 31 DECEMBER 2025.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name	Har Sewa Medical Trust
Charity registration number	1199789
Principal office	45/49 Burch Road Northfleet Kent DA11 9NE

The Trustees

The trustees who served the charity during the year were as follows: -

Mr Jagtar Singh Rai
Mr Mukhtar Singh Rai
Mr Balbir Singh Heer
Mr Jorawar Singh Rai
Mr Sukhbir Singh Rai
Mr Gurdial Singh Rai MBE

STRUCTURE, GOVERNANCE AND MANAGEMENT

Objectives and activities:

Har Sewa Medical Trust is registered as a not-for-profit charity in the UK. Its activities are managed by an Executive Committee of Trustees of up to six members, supported by a team of volunteers.

Our overall aim is to provide medical, educational, and general well-being treatment, advice, and support to people from underprivileged backgrounds, primarily in India, who do not have the means to pay for treatment. This support can make a huge impact and improve the quality of life for individuals, families, and their communities.

India has a high prevalence of avoidable blindness and a scarcity of basic medical needs. We have been doing medical camps in India since 2017, mainly in Punjab. We also learnt through our work in Punjab and other parts of India that the reason people do not come forward for treatment is due to a lack of education, money and support from their communities. More recently, we have extended our support to year-round services in Moranwali: a free medical clinic, dental clinic and medical store, an ambulance, a community gymnasium and support for the village government school.

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Our objectives may therefore be summarised as:

- To make a difference to adults and children by addressing basic medical needs, which gives moral and financial support to the individual and enables them to provide for themselves, their families and communities.
- To work with reputable doctors and qualified specialists in different parts of India and other countries.
- To work with community leaders and local and international volunteers.
- To raise funds in the UK and to minimise our administrative and other costs so nearly all the funds we raise are used for providing quality medical services and wellbeing services.
- To raise awareness about the causes of various diseases, the importance of good health and regular exercise, and the effect it has on individuals and communities who have no access to adequate health care.
- To not only look at the medical model of disability (treating the cause) but also the social model of inclusion in a society where medical intervention is not an option, and how the use of aids can help to maximise independence for people whose vision and hearing are impaired through the use of low vision aids.
- Finding volunteers in the UK and the countries where we operate who will support us with fundraising in the UK and local fundraising, promotion and the running of extensive annual medical camps in the countries where we operate.

We take account of the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

ACHIEVEMENTS AND PERFORMANCE

Volunteers:

Volunteers come from many different backgrounds and professions and give up their time, energy and holidays freely by choice without any financial gain.

Recruiting volunteers in the UK who are going to support us with fundraising and also take the opportunity to do the organisational work for medical camps in other countries is a focus of our activities.

We also recruit volunteers in the countries where we work. They support us with our promotion campaigns, organisation of the camps and any local issues that we might not be aware of.

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All our volunteers are truly committed to fundraising, raising awareness about avoidable illnesses, attending meetings, and attending medical camps in other countries.

We started with a group of about 7 volunteers, and over the years the numbers have grown to 20 and include young people, working and retired individuals.

We work with community leaders in the countries in which we operate. They give up their day-to-day work to support us in our role within the community.

The network of people we work with in the UK and India continues to grow, and this is a key area in the growth of the charity.

A key element for Har Sewa Medical Trust is that all Executive Trustee members and volunteers pay for their travel and accommodation in India and the other countries within which we operate.

Year-round services in Moranwali

Alongside the annual camp, the charity funded the following year-round services in Moranwali:

- Harsewa Medical Clinic: provided free consultations with doctors, including a weekly orthopaedic clinic.
- Harsewa Dental Clinic: provided free check-ups and treatment, led by a qualified dental surgeon.
- Harsewa Medical Store: supplied free medicines, including insulin and inhalers, on a valid prescription. Patients who received a medical card at the camp were given free medicines for a full year.
- Ambulance: provided emergency transport for families who could not afford it.
- Shaheed Bhagat Singh Gymnasium: the trust funded equipment for local young people.
- Government Elementary School, Moranwali: the trust paid the salaries of two teachers, a sports coach and a school van driver, and covered the cost of the school van. It also funded health checks and stationery for pupils.

A Typical Medical Camp – May 2025

Building on the success of our 2024 programme, the charity continued its medical camp activities in 2025, maintaining the same model of careful research, community partnership and volunteer-led delivery that has proven so effective. All of the services provided in 2024, including cancer screening and awareness, laboratory diagnostics, ECG screening, eye care and cataract surgery, chronic disease detection and dental care, were continued in 2025, ensuring continuity of care for the community of Moranwali and the surrounding villages.

Our dedicated medical volunteers carried out research to confirm the continuing healthcare needs of the area, and planning was undertaken in close collaboration with local residents and key stakeholders.

Suitable service providers and facilities were again identified, including hospitals, local transport links and a registration site, typically a school building or community hall with ample outdoor space and rooms for medical screening and consultations.

Local volunteers were recruited and trained to support both the planning and running of the camp. Many returned from the 2024 camp.

The Har Sewa Medical Trust, comprising executive trustees and volunteers, once again coordinated the logistics for all visiting volunteers. The team stayed together in one village, allowing for daily morning and evening debriefings to review progress and address any challenges.

The May 2025 camp was held in the village of Moranwali, Punjab, India, again with the support of World Cancer Care. Continuing the work begun in 2024, the camp achieved the following outcomes:

- **Cancer Screening and Awareness:** World Cancer Care continued to provide follow-up tests and treatment for cancer patients, including mammography, Pap smears, PSA tests, bone scans and blood cancer evaluations. Educational lectures were held in groups to raise awareness of all forms of cancer, and free literature was distributed to attendees.
- **Patient Reach:** Specialist doctors from well-known local hospitals such as Livasa Hospital and Guru Nanak Mission Hospital attended the camp, seeing an estimated 6,500 patients over the duration of the event.
- **Laboratory Tests:** Modern Medical Laboratory, Mediscan Lab and Panam Nursing College Lab conducted over 2,200 blood tests, providing critical diagnostic support.
- **ECG Screening:** More than 650 patients received free ECG tests.
- **Eye Care:** Over 1,600 patients received eye tests, resulting in 710 patients being prescribed corrective glasses, 1,500 receiving free eye drops, and 230 being diagnosed with cataracts, of whom 165 underwent successful surgery.
- **Chronic Disease Detection:** 85 patients were diagnosed with diabetes, 160 with high blood pressure and 18 with previously undiagnosed heart conditions, highlighting the continuing importance of preventative screening.
- **Dental Care:** Around 170 patients were examined by dentists and received treatment as required.

Continuity with 2024

Patients identified at the February 2024 camp received follow-up care in 2025, including post-operative eye checks for cataract patients, continued cancer care through World Cancer Care, and ongoing monitoring of patients previously diagnosed with diabetes and high blood pressure. This continuity reflects the trustees' commitment not only to immediate treatment but to lasting health improvements in the community.

Events after the year end

After the year end, the charity held its 2026 mega medical camp in Moranwali in February 2026. The next camp is planned for February 2027.

Annual Accounts for the year ended 31 December 2025

The charity received £31,676 in donations and Gift Aid in the year and spent £56,513, giving a deficit of £24,837 funded from reserves brought forward from 2024. Cash funds at 31 December 2025 were £1,333. The detailed accounts are shown below.

Jagtar S Rai

Mr Jagtar Singh Rai
Har Sewa Medical Trust Trustee & Chair
26 October 2026

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HAR SEWA MEDICAL TRUST

ANNUAL ACCOUNTS

FOR THE PERIOD ENDED 31 DECEMBER 2025

INDEPENDENT EXAMINER'S REPORT

I report to the trustees on my examination of the accounts of Har Sewa Medical Trust (1199789) for the period ended 31 DECEMBER 2025.

Responsibilities and basis of report

As the charity trustee of the charity, 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 2011 Act, and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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 are not in accord with those records.

I have no concerns and have not come across any other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.

Signed:

SNepal

Name: Shashidhar Nepal FCCA

For and on behalf of Shrikish & Co

Chartered Certified Accountants

Address: Office F13b, Sabichi House, 5 Wadsworth Road, Perivale, Middlesex, UB6 7JD

Date: 26 October 2026

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HAR SEWA MEDICAL TRUST
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE PERIOD ENDED 31 DECEMBER 2025

		2025		2024
	£	£	£	£
Receipts: Unrestricted				
Donations	28,550		25,416	
HMRC Gift Aid	3,126		4,917	
Total Receipts		**31,676**		**30,333**
Payments: Unrestricted				
Medical Camp Expenditure				
Medicine	7,700		3,805	
Doctor's incentives	-		-	
Medical equipment	-		-	
Other Camp Running Cost	12,684		890	
Compliance	3,263		-	
Repair and Maintenance	4,485		-	
Sundry Expenses	1,167		-	
		29,299		4,695
Punjab School Expenditure				
Wages and Salaries	2,132		17	
Books & Uniform	3,570		30	
Vehicle expenses	-		15	
Repair and maintenance	239		-	
		5,941		62
Gymnasium and Ambulance				
Wages and salaries	3,878		127	
Repairs and maintenance	4,307		6	
Fuel	357		110	
		8,542		243
Other activities				
Donation to Pingalwara		-		-
Free medicines (year round)		12,643		-
Other Costs				
Bank charges		88		34
Total Payments		**56,513**		**5,034**
Net receipts		**(24,837)**		**25,299**
Cash funds at 31 December 2024 Unrestricted		26,170		871
Cash funds at 31 December 2025 Unrestricted		**1,333**		**26,170**

All of the above amounts relate to continuing activities.

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HAR SEWA MEDICAL TRUST

STATEMENT OF ASSETS AND LIABILITIES

AS AT 31 DECEMBER 2025

	2025	2024
	£	£
CASH FUNDS:		
Bank and Cash (Unrestricted)	1,333	26,170
TOTAL CASH FUNDS	**1,333**	**26,170**
LIABILITIES	-	-
NET FUNDS	**1,333**	**26,170**
CAPITAL & RESERVES:		
Surplus at 31 December 2024	26,170	871
Surplus / (Deficit) for the year	(24,837)	25,299
Surplus at 31 December 2025	1,333	26,170
TOTAL CAPITAL & RESERVES	**1,333**	**26,170**

These accounts were approved by the members of the Executive Committee and authorised for issue on 07 October 2026, and signed on their behalf by

Jagtar S Rai

Har Sewa Medical Trust Trustee & Chair

Jagtar Singh Rai

26 October 2026

HAR SEWA MEDICAL TRUST

CHAIRS REPORT

FOR THE PERIOD ENDED 31 DECEMBER 2025

2025 has been a successful year for Har Sewa Medical Trust. Our dedicated team has managed to raise substantial funds for the charity by trying out new ideas and strategies. Our donations include substantial corporate donations. Alongside our annual camp, we now support a free clinic, dental clinic, medical store, ambulance, gymnasium and the village school in Moranwali.

We carry out a detailed risk analysis for all the projects we undertake. On completion, we analyse how the project has gone and identify areas for improvement. This policy of continuous improvement has meant our medical camps and other activities are better organised with better outcomes each year.

Our Trustees are hardworking and carry out their duties without remuneration, and this voluntary work has helped Har Sewa Medical Trust to prosper over recent years.

Donations and HMRC Gift Aid of £31,676 continue to fund our work. We spent £56,513 on our expanded programme, a deficit of £24,837 met from funds brought forward, leaving cash funds of £1,333 at the year end.

Following our success in India, the trustees are considering extending the scope of our charitable work to other areas of the world.

Jagtar S Rai

Mr Jagtar S Rai
Har Sewa Medical Trust Trustee & Chair
26 October 2026