CHARITY NUMBER 280542

GOAN WELFARE SOCIETY UK

REPORT OF THE BOARD OF TRUSTEES AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

GOAN WELFARE SOCIETY UK
For the year ended 31 December 2025

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GOAN WELFARE SOCIETY UK
Legal and administrative information
For the year ended 31 December 2025

TRUSTEES:	Mr Flavio Gracias (Chair) Mr Paul De-Mendonca (Treasurer) Mrs Norma Menezes-Rahim (Secretary) Mrs Jaine Meena Endro Mrs Rosy De Souza Mrs Rosy D'Silva (Appointed on 6th August 2026)
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 2025 to 31 December 2025

The Trustees have pleasure in submitting their annual report and financial statements for the year ended 31 December 2025 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.

As at 31st December 2025, the 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 need help and residing in the UK or elsewhere. In addition to the Trustees, three 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 planned for Saturday 13th December 2025 had to be adjourned as we experienced difficulties acquiring the "Zoom" software to allow the meeting to be held on that day. Attempts to hold the AGM at a later date was not possible and practical due to pressure of work and other commitments of the Trustees. It was agreed to hold meetings in the format of pre-Covid years and hire a hall for this purpose.

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.

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 £225,565.

Financial Review

This annual report covers the Financial Year 2025, 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 £225,565. However, at the end of the financial year the capital showed a moderate increase of £1,694 from last year's figure of £223, 871.

The money held in the Deposit Account gave added security and also accrued income amounting to £3,545. In 2025, the Charity collaborated with the Baluchi Foundation, another charity to stage a cultural musical performance which was very successful and raised a moderate surplus.

The Planned-Giving Scheme has shown a slight improvement in 2025 and the current annual income from this source was £1,411 compared to £1,396 in 2024. We would like to encourage more members to join the scheme and consider nominating GWS in their Wills.

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

We are concerned about the increasing number of deaths due to cardiac problems and plan to encourage the community to adopt a healthier lifestyle in terms of diet and exercise.

GWS continued to help many of the bereaved families with the registration of the deaths and funeral arrangements. Last December we had to organize the funeral of a homeless man who had no family in the UK. We were unable to repatriate his remains as he did not have an OCI. Repatriations of deceased Goans to their families in Goa, helping to raise funds where needed. For the first time, we assisted with the repatriation of a Goan man who passed away in Switzerland. We have been informed by Southall Funeral Service that there were 42 repatriations from the UK in 2025 and the price for this service has been stable at around £2,900.

GOAN WELFARE SOCIETY UK

Trustees' Annual Report from 1 January 2025 to 31 December 2025

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, 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 continued to provide financial support to YGA with their projects and other activities.

Other items of note are:

i. Homelessness has become an increasing problem and in 2025 we had to place three homeless Goans in emergency accommodation.

ii. We continue to assist families with social and medical issues and, where necessary, we intervene on behalf of patients to ensure they receive timely care. Sadly, the palliative care patient, Shirley D'Souza, whom we helped to repatriate in 2024 passed away and her husband and two children returned to the UK. We continue to keep in touch with the family and encouraged them to seek counselling.

iii. On the financial scene, we have assisted individuals with grants for essentials after they been made homeless and we continue to support homeless Goans wishing to go back to Goa.

Future Plans

1. **Membership & Planned Giving**

   Our membership at the end of 2025, increased to 232. 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, particularly with the Goan Association (UK), with whom we have a close relationship so 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, our two Committee members, for their tremendous support 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: Gracias

Full name: **FLAVIO GRACIAS**
Position: **Chairman of the Trustees**
Date: **12th September 2026**

GOAN WELFARE SOCIETY UK

Independent examiner's report to the trustees of Goan Welfare Society UK
For the year ended 31 December 2025

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2025 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: 18 September 2026

GOAN WELFARE SOCIETY UK
Receipts and Payments Accounts
For the year ended 31 December 2025

Section A - Receipts and Payments

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	YE 31.12.24
Receipts	£	£	£	£	£
Donations and legacies	34,780	-	-	34,780	25,453
Bank interest	3,545	-	-	3,545	4,288
Concert	2,700	-	-	2,700	-
Sub Total (Gross Income for AR)	41,025	-	-	41,025	29,741
Assets and Investment sales	-	-	-	-	-
Sub Total	41,025	-	-	41,025	29,741
Total Receipts	41,025	-	-	41,025	29,741
Payments					
Charitable activities	35,082	-	-	35,082	21,962
Donation	0	-	-	0	400
Concert	350			350	-
Other	3,899	-	-	3,899	4,134
Sub Total	39,331	-	-	39,331	26,496
Asset and Investment purchases	-	-	-	-	-
Total payments	39,331	-	-	39,331	26,496
Net of receipts/(payments)	1,694	-	-	1,694	3,245
Transfers between funds	-	-	-	-	-
Cash funds last year end	223,871	-	-	223,871	220,626
Cash funds this year end	225,565	-	-	225,565	223,871

GOAN WELFARE SOCIETY UK
Receipts and Payments Accounts
For the year ended 31 December 2025

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	13,776	-	-
	Cash at bank – Reserve AC	211,789	-	-
Total Cash Funds		225,565	-	-
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

12th September 2026

Date