

**SOUTH LONDON TAMIL WELFARE GROUP**  
**(A company limited by Guarantee)**  
**REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**Registered Company Number: 03816209**

**Registered Charity Number: 1077602**

**SOUTH LONDON TAMIL WELFARE GROUP**  
**(A company Limited by Guarantee)**

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Reference and administrative details

The trustees present their report and the financial statements for the year ended  
31 March 2025.

Details of trustees/directors are maintained in the statutory registers and available via  
Companies House.

Independent Examiner: Mrs B Giritharan FCCA

**Company registered number**

03816209

**Charity registered number**

1077602

**Registered office**

36 High Street, Colliers Wood, London, SW19 2A8

**Bankers**

CAF Bank Ltd. 25 Kings Hill Avenue, Kings Hill, West Malling, Kent. ME19 4JQ

HSBC Bank Pic, 5 Wimbledon Hill Road, London. SW19 7NF

**SOUTH LONDON TAMIL WELFARE GROUP**  
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## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### Structure, governance and management

The charity is a company limited by guarantee governed by its Memorandum and Articles of Association. Trustees are appointed by the members at the Annual General Meeting in accordance with the Articles. New trustees receive an induction covering legal duties, governance responsibilities and key policies.

### Objectives and public benefit

The charity's objects are the provision of advice and information services, the advancement of education and the provision of facilities for recreation. The trustees have had due regard to Charity Commission guidance on public benefit in planning activities.

### Activities and achievements

During the year the charity delivered advice and information services, supplementary education activities for children and wellbeing services for older people. More than 100 individuals accessed advice services, supported by staff and volunteers.

### Financial review

Income for the year was £33,894 (2024: £58,355). Expenditure was £46,678 (2024: £70,624), resulting in a deficit for the year.

### Reserves policy

The trustees review reserves annually to ensure the charity can meet its obligations and manage financial risk.

### Going concern

After making appropriate enquiries, the trustees consider the charity to be a going concern.

### Plans for future periods

The trustees plan to strengthen organisational capacity, expand community engagement and develop sustainable fundraising activities.

### 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.

## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SOUTH LONDON TAMIL WELFARE GROUP**

I report on the accounts of South London Tamil Welfare Group Charity Company for the year ended 31 March 2025, which are set out on pages 12 to 20.

### **Respective responsibilities of trustees and examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to my attention.

### **Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those set out in the statement below.

### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- (1) Which gives me reasonable cause to believe that in any material respect the requirements:
  - To keep accounting records in accordance with section 386 of the Companies Act 2006:and
  - To prepare accounts which accord with accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities (January 2015),Have not been met; or
- (2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Mrs B Giritharan**  
**Chartered Certified Accountant**  
**16 Cranford Road,**  
**Northampton,**  
**NN2 7QX.**

Date: 30.12.2025

**South London Tamil Welfare Group  
(A Company Limited by Guarantee)**

**STATEMENT OF FINANCIAL ACTIVITIES  
(Incorporating Income & Expenditure Account)  
FOR THE YEAR ENDED 31st MARCH 2025**

	Note	Restricted Funds 2025 £	Unrestricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
<b>Income from:</b>					
Donations	2	0	11,270	11,270	37,641
Fundraising	3	22,624		22,624	18,314
Other Income		0	0	0	2,400
Charitable Activities	4	0		0	0
<b>Total</b>		<b>22,624</b>	<b>11,270</b>	<b>33,894</b>	<b>58,355</b>
<b>Expenditure on:</b>					
Charitable Activities	5	(46,678)		(46,678)	(70,624)
<b>)Total</b>		<b>(24,054)</b>		<b>(24,054)</b>	<b>(70,624)</b>
Net Income/(Expenditure)		(0)		(0)	(12,269)
Transfer between funds					
Net movements in funds		(24,054)		(24,054)	(12,269)
Total Funds brought forward		0		0	0
<b>Total Funds carried forward</b>		<b>(24,054)</b>		<b>(24,054)</b>	<b>(12,269)</b>

**South London Tamil Welfare Group  
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**BALANCE SHEET AS AT 31st MARCH 2025**

	<b>Note</b>	<b>2025</b> £	<b>2024</b> £
<b>Fixed Assets</b>			
Tangible Assets	10	5,310	2,726
<b>Current Assets</b>			
Debtors	11	-	-
Cash in Hand & Bank		<u>67,472</u> 0	<u>91,719</u> 0
<b>Creditors</b>			
Amounts falling due within one year	12	1,350	900
<b>Net Current Assets</b>		<u>66,122</u>	<u>90,819</u>
<b>Total Net Assets</b>		<u><b>71,432</b></u>	<u><b>93,545</b></u>
<b>Charity Funds</b>			
Restricted funds		0	
Unrestricted funds		115,723	115,723
Designated Funds- Building Renovation		(44,291)	(22,178)
<b>Total Funds</b>		<u><b>71,432</b></u>	<u><b>93,545</b></u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024 No members have required the company to obtain an audit of its accounts for the year in question, under Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies' subject the small company's regime.

**ON BEHALF OF THE BOARD:**

Approved by the Board

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On:

30.12.2025

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**South London Tamil Welfare Group  
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**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025**

**1. ACCOUNTING POLICIES**

**1.1 Basis of preparation of Accounts**

The financial statements are prepared under the historical cost convention and include the results of the charity's operations which are described in the Directors' and Trustees' Report and all of which are continuing.

The Accounts have been prepared in accordance with the Accounting and Reporting by Charities, Statement of Recommended Practice applicable to charities preparing accounts in accordance with the Financial Reporting Standard (January 2015), the Charities act 2011 and the Companies Act 2006.

**1.2 Company Status**

The company is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member.

**1.3 Fund Accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company which have not been designated for other purposes. Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements. Restricted funds are funds which are to be used in accordance with specific instructions imposed by donors which have been raised by the company for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements. Investment income, gains and losses are allocated to the appropriate fund.

**1.4 Income**

All income is included in the Statement of Financial Activities when the company is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Donated services or facilities are included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised where there is no financial cost borne by a third party.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation. Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

**South London Tamil Welfare Group  
(A Company Limited by Guarantee)**

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025 (continued)**

**1. ACCOUNTING POLICIES (continued)**

**1.5 Expenditure**

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of resources and any fund restrictions.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the company and include project management carried out at headquarters. Governance costs are those incurred with administration of the company and compliance with constitutional and statutory requirements.

**1.6. Tangible Fixed Assets and depreciation**

All assets costing more than £250 are capitalized.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Furniture and fixtures -25% straight line  
Computer Equipment - 33.3% straight line

**1.7 Value Added Tax**

The charity is not registered for VAT. In common with many other registered charities, some of South London Tamil Welfare Group's expenses include VAT which cannot be recovered.

**1.8 Tax Status**

The company is a registered charity and is not subject to corporation tax on its current activities.

**2. INCOME FROM DONATION**

	<b>Total Funds 2025 £</b>	<b>Total Funds 2024 £</b>
Donations Received	11,270	37,641
Subscriptions	-	-
	<b>11,270</b>	<b>37,641</b>

**3. INCOME FROM FUNDRAISING**

	<b>Total Funds 2025 £</b>	<b>Total Funds 2024 £</b>
Funding for Projects from Funders	22,624	18,314
	<b>22,624</b>	<b>18,314</b>



**South London Tamil Welfare Group(A Company Limited by Guarantee )**  
**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024 (continued)**

**4. INCOME FROM CHARITABLE ACTIVITY**

	2025 £	2024 £
Wednesday Drop-in (Wimbledon)		
MVSC –Early year		
Website		
Trust for London		
Wednesday Drop-in (Winter Club)		
Early Years Campaign		
Co-op incentive donation		
HMRC donation		
<b>Total</b>	<b>0</b>	<b>0</b>

**5. EXPENDITURE ON CHARITABLE ACTIVITIES**

	Direct £	Support £	Governance £	Total 2025 £	Total 2024 £
<b>Charitable activities</b>					
Youth					
MVSC – Early Year					
Wed-day Drop in(Wimbledon)					
Crime Prevention					
Trust for London					
Wed-day Drop in(Winter Club)					
Early Years Campaign					
<b>Support Costs</b>					
Wages	40,888			40.888	61.915
Office Cost	5,790			5.790	7,809
	46.678		-	46,678	69,724

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**6. GOVERNANCE**

	<b>Total Funds</b>	<b>Total Funds</b>
	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Accountancy & Audit	450	450
Trustee Meeting Expenses	-	-
Bank Charges	164	196
Other Fees	-	-
Cash Lost	-	-
	<b>614</b>	<b>646</b>

**7. NET INCOME EXPENDITURE**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Depreciation of Tangible Fixed Assets	0	0
Independent Examination Costs	0	0
Pension Costs	-	-

During the year no Trustees received any remuneration (2021 –Nil)

During the year no Trustees received any benefits in kind (2021 –Nil)

During the year no Trustees received any reimbursement of expenses  
(2021–Nil)

**8. STAFF COSTS**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Salaries & Freelance Workers	37,353	50,939
Social Security Cost	3,535	10,976
Employers National Insurance Allowance	-	-
Pension Cost	-	-
	<b>40,888</b>	<b>61,915</b>

**The average monthly number of staffs during the year was as follows**

Administration Staff	1	1
Customer Care Staff	1	1
Advice Service Staff	1	1
	<b>3</b>	<b>3</b>

No employee received remuneration amounting to more than £60,000 in either year.

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**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025 (continued)**

**9. TANGIBLE FIXED ASSETS**

**Furniture & Fittings      Computer      Total**

**Cost**

As 1<sup>st</sup> of April 2024

18,149      33,944      52,093

Addition

5,900      5,900

As at 31<sup>st</sup> of March 2025

18,149      39,844      57,993

**Depreciation**

As 1<sup>st</sup> of April 2024

18,149      33,944      52,093

Depreciation for the year

0      590      590

As at 31<sup>st</sup> of March 2024

18,149      34,534      52,683

**Net Book Values**

At 31<sup>st</sup> of March 2025

0      5,310      5,310

At 31<sup>st</sup> of March 2024

0      0      0

**10. DEBTORS**

**Total  
2025  
£**

**Total  
2024  
£**

Prepayments

-

Advance

-

Other (HM Revenue & Customs)

-

-

**11. CREDITORS – Amounts falling within one year**

**Total Funds  
2025  
£**

**Total Funds  
2024  
£**

Accruals

Salaries Accruals

1,350  
0

900  
0

**1,350**

**900**