

SIKH NARI MANCH U.K.

England & Wales · Charity number 1093192

Details

Other names	SIKH MARI MANCH SNM
Status	Registered
Legal form	Charitable company
Company number	04062419
Registered	2002-07-29
Register	View on the Charity Commission register

Contact

Address	176 Streetly Road Erdington Birmingham B23 7AL
Phone	01213776136
Email	PARMINDERGARCHA.SNM@GMAIL.COM
Website	www.northsidewelcomecentre.co.uk

Activities

Objects: ADVANCE THE EDUCATION AND PROVIDE FACILITIES FOR RECREATION AND LEISURE TIME OCCUPATION FOR THE BENEFIT OF SIKH WOMEN AND GIRLS IN THE INTEREST OF SOCIAL WELFARE AND WITH THE OBJECT OF IMPROVING THE CONDITIONS OF LIFE OF SUCH WOMEN AND GIRLS; AND FOR THE GENERAL PURPOSE OF SUCH CHARITABLE BODIES OR FOR SUCH OTHER PURPOSES AS SHALL BE EXCLUSIVELY CHARITABLE AS THE TRUSTEES MAY FROM TIME TO TIME DECIDE.

Activities: SNM serves and uplifts all people in the spirit of the Sikh principle of 'seva' (self-less service) and 'sarbat da bhallā' (for the benefit of all). We run the Northside Welcome Centre, in Erdington providing Information, Advice and Guidance, Counselling, IT classes, Job Club, one-to-one support for the unemployed or people in need, literacy & numeracy classes, yoga and Sikh religious programmes.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, Religious Activities, Arts/culture/heritage/science, Amateur Sport, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- **Area of benefit:** NATIONAL
- Birmingham City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£50,765	£35,594	-	-
2024-03-31	£32,853	£32,491	-	-
2023-03-31	£31,267	£34,473	-	-
2022-03-31	£28,842	£36,240	-	-
2021-03-31	£56,423	£32,420	-	-

Trustees

Name	Role	Appointed
Parminder Singh Garcha	Chair	
ALAN LEONARD SHRIMPTON		
Avtar Singh Mangat		2014-01-10
GURDEV KAUR OBE		

SIKH NARI MANCH U.K.

England & Wales - Charity number 1093192

Accounts

REGISTERED COMPANY NUMBER: 04062419 (England and Wales)
REGISTERED CHARITY NUMBER: 1093192

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2025
for

Sikh Nari Manch UK
(All Sikh Women's Organisation)

Sikh Nari Manch UK
(All Sikh Women's Organisation)

Contents of the Financial Statements
for the Year Ended 31 March 2025

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Sikh Nari Manch UK
(All Sikh Women's Organisation)

Report of the Trustees
for the Year Ended 31 March 2025

SIKH NARI MANCH U.K. (All Sikh Women's Organisation)

Report of the Trustee
for the Year Ended 31 March 2025
Trustees' Annual Report

The trustees, who also serve as directors of the charity under the Companies Act 2006, present their report alongside the financial statements for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

We are pleased to present our Annual Report for 2024/25.

Sikh Nari Manch UK, a registered charity, has now been in operation for 26 years. For the past 19 years, we have proudly run the Northside Welcome Centre, which continues to serve the wider community with compassion and inclusivity, regardless of background. Similarly, Mata Tripta Darbar, also in its 19th year, provides a welcoming space for all. We have made meaningful progress in fostering a warm and inclusive environment where individuals feel welcomed, supported, and connected. Our comprehensive programme of health and wellbeing activities continues to grow, including:

- " Advice and Guidance Services
- " Arts and Crafts
- " Computer Classes
- " Coffee Mornings
- " Healthy Eating and wellness
- " Kundalini Yoga and Meditation
- " Mindfulness
- " Tai Chi
- " Spiritual services for the Sikh community
- " Volunteering.

These initiatives reflect our ongoing commitment to community empowerment, wellbeing, and inclusion. Gracefully serving all the community in the spirit of the Sikh tradition.

REFERENCE AND ADMINISTRATIVE DETAILS

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number 04062419 (England and Wales)

Registered Charity number 109319

Registered office
Northside Welcome Centre
176 Streetly Road
Erdington
Birmingham
B23 7AL

Trustees

Mr. P S Garcha MCMI, Bibi G Kaur OBE, Mr. A L Shrimpton, Mr. A S Mangat MBE

REFERENCE AND ADMINISTRATIVE DETAILS

Company Secretary

Mrs J Bhambra JP MRPS - Resigned 25 October 2024

REFERENCE AND ADMINISTRATIVE DETAILS

Independent examiner
Sajjad Bandali
FCCA
Harris Accountancy Services Ltd
1st Floor, Cobalt Square
83 Hagley Road
Birmingham
B16 8QG

Northside Welcome Centre Development Officer: Mr. Satpal Singh

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Governing document Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006. The governing document requires the charitable company to have at least three trustees who must also be members. One-third of the trustees must retire at each AGM, those longest in office retiring first. The trustees hold at least two meetings each year with majorities determining decisions.

Recruitment and appointment of new trustees

The existing trustees and Board members are responsible for the recruitment of new trustees and Board members. In doing so, the trustees seek the views and recommendations of the wider members and beneficiaries of the charity. Although we are a Sikh-ethos-based charity, in the tradition of the Sikh faith, the concept of Sarbat Da Bhalla (for the welfare of all), and membership is open to people of all faiths and none. The trustees believe that this approach ensures that new trustees and Board members can be recruited based on their commitment and skills-set within the framework of 'Seva'. We are actively looking to recruit new Board members.

Induction and training of new trustees

Following their appointment, new trustees and Board members are introduced to their new role and given copies of the Memorandum and Articles of Association and a guide to the policies and procedures adopted by our charity, in particular the safeguarding of vulnerable adults. A number of good practice publications from the Charity Commission are also issued including the role of Trustees, guidance on charities and public benefit, and on the advancement of religion for public benefit. This ensures that new trustees are aware of the scope of their responsibilities under the Charities Act.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

Organisational structure

The charity trustees are responsible for the general control and management of the charity. The trustees are volunteers and give their time freely as Seva (selfless service) and receive no remuneration or other financial benefits. The five trustees meet together as a body on a quarterly basis as part of a wider Board of Directors, which also includes the opportunity for a wider group of individuals to serve as non-executive or co-opted members of the Board to bring specific skills and insights to shape and inform decision-making.

The Board has also included two service users who have provided a direct link back to our beneficiaries and have championed their voice. In addition, other service users, John Bennet, Lisa Green and Lesley Smith have attended meetings and enriched our understanding of local needs. Our Centre Users help to keep us 'grounded' in the reality of the local context. They have also provided the link with the locality and representation at the local Ward Advisory Committee.

Our funding adviser, Jane Bailey is also in-attendance at some Board meetings. Jane also chairs another large local charity and is able to share good practice and provide a valuable external challenge to advise us on our continuous improvement.

Jane is actively involved in local inter-faith networks and the Birmingham Council of Faiths and brings this wider network into our orbit.

The day-to-day running of the Centre is delegated to the Development Officer who oversees a team of volunteers and any sessional workers who deliver sessions at the Centre.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. A risk register is maintained in order to mitigate against risk.

OBJECTIVES AND ACTIVITIES

Charitable Objectives and activities

The principal activity of the charitable company during the reporting year was to empower women of all ages and backgrounds. This was achieved through initiatives that promote social welfare and enhance self-esteem via educational, spiritual, and recreational programmes.

In line with our charitable purposes, as defined by the Trustees, our key activities included delivery of:

" Community Services: Delivery of a wide range of services through the provision, maintenance, and management of the Northside Welcome Centre (NWC). This hub supports individuals in need within the local community, fostering inclusion and wellbeing.

" Spiritual Engagement: Hosting Mata Tripta Darbar, an independent, non-political spiritual space rooted in Sikh tradition and named after Guru Nanak Dev Ji's mother. Situated on the first floor within NWC, it offers an inclusive environment open to all-regardless of gender, class, age, ethnicity, background, sexuality, or culture. The Darbar provides experiential learning opportunities and promotes Naam Simran (meditative practice), supporting personal transformation and wellbeing, facilitated through Sat Sang (community gatherings).

Our objectives are inspired by Sikh faith-based values, particularly the principle of Sarbat Da Bhalla (welfare of all). Reflecting the ethos of the Golden Temple's four open doors, our centre welcomes everyone and is locally recognised as the "Welcome Centre."

The Board of Trustees conducts an annual review of our objectives and activities to ensure alignment with our charitable aims and compliance with the Charity Commission's guidance on public benefit.

Community Inclusion and Impact

A central theme of our work is the promotion of community welfare and education. All facilities and programmes-including classes, health and wellbeing initiatives, and events-are open to all and actively publicised to encourage participation.

We remain committed to building a harmonious, vibrant, and empowered local community, with NWC serving as a focal point for neighbourhood engagement. Our approach is rooted in service, grace, and excellence-delivered without judgement or expectation.

Interfaith engagement and grassroots community cohesion are embedded across our activities. Individuals from diverse backgrounds regularly access our services and attend events, where informal interactions often lead to meaningful relationships and deeper understanding.

Report of the Trustees
for the Year Ended 31 March 2025

OBJECTIVES AND ACTIVITIES

Partnerships and grants

Partnerships, Grants and Legacies

This year, we are grateful for the support of our funders and partners, including:

" Erdington Neighbourhood Network Scheme (ENNS) funded a 12-month project Active Together which covered workshops such as: Arts & Crafts, Exercise and Movement, Mental Health Awareness, an educational trip and covered the cost of promotional/advertising material for the Northside Welcome Centre.

" HALOW (Birmingham) - We were fortunate during the year to be selected by local charity HALOW to receive a Legacy donation of £25,000 as part of the process of winding down their charity. This donation was a lifeline and contributed towards our core running costs. This has been invaluable to SNM over the past year.

" The Dulverton Trust funded an Interactive digital board to help support the delivery of workshops and classes.

" The William A. Cadbury Trust funded a computer project Everyday Essential IT Skills supporting the local community with much needed computer classes, especially for older citizens and job seekers.

" Shared Prosperity Fund funded the running of computer classes, Surfing the Net including capital funding for new modern computers to upgrade the IT suite.

" The Cole Charitable Trust funded computer classes (Expand their Digital Horizons) and a new smart TV Screen to support the project.

" Warm Welcome Birmingham (Birmingham City Council) funded the ongoing Warm Welcome Space providing a safe, warm and welcoming space for the local community, including our coffee mornings for all the community.

OBJECTIVES AND ACTIVITIES

Partnerships

The trustees confirm they have had due regard for the charity commission's guidance on public benefit when planning and delivering the charity's activities. The charity carries out a wide range of activities in the furtherance of its charitable aims. The trustees consider that these activities summarised below, provide benefit to both the Sikh community, in particular, Sikh women, by whom the charity was originally established and the wider community of Erdington and Greater Birmingham.

In providing public benefit, the charity runs the:

- Northside Welcome Centre - a community hub open to all, providing a lifeline for people seeking information, advice and guidance, employment support, formal and informal learning, health and wellbeing and volunteering opportunities.

OBJECTIVES AND ACTIVITIES

Partnerships and grants

- Mata Tripta Darbar - a spiritual space within the NWC, where the Sikh activities take place. It is led entirely by volunteers and an opportunity for Sikh women to provide leadership. The space provides a spiritual anchor for the charity enabling it to focus on its mission to gracefully serve the local community as a 'lighthouse' of support.

- Mata Gujri Support Fund - we have established a discretionary fund, providing small bursaries for people to enable them to access our activities and classes. Funds are provided by dasvandh (tithing) donations made by members and supporters. Support can be used towards transport, equipment, and any fees made for events on a discretionary basis by the Trustees. This year we continued to allocate a budget of £600 and we have made provision for individuals in need.

Over the last financial year, we have had just over 300 people attend one or more of our many services. The clientele were of diverse background, approx 60% BME-black and minority ethnic and 40% White British. Majority of the clientele were aged 50 plus, and a majority have experienced a lot of hardship particular due to the recent high cost of living. Many have said the Northside Welcome Centre has been a lifeline to them.

Report of the Trustees
for the Year Ended 31 March 2025

OBJECTIVES AND ACTIVITIES

Plans for the Future and Public benefit

We will continue to make improvements to the building and facilities. This is a priority for the trustees in the coming years in order to improve the experience for our Service-Users and improve community usage and potential income generation. We have a number of capital funding applications that are pending decisions to improve the facilities and general condition of the building. This will enable us to deliver an improved experience and increase the range and reach of our services.

Longer-term projects are to:

Improving means of escape and installing a platform lift to first floor and basement - improving the frontage by levelling the roofline by installing a pitch to the flat roof of the extension and installing an architectural -glass porch which will serve as a new welcoming entrance. Replacing the roof and damp-proofing to the basement space to bring into community use.

Revenue funding and income generation

The charity will continue to operate in a financially prudent way with day-to-day spending and procurement of goods and services through value-for-money practices. Grant funding applications are being made for activities that support our mission. Income generation through fundraising, room hire opportunities and sales of small items will be ongoing.

The Trustees are also scoping the feasibility of investment income to future-proof the charity through a property and affordable housing portfolio. This is at a preliminary stage of development, subject to the availability of suitable site(s) and finance.

Use of Volunteers

The concept of Seva (selfless service) in the Sikh tradition is an essential component of our work. Seva can be practiced through volunteering and we actively promote opportunities for people to give their time and skills to further our mission.

Our dedicated volunteers continue to be the backbone of our work, with several having supported us faithfully for more than a decade including John Bennet, Lisa Green and Lesley Smith and more recently Leonora Brown has joined the team to help with the day to day running of the Northside Welcome Centre.

In addition, for those people looking for employment, volunteering provides valuable work experience to support job applications. We have 0.8 FTE paid full-time member of staff and so volunteers form the backbone of the charity. We have over 35 people regularly giving their time and skills including the Board members. This equated to well over 2,000 hours of volunteer time which equates to over £22,000 of added value.

ACHIEVEMENT AND PERFORMANCE

Key Achievements for the Year

The past year has been rewarding and successful, there have been plenty of positive testimonies from many of the Centre Users which is always very pleasing to see as that makes it all worthwhile for providing services at our Northside Welcome Centre.

" Continued to provide a warm and inclusive welcome space where people can connect, feel supported and make friendships.

" Delivered a diverse timetable of activities including Arts & Crafts, Tai Chi, Computer Classes, Exercise sessions, Healthy Eating, Mindfulness and regular Coffee Mornings.

" Offered advice and guidance to support people facing the challenges of the cost-of-living crisis.

" Provided volunteering and work-experience opportunities.

" Hosted training events for professionals and the community.

" Hosted various celebrations and Sat Sang to provide spiritual inspiration and connection.

"The Northside Welcome Centre is more than bricks and mortar it's a lifeline. It gives me somewhere to feel welcome, connect and meet friends." - Centre User

"Coming here each week is the highlight of my week. It's a place where I feel safe and supported." - Centre User

FINANCIAL REVIEW

Reserves policy

The trustees approved a Reserves Policy, which requires the charity to maintain in-hand four months operating costs in reserve in line with the sector average. This would be circa £15,000 - £20,000. The trustees recognised this is a significant risk to the Charity and are always looking to accumulate reserves to strengthen financial resilience and for unforeseen expenditure and emergencies.

Principal funding sources

The charity's main sources of income are grants, room hire and fundraising from individuals and charitable donations.

Grants towards supporting our activities are detailed above, of which we received £21,970 from the various grants and £28,795 from various donations (including a major legacy from HALOW). These grants have enabled us to continue to provide support for unemployed people, promote better health and wellbeing for vulnerable people, and services for older residents.

Investment policy

The charity owns our freehold premises outright, which we estimate to be worth in the region of £279,000 (Source: Zoopla). Our cash reserves are held in deposit accounts with HSBC Bank. We are currently reviewing our banking arrangements towards an ethical financial provider, which aligns with our values. NEST is used as our pension provider.

FUTURE DEVELOPMENTS
PLANS FOR FUTURE GROWTH

Our priorities for 2025/26 are to build the resilience and sustainability of the charity to:

" re-establish connection with the Job Centre to support unemployed adults. We do not receive any financial support from the Job Centre, so will need to seek external funding for this service, which is offered freely without conditionality, judgment, or expectation

" improve our offer of support for adults with learning difficulties and disabilities through day opportunities in partnership with Adult Social Care

" develop new projects for older residents as an Age Well Mini-hub to promote independence, community, friendship, good health and wellbeing

" continue inspiring and building the Sangat (spiritual community) to receive spiritual nourishment from our programmes and services in order to spark social action / Seva (voluntary service), wellbeing, and personal transformation. Improve the facilities for the sangat.

" develop our Five Year Business Plan for 2026-2031, with a focus on further building refurbishments, capacity building, development of new provision to meet needs and better utilisation of space to maximise income and provision of services

" strengthen the skills and expertise of the Board to deliver effective governance and inspirational and transformative leadership

" expand our core offer of services and activities, working in partnership with the community and in collaboration with partners such as Birmingham City Council, Job Centre, Witton Lodge, colleges and providers and other local agencies.

Approved by order of the board of trustees on 12 November 2025 and signed on its behalf by:



MR P S Garcha - Trustee

Independent Examiner's Report to the Trustees of
Sikh Nari Manch UK
(All Sikh Women's Organisation)

I report on the accounts of the company for the year ended 31 March 2025, which are set out on pages eleven to eighteen.

Responsibilities and basis of report

As the charity's trustees (and also the directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, I have examined your charity's accounts as required under section 145 of the Charities Act 2011 ('the Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. that accounting records were not kept as required by section 386 of the Companies Act 2006; or
2. that the accounts do not accord with those records; or
3. that the accounts do not comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland; or
4. that there is further information needed for a proper understanding of the accounts.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission I have found no matters that require drawing to your attention.



Sajjad Bandali
FCCA

12 November 2025

Statement of Financial Activities
for the Year Ended 31 March 2025

	Notes	31.3.25 Unrestricted funds £	31.3.24 Total funds £
INCOMING RESOURCES			
Incoming resources from generated funds			
Voluntary income		28,795	7,431
Incoming resources from charitable activities			
grants		<u>21,970</u>	<u>25,422</u>
Total incoming resources		50,765	32,853
 RESOURCES EXPENDED			
Costs of generating funds			
Costs of generating voluntary income	2	20,180	18,904
Fundraising trading: cost of goods sold and other costs		4,520	3,730
Charitable activities			
grants		<u>10,894</u>	<u>9,857</u>
Total resources expended		35,594	32,491
 NET INCOMING RESOURCES		15,171	362
 RECONCILIATION OF FUNDS			
Total funds brought forward		<u>241,140</u>	<u>240,778</u>
 TOTAL FUNDS CARRIED FORWARD		<u>256,311</u>	<u>241,140</u>

Sikh Nari Manch UK
(All Sikh Women's Organisation)

Balance Sheet
At 31 March 2025

	Notes	31.3.25 Unrestricted funds £	31.3.24 Total funds £
FIXED ASSETS			
Tangible assets	6	245,429	243,734
CURRENT ASSETS			
Cash at bank and in hand		16,883	7,437
CREDITORS			
Amounts falling due within one year	7	(1,931)	(3,299)
NET CURRENT ASSETS		<u>14,952</u>	<u>4,138</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		260,381	247,872
CREDITORS			
Amounts falling due after more than one year	8	(4,070)	(6,732)
NET ASSETS		<u>256,311</u>	<u>241,140</u>
FUNDS	9		
Unrestricted funds		<u>256,311</u>	<u>241,140</u>
TOTAL FUNDS		<u>256,311</u>	<u>241,140</u>

The notes form part of these financial statements

Balance Sheet - continued
At 31 March 2025

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to charitable small companies and with the Financial Reporting Standard for Smaller Entities (effective January 2015).

The financial statements were approved by the Board of Trustees on 12 November 2025 and were signed on its behalf by:



Trustee – Mr Parminer Singh

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. COSTS OF GENERATING VOLUNTARY INCOME

	31.3.25	31.3.24
	£	£
Support costs	<u>20,180</u>	<u>18,904</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

3. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	31.3.25	31.3.24
	£	£
Depreciation - owned assets	4,519	3,731
Other pension costs	<u>328</u>	<u>328</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

5. STAFF COSTS

The average monthly number of employees during the year was as follows:

31.3.23	31.3.22
1	1

No employees received emoluments in excess of £60,000.

6. TANGIBLE FIXED ASSETS

	Land and buildings £	Plant and machinery etc £	Totals £
COST			
At 1 April 2024	267,899	27,876	295,775
Additions	<u>-</u>	<u>6,214</u>	<u>6,214</u>
At 31 March 2025	<u>267,899</u>	<u>34,090</u>	<u>301,989</u>
DEPRECIATION			
At 1 April 2024	26,001	26,040	52,041
Charge for year	<u>3,140</u>	<u>1,379</u>	<u>4,519</u>
At 31 March 2025	<u>29,141</u>	<u>27,419</u>	<u>56,560</u>
NET BOOK VALUE			
At 31 March 2025	<u>238,758</u>	<u>6,671</u>	<u>245,429</u>
At 31 March 2024	<u>241,898</u>	<u>1,836</u>	<u>243,734</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25	31.3.24
	£	£
Trade creditors	(1)	-
Taxation and social security	123	420
Other creditors	<u>1,809</u>	<u>2,879</u>
	<u>1,931</u>	<u>3,299</u>

8. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.3.25	31.3.24
	£	£
Other creditors	<u>4,070</u>	<u>6,732</u>

9. MOVEMENT IN FUNDS

	At 1.4.24	Net movement in funds	At 31.3.25
	£	£	£
Unrestricted funds			
General fund	241,140	18,214	259,354
Support Costs	<u>-</u>	<u>(3,043)</u>	<u>(3,043)</u>
	241,140	15,171	256,311
	<u>241,140</u>	<u>15,171</u>	<u>256,311</u>
TOTAL FUNDS			
	<u>241,140</u>	<u>15,171</u>	<u>256,311</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	50,765	(32,551)	18,214
Support Costs	<u>-</u>	<u>(3,043)</u>	<u>(3,043)</u>
	50,765	(35,594)	15,171
	<u>50,765</u>	<u>(35,594)</u>	<u>15,171</u>
TOTAL FUNDS			
	<u>50,765</u>	<u>(35,594)</u>	<u>15,171</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

9. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted Funds			
General fund	240,778	362	241,140
TOTAL FUNDS	<u>240,778</u>	<u>362</u>	<u>241,140</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	32,853	(32,491)	362
TOTAL FUNDS	<u>32,853</u>	<u>(32,491)</u>	<u>362</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	240,778	18,576	259,354
Support Costs	-	(3,043)	(3,043)
TOTAL FUNDS	<u>240,778</u>	<u>15,533</u>	<u>256,311</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

9. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	83,618	(65,042)	18,576
Support Costs	-	(3,043)	(3,043)
	83,618	(68,085)	15,533
TOTAL FUNDS	<u>83,618</u>	<u>(68,085)</u>	<u>15,533</u>

Detailed Statement of Financial Activities
for the Year Ended 31 March 2025

	31.3.25 £	31.3.24 £
INCOMING RESOURCES		
Voluntary income		
Gifts	-	(1)
Donations	<u>28,795</u>	<u>7,432</u>
	28,795	7,431
Incoming resources from charitable activities		
Grants	<u>21,970</u>	<u>25,422</u>
Total incoming resources	50,765	32,853
RESOURCES EXPENDED		
Fundraising trading: cost of goods sold and other costs		
Depreciation of tangible fixed assets	4,520	3,730
Support costs		
Management		
Wages	17,160	17,160
Pensions	328	328
Telephone	598	560
Sundries	52	508
webhosting	115	110
workshop	300	600
volunteer expense	1,698	1,342
Legal and Professional fees	34	51
Rent,rates and Insurance	<u>8,185</u>	<u>6,593</u>
	28,470	27,252
Finance		
Bank charges	92	93
Other		
Repairs and Maintanance	368	-
Subscription	46	-
Repaid Funding	<u>562</u>	<u>-</u>
	976	-
Other 4		
Accountancy and legal fees	<u>1,536</u>	<u>1,416</u>
Total resources expended	35,594	32,491

Detailed Statement of Financial Activities for the Year Ended 31 March 2025

	31.3.25	31.3.24
	£	£
	_____	_____
Net income	<u><u>15,171</u></u>	<u><u>362</u></u>

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SIKH NARI MANCH U.K.

England & Wales - Charity number 1093192

Accounts

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for the Year Ended 31 March 2024

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Report of the Trustees
for the Year Ended 31 March 2024

The Trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2024. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

We present our Annual Report for 2023/24. Sikh Nari Manch UK, the registered charity has been in operation for 25 years. We have been operating the: Northside Welcome Centre for 19 years now, which continues to selflessly serve the wider communities, irrespective of background Mata Tripta Darbar, also for 19 years, continues to provide inclusive opportunities for worship in the Sikh tradition.

We are pleased with how the past year has gone, we have continued with the progress of providing a warm welcome space for the community where they feel welcomed to share and feel connected. We have continued to provide a comprehensive timetable of health and well-being activities, such as: Arts and Crafts, Tai Chi, Computer Classes, Mindfulness and Healthy Eating, as well as coffee morning and providing Advice and Guidance.

Report of the Trustees
for the Year Ended 31 March 2024

OBJECTIVES AND ACTIVITIES

Objectives and aims

Charitable Objects

The principal activity of the charitable company during the year was that of:

- empowering women from all ages and backgrounds in the interests of social welfare with the objective of raising their self-esteem through organising educational, spiritual, and recreational activities for them
- for general charitable purposes as determined by the Trustees.

This includes:

- the general mainstream 'offer' of services with the provision, maintenance, and management of a community centre, the Northside Welcome Centre (NWC) to support the social welfare of local people in need
- hosting Mata Tripta Darbar, an independent, non-political spiritual space in the Sikh tradition, named after the mother of Guru Nanak, the founder of the Sikh faith. Mata Tripta Darbar is an inclusive space that welcomes all, regardless of gender, class, age, ethnicity, background, sexuality, or culture. It is an experiential learning space providing opportunities for all to participate, serve and connect. Mata Tripta Darbar's focus is on promoting and teaching 'Naam Simran' (the treasure of meditation techniques in the Sikh tradition) to facilitate happiness, wellbeing, and personal transformation.

Our objectives draw upon the roots of the charity as a Sikh faith-based organisation but serve the whole of humanity in line with the principle of 'Sarbat Da Bhalla' (welfare of all). We are inspired by the four doors to the Golden Temple, which are open to people from all directions and all backgrounds, similarly, the centre is open to all. Locally we are known as the 'Welcome' centre.

Each year the Board reviews the objectives and activities to ensure that they continue to reflect our charitable objects. In conducting this review, the trustees have considered the Charity Commission's general guidance on public benefit.

Community Inclusion At Our Heart

An important aspect of our work is community welfare and education. All of our community facilities and activities

including classes, health and wellbeing initiatives, and events are open to all and widely advertised. We are proud of our track record of being a truly inclusive organisation. It is our aim to create a harmonious, vibrant, and empowered local community with NWC at the heart of a flourishing neighbourhood. It is our mission to continue to serve our locality in the spirit of graceful self-less service, which is of high quality and calibre, non-judgemental, and without any expectation.

A cross-cutting theme of our work is the Interfaith and community cohesion work we do on a very local grassroots level. This is implicit in all that we do as we have people of different backgrounds accessing our services and attending our events. It is often through the informal and unstructured exchanges between people that the opportunities for friendships and better understanding can occur in an organic and meaningful way.

OBJECTIVES AND ACTIVITIES

Plans for the Future and Public benefit

Continue to make improvements to the building and facilities. This is a priority for the Trustees in the coming years in order to improve the experience for our Service-Users and improve community usage and potential income generation. We have a number of capital funding applications that are pending decisions to improve the facilities and general condition of the building. This will enable us to deliver an improved experience and increase the range and reach of our services.

Longer-term projects are to:

- construct a two-storey extension in the rear yard to create a community hall and meeting spaces on both floors- install damp-proofing measures to improve community use of the basement level
- improve the access to the first floor and basement by re-configuring the staircase, improving means of escape, and installing a platform lift to the basement- improving the frontage by leveling the roofline by installing a pitch to the flat roof of the extension and installing an architectural -glass porch which will serve as a new welcoming entrance.

Revenue funding and income generation

The charity will continue to operate in a financially prudent way with day-to-day spending and procurement of goods and services through value-for-money practices. Grant funding applications are being made for activities that support our mission. Income generation through fundraising, room hire opportunities and sales of small items will be ongoing.

The Trustees are also scoping the feasibility of investment income to future-proof the charity through a property and affordable housing portfolio. This is at a preliminary stage of development, subject to the availability of suitable site(s) and finance.

Use of Volunteers

The concept of Seva (selfless service) in the Sikh tradition is an essential component of our work. Seva can be practiced through volunteering and we actively promote opportunities for people to give their time and skills to further our mission.

In addition, for those people looking for employment, volunteering provides valuable work experience to support job

applications. We have 0.8 FTE paid full-time member of staff and so volunteers form the backbone of the charity. We have over 30 people regularly giving their time and skills including the Board members. This equated to well over 2,000 hours of volunteer time which equates to over. £20,000 of added value.

Report of the Trustees
for the Year Ended 31 March 2024

OBJECTIVES AND ACTIVITIES

Partnerships and grants

Places of Welcome

We received funding from Albert Hunt Trust to cover costs towards the running of the Northside Welcome Centre over the period of 12 months

ENNS funded a Micro project which was specific for the Celebration of the Kings Coronation.

ENNS also funded a 12 month holistic project titled 'Be the Best Version of Yourself ' which covered workshops such as Arts & Crafts, Physical Fitness, Coping with Stress, Understanding your Body, A better Understanding of Additional Needs, Men and Women's Health and Alternative Therapies.

IM Properties funded new equipment for our computer suite, providing the Centre with new chairs, keyboards, mice and mouse mats.

Warm Welcome Grants funded us to provide a Warm Welcome Space, giving us the ability to continue to support our weekly coffee mornings and safe space for the local community.

Inclusive Communities Fund (Heart of England) funded our 'Health and Wellness' project, providing holistic workshops for the local community.

Shared Prosperity Fund supplied funding for our 'Four Pillars of Wellness' project, which cover workshops such as Movement and Exercise, Coping with Stress, Social Interaction and Nutrition.

OBJECTIVES AND ACTIVITIES

Partnerships

The Trustees confirm they have had due regard for the charity commission's guidance on public benefit when planning and delivering the charity's activities. The charity carries out a wide range of activities in the furtherance of its charitable aims. The trustees consider that these activities summarised below, provide benefit to both the Sikh community, in particular, Sikh women, by whom the charity was originally established and the wider community of Erdington and Greater Birmingham.

In providing public benefit, the charity runs the:

- Northside Welcome Centre - a community hub open to all, providing a lifeline for people seeking information, advice and guidance, employment support, formal and informal learning, health and wellbeing and volunteering opportunities.

- Mata Tripta Darbar - a spiritual space within the NWC, where the Sikh activities take place. It is led entirely by volunteers and an opportunity for Sikh women to provide leadership. The space provides a spiritual anchor for the charity enabling it to focus on its mission to gracefully serve the local community as a 'lighthouse' of support.

Report of the Trustees
for the Year Ended 31 March 2024

OBJECTIVES AND ACTIVITIES

- Mata Gujri Support Fund - we have established a discretionary fund, providing small bursaries for people to enable them to access our activities and classes. Funds are provided by 'dasvandh' (tithing) donations made by members and supporters. Support can be used towards transport, equipment, and any fees made for events on a discretionary basis by the Trustees. This year we continued to allocate a budget of £600, and we have made provision for four individuals to attend our annual retreats and workshops who wouldn't have been able to attend otherwise. Our long-term plan is to promote the fund more widely to increase donations and awards that can be made, particularly to specific people in crisis, but operate within the umbrella of SNM to keep costs to a minimum.

Supporting and Enabling Others

Over the last financial year, we have had just over 300 people attend one or more of our many services that we provided.

The clientele were of diverse background about 40% BME (black and minority ethnic) and 60% British European. Majority of the cliental were of mature age 50 plus, and majority have experienced a lot of hardship particular through the pandemic.

Many have said the Northside Welcome Centre has been a lifeline to them

Part of our strategy over the years is to be a catalyst to support grass-roots projects initiated by Sikhs and as an organisation to provide 'dasvandh' (tithing one-tenth of our annual income). Over the years, we have made donations to Comic Relief, Children in Need, Juvenile Diabetes Research Trust, Khalsa Aid, Pingalwara Charity in India, Scouts Association, and local hospices, hospitals, and other good causes. However, in line with the ethos of 'Sarbat Da Bhalla' (Welfare of All), we will support anyone who requests our help and is working towards a good cause in line with our objects. As a small organisation, we are not able to provide grants but are able to provide small donations, provide mentoring, know-how, access to our facilities, procurement, and opportunities to partner. In the past, we have supported a variety of local good causes including a local church, homeless project, food bank, small business start-ups, social enterprises and international aid appeals. Given the immense challenges of raising funds for our own charity, this year, we have supported a number of local individuals and organisations, particularly with non-financial support.

ACHIEVEMENT AND PERFORMANCE

Key Achievements for the Year

The past year has been rewarding and successful, there have been plenty of positive testimonies from many of the Centre Users which is always very pleasing to see as that makes it all worthwhile for providing services at our Northside Welcome Centre.

We have continued to provide a warm welcome space for the community to come where they can feel safe and connected, make new friends and share experiences, giving them a feeling of belonging.

Our timetable of activities has been nice and varied, providing holistic services for health and well-being, services which include: Arts and Crafts, Tai Chi, Computer Classes and courses, Fitness sessions, Healthy Eating workshops, Well-being Workshops and a Warm Welcome Space alongside our Coffee Morning.

Report of the Trustees
for the Year Ended 31 March 2024

FINANCIAL REVIEW

Principal funding sources

Principal funding sources The charity's main sources of income are grants, room hire, and fundraising from individuals. Income from grants equated to £25,422.

Grants towards supporting our activities are detailed above. These grants have enabled us to continue to provide support for unemployed people, promote better health and wellbeing for vulnerable people, and services for older residents.

Investment policy

Investment policy The charity owns our freehold premises outright, which we estimate to be worth in the region of £250,000. Our cash reserves are held in deposit accounts with HSBC Bank. We are currently reviewing our banking arrangements towards an ethical financial provider, which aligns with our values. NEST is used as our pension provider.

Reserves policy

The trustees approved a Reserves Policy, which requires the charity to maintain in-hand three months operating costs in reserve. The sector average is four months. The trustees recognised this is a significant risk to the Charity and are always looking to accumulate reserves to strengthen financial resilience and for unforeseen expenditure and emergencies.

FUTURE PLANS

PLANS FOR FUTURE GROWTH

Our priorities for 2024/25 are to build the resilience and sustainability of the charity to: - re-establish connection with the Job Centre to support unemployed adults. We do not receive any financial support from the Job Centre, so will need to seek external funding for this service, which is offered freely without conditionality, judgment, or expectation

- improve our offer of support for adults with learning difficulties and disabilities through day opportunities

- develop new projects for older residents as an Age Well Mini-hub to promote independence, community, friendship, good health, and wellbeing

- continue inspiring and building the Sangat (spiritual community) to receive spiritual nourishment from our programmes and services in order to spark social action / 'Seva' (voluntary service), wellbeing, and personal transformation. Improve the facilities for the sangat.

- develop our Five Year Business Plan for 2025-2030 with a focus on further building refurbishments, capacity building, development of new provision to meet needs, and better utilisation of space to maximise income and provision of services

- strengthen the skills and expertise of the Board to deliver effective governance and inspirational and transformative leadership

- expand our core offer of services and activities, working in partnership with the community and in collaboration with partners such as Birmingham City Council, WEA, Job Centre, colleges and providers, and other local agencies.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Governing document Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006. The governing document requires the charitable company to have at least three Trustees who must also be members. One-third of the Trustees must retire at each AGM, those longest in office retiring first. The trustees hold at least two meetings each year with majorities determining decisions.

Recruitment and appointment of new trustees

The existing Trustees and Board members are responsible for the recruitment of new trustees and Board members. In doing so, the trustees seek the views and recommendations of the wider members and beneficiaries of the charity. Although we are a Sikh-ethos-based charity, in the tradition of the Sikh faith, the concept of Sarbat Da Bhalla (for the welfare of all), and membership is open to people of all faiths and none. The Trustees believe that this approach ensures that new trustees and Board members can be recruited based on their commitment and skills-set within the framework of 'Seva'. We are actively looking to recruit new Board members.

Organisational structure

Organisational structure

The charity Trustees are responsible for the general control and management of the charity. The Trustees are volunteers and give their time freely as Seva (selfless service) and receive no remuneration or other financial benefits. The five trustees meet together as a body on a quarterly basis as part of a wider Board of Directors, which also includes the opportunity for a wider group of individuals to serve as non-executive or co-opted members of the Board to bring specific skills and insights to shape and inform decision-making.

The Board has also included two service users who have provided a direct link back to our beneficiaries and have championed their voice. In addition, other service users, John Bennet, Lisa Green and Lesley Smith have attended meetings and enriched our understanding of local needs. Our Centre Users help to keep us 'grounded' in the reality of the local context. They have also provided the link with the locality and representation at the local Ward Advisory Committee.

Our funding adviser, Jane Bailey is also in-attendance at some Board meetings. Jane also chairs another large local charity and is able to share good practice and provide a valuable external challenge to advise us on our continuous improvement.

Jane is actively involved in local inter-faith networks and the Birmingham Council of Faiths and brings this wider network into our orbit.

The day-to-day running of the Centre is delegated to the Development Officer who oversees a team of volunteers and any sessional workers who deliver sessions at the Centre.

Induction and training of new trustees

Following their appointment, new Trustees and Board members are introduced to their new role and given copies of the Memorandum and Articles of Association and a guide to the policies and procedures adopted by our charity, in particular the safeguarding of vulnerable adults. A number of good practice publications from the Charity Commission are also issued including the role of Trustees, guidance on charities and public benefit, and on the advancement of religion for public benefit. This ensures that new trustees are aware of the scope of their responsibilities under the Charities Act.

Report of the Trustees
for the Year Ended 31 March 2024

REFERENCE AND ADMINISTRATIVE DETAILS

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
04062419 (England and Wales)

Registered Charity number 1093192
Registered office
Northside Welcome Centre
176 Streetly Road
Erdington
Birmingham
B23 7AL

Trustees

Mrs J Bhambra JP MRPS, Mr. P S Garcha MCMI, Bibi G Kaur OBE, Mr. A L Shrimpton, Mr. A S Mangat MBE

REFERENCE AND ADMINISTRATIVE DETAILS

Company Secretary
Mrs J Bhambra JP MRPS

Independent examiner
Sajjad Bandali
FCCA
Harris Accountancy Services Ltd
1st Floor, Cobalt Square
83 Hagley Road
Birmingham
B16 8QG

Northside Welcome Centre Development Officer: Mr. Satpal Singh

Approved by order of the Board of Trustees on 22 November 2024..... and
signed on its behalf by:



.....
Parminer Singh Garcha- Trustee

Independent examiner's report to the trustees of Sikh Nari Manch UK (All Sikh Women Org.) ('the Company')

I report to the charity Trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

Responsibilities and basis of report

As the charity's Trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.



Sajjad Bandali
FCCA

Date: 27 November 2024.....

Statement of Financial Activities
for the Year Ended 31 March 2024

	Notes	31.3.24 Unrestricted funds £	31.3.23 Total funds £
INCOMING RESOURCES FROM			
Voluntary income		7,431	6,211
Incoming resources from charitable activities			
grants		25,422	24,056
Investment income	2	-	1,000
Total		32,853	31,267
RESOURCES EXPENDED ON			
Costs of generating funds	3	22,634	23,720
Charitable activities			
grants		9,857	10,753
Total		32,491	34,473
NET INCOME/(EXPENDITURE)		362	(3,206)
RECONCILIATION OF FUNDS			
Total funds brought forward		240,778	243,984
TOTAL FUNDS CARRIED FORWARD		<u>241,140</u>	<u>240,778</u>

Sikh Nari Manch UK (All Sikh Women's Organisation)

Balance Sheet
31 March 2024

	Notes	31.3.24 Unrestricted funds £	31.3.23 Total funds £
FIXED ASSETS			
Tangible assets	7	243,734	246,396
CURRENT ASSETS			
Cash at bank and in hand		7,437	7,480
CREDITORS			
Amounts falling due within one year	8	(3,299)	(3,704)
NET CURRENT ASSETS		<u>4,138</u>	<u>3,776</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		247,872	250,172
CREDITORS			
Amounts falling due after more than one year	9	(6,732)	(9,394)
NET ASSETS		<u>241,140</u>	<u>240,778</u>
FUNDS	10		
Unrestricted funds		<u>241,140</u>	<u>240,778</u>
TOTAL FUNDS		<u>241,140</u>	<u>240,778</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

Balance Sheet - continued

31 March 2024

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 22 November 2024..... and were signed on its behalf by:



.....
Parminder Singh Garcha- Trustee

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

2. INVESTMENT INCOME

	31.3.24	31.3.23
	£	£
Rents received	<u>-</u>	<u>1,000</u>

3. COSTS OF GENERATING FUNDS

Costs of generating voluntary income

	31.3.24	31.3.23
	£	£
Support costs	<u>18,904</u>	<u>19,854</u>

4. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.24	31.3.23
	£	£
Depreciation - owned assets	3,731	3,866
Other pension costs	<u>328</u>	<u>328</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £
INCOMING RESOURCES FROM	
Voluntary income	6,211
Incoming resources from charitable activities	
grants	24,056
Investment income	<u>1,000</u>
Total	31,267
RESOURCES EXPENDED ON	
Costs of generating funds	23,720

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £
Charitable activities	
grants	10,753
Total	34,473
NET INCOME/(EXPENDITURE)	(3,206)
RECONCILIATION OF FUNDS	
Total funds brought forward	243,984
TOTAL FUNDS CARRIED FORWARD	<u>240,778</u>

7. TANGIBLE FIXED ASSETS

	Land and buildings £	Plant and machinery etc £	Totals £
COST			
At 1 April 2023	265,686	29,020	294,706
Additions	2,213	-	2,213
Reclassification	<u>-</u>	<u>(1,144)</u>	<u>(1,144)</u>
At 31 March 2024	<u>267,899</u>	<u>27,876</u>	<u>295,775</u>
DEPRECIATION			
At 1 April 2023	22,796	25,514	48,310
Charge for year	<u>3,205</u>	<u>526</u>	<u>3,731</u>
At 31 March 2024	<u>26,001</u>	<u>26,040</u>	<u>52,041</u>
NET BOOK VALUE			
At 31 March 2024	<u>241,898</u>	<u>1,836</u>	<u>243,734</u>
At 31 March 2023	<u>242,890</u>	<u>3,506</u>	<u>246,396</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.24	31.3.23
	£	£
Trade creditors	-	1
Social security and other taxes	420	1,904
Accrued expenses	<u>2,879</u>	<u>1,799</u>
	<u>3,299</u>	<u>3,704</u>

9. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.3.24	31.3.23
	£	£
Loan	<u>6,732</u>	<u>9,394</u>

10. MOVEMENT IN FUNDS

	At 1.4.23	Net movement in funds	At 31.3.24
	£	£	£
Unrestricted funds			
General fund	240,778	362	241,140
	<u>240,778</u>	<u>362</u>	<u>241,140</u>
TOTAL FUNDS	<u>240,778</u>	<u>362</u>	<u>241,140</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	32,853	(32,491)	362
	<u>32,853</u>	<u>(32,491)</u>	<u>362</u>
TOTAL FUNDS	<u>32,853</u>	<u>(32,491)</u>	<u>362</u>

Comparatives for movement in funds

	At 1.4.22	Net movement in funds	At 31.3.23
	£	£	£
Unrestricted funds			
General fund	243,984	(3,206)	240,778
	<u>243,984</u>	<u>(3,206)</u>	<u>240,778</u>
TOTAL FUNDS	<u>243,984</u>	<u>(3,206)</u>	<u>240,778</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

10. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	31,267	(34,473)	(3,206)
TOTAL FUNDS	<u>31,267</u>	<u>(34,473)</u>	<u>(3,206)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.22 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	243,984	(2,844)	241,140
TOTAL FUNDS	<u>243,984</u>	<u>(2,844)</u>	<u>241,140</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	64,120	(66,964)	(2,844)
TOTAL FUNDS	<u>64,120</u>	<u>(66,964)</u>	<u>(2,844)</u>

11. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2024.

Detailed Statement of Financial Activities
for the Year Ended 31 March 2024

	31.3.24 £	31.3.23 £
INCOMING RESOURCES		
Voluntary income		
Gifts	(1)	-
Donations	<u>7,432</u>	<u>6,211</u>
	7,431	6,211
Investment income		
Rents received	-	1,000
Incoming resources from charitable activities		
Grants	<u>25,422</u>	<u>24,056</u>
Total incoming resources	32,853	31,267
RESOURCES EXPENDED		
Fundraising trading: cost of goods sold and other costs		
Improvements to property	3,204	3,248
Fixtures and fittings	526	330
Computer equipment	<u>-</u>	<u>288</u>
	3,730	3,866
Support costs		
Management		
Wages	17,160	17,160
Social security	-	1,214
Pensions	328	328
Telephone	560	592
Postage and stationery	-	367
Sundries	508	38
transport	-	414
webhosting	110	360
workshop	600	1,471
volunteer expense	1,342	1,234
Legal and Professional fees	51	13
Rent,rates and Insurance	<u>6,593</u>	<u>6,166</u>
	27,252	29,357
Finance		
Bank charges	93	98

Sikh Nari Manch UK (All Sikh Women's Organisation)

Detailed Statement of Financial Activities
for the Year Ended 31 March 2024

	31.3.24 £	31.3.23 £
Finance		
Other 4		
Accountancy and legal fees	<u>1,416</u>	<u>1,152</u>
Total resources expended	<u>32,491</u>	<u>34,473</u>
Net income/(expenditure)	<u><u>362</u></u>	<u><u>(3,206)</u></u>

SIKH NARI MANCH U.K.

England & Wales - Charity number 1093192

Accounts

REGISTERED COMPANY NUMBER: 04062419 (England and Wales)
REGISTERED CHARITY NUMBER: 1093192

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2023
for
SIKH NARI MANCH U.K. (All Sikh Women's Organisation)

SIKH NARI MANCH U.K. (All Sikh Women's Organisation)

Contents of the Financial Statements
for the Year Ended 31 March 2023

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Detailed Statement of Financial Activities	18 to 19

SIKH NARI MANCH U.K. (All Sikh Women's Organisation)

Report of the Trustees
for the Year Ended 31 March 2023

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

We present our Annual Report for 2022/23. Sikh Nari Manch UK, the registered charity has been in operation for 24 years. We have been operating the: Northside Welcome Centre for 18 years now, which continues to selflessly serve the wider communities, irrespective of background Mata Tripta Darbar, also for 18 years, continues to provide inclusive opportunities for worship in the Sikh tradition.

We are pleased with how the past year has gone, we have continued with the progress of providing a warm welcome space for the community where they feel welcomed to share and feel connected. We have continued to provide a comprehensive timetable of health and well-being activities, such as: Arts and Crafts, Tai Chi, Computer Classes, Mindfulness and Healthy Eating, as well as coffee morning and providing Advice and Guidance.

REFERENCE AND ADMINISTRATIVE DETAILS

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
04062419 (England and Wales)

Registered Charity number
1093192

Registered office
Northside Welcome Centre
176 Streetly Road
Erdington
Birmingham
B23 7AL

Trustees
Mrs J Bhambra JP MRPS
Mr. P S Garcha MCMI
Bibi G Kaur OBE
Mr. A L Shrimpton
Mr. A S Mangat MBE

REFERENCE AND ADMINISTRATIVE DETAILS

Company Secretary
Mrs J Bhambra JP MRPS

Independent examiner

Report of the Trustees
for the Year Ended 31 March 2023

REFERENCE AND ADMINISTRATIVE DETAILS

Sajjad Bandali
FCCA
Harris Accountancy Services Ltd
1st Floor, Cobalt Square
83 Hagley Road
Birmingham
B16 8QG

Northside Welcome Centre Development Officer: Mr. Satpal Singh

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006. The governing document requires the charitable company to have at least three trustees who must also be members. One-third of the trustees must retire at each AGM, those longest in office retiring first. The trustees hold at least two meetings each year with majorities determining decisions.

Recruitment and appointment of new trustees

The existing trustees and Board members are responsible for the recruitment of new trustees and Board members. In doing so, the trustees seek the views and recommendations of the wider members and beneficiaries of the charity.

Although we are a Sikh-ethos-based charity, in the tradition of the Sikh faith, the concept of Sarbat Da Bhalla (for the welfare of all), and membership is open to people of all faiths and none. The trustees believe that this approach ensures that new trustees and Board members can be recruited based on their commitment and skills-set within the framework of 'Seva'. We are actively looking to recruit new Board members.

Induction and training of new trustees

Following their appointment, new trustees and Board members are introduced to their new role and given copies of the Memorandum and Articles of Association and a guide to the policies and procedures adopted by our charity, in particular the safeguarding of vulnerable adults. A number of good practice publications from the Charity Commission are also issued including the role of Trustees, guidance on charities and public benefit, and on the advancement of religion for public benefit. This ensures that new trustees are aware of the scope of their responsibilities under the Charities Act.

Report of the Trustees
for the Year Ended 31 March 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The charity trustees are responsible for the general control and management of the charity. The trustees are volunteers and give their time freely as Seva (selfless service) and receive no remuneration or other financial benefits. The five trustees meet together as a body on a quarterly basis as part of a wider Board of Directors, which also includes the opportunity for a wider group of individuals to serve as non-executive or co-opted members of the Board to bring specific skills and insights to shape and inform decision-making.

The Board has also included two service users who have provided a direct link back to our beneficiaries and have championed their voice. In addition, other service users, John Bennet, Lisa Green and Lesley Smith have attended meetings and enriched our understanding of local needs. Our Centre Users help to keep us 'grounded' in the reality of the local context. They have also provided the link with the locality and representation at the local Ward Advisory Committee.

Our funding adviser, Jane Bailey is also in-attendance at some Board meetings. Jane also chairs another large local charity and is able to share good practice and provide a valuable external challenge to advise us on our continuous improvement.

Jane is actively involved in local inter-faith networks and the Birmingham Council of Faiths and brings this wider network into our orbit.

The day-to-day running of the Centre is delegated to the Development Officer who oversees a team of volunteers .

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Report of the Trustees
for the Year Ended 31 March 2023

OBJECTIVES AND ACTIVITIES

Objectives and aims

Charitable Objects

The principal activity of the charitable company during the year was that of:

- empowering women from all ages and backgrounds in the interests of social welfare with the objective of raising their self-esteem through organising educational, spiritual, and recreational activities for them
- for general charitable purposes as determined by the Trustees.

This includes:

-the general mainstream 'offer' of services with the provision, maintenance, and management of a community centre, the Northside Welcome Centre (NWC) to support the social welfare of local people in need

-hosting Mata Tripta Darbar, an independent, non-political spiritual space in the Sikh tradition, named after the mother of Guru Nanak, the founder of the Sikh faith. Mata Tripta Darbar is an inclusive space that welcomes all, regardless of gender, class, age, ethnicity, background, sexuality, or culture. It is an experiential learning space providing opportunities for all to participate, serve and connect. Mata Tripta Darbar's focus is on promoting and teaching 'Naam Simran' (the treasure of meditation techniques in the Sikh tradition) to facilitate happiness, wellbeing, and personal transformation.

Our objectives draw upon the roots of the charity as a Sikh faith-based organisation but serve the whole of humanity in line with the principle of 'Sarbat Da Bhalla' (welfare of all). We are inspired by the four doors to the Golden Temple, which are open to people from all directions and all backgrounds, similarly, the centre is open to all. Locally we are known as the 'Welcome' centre.

Each year the Board reviews the objectives and activities to ensure that they continue to reflect our charitable objects. In conducting this review, the trustees have considered the Charity Commission's general guidance on public benefit.

Community Inclusion At Our Heart

An important aspect of our work is community welfare and education. All of our community facilities and activities including classes, health and wellbeing initiatives, and events are open to all and widely advertised. We are proud of our track record of being a truly inclusive organisation. It is our aim to create a harmonious, vibrant, and empowered local community with NWC at the heart of a flourishing neighbourhood. It is our mission to continue to serve our locality in the spirit of graceful self-less service, which is of high quality and calibre, non-judgemental, and without any expectation.

A cross-cutting theme of our work is the Interfaith and community cohesion work we do on a very local grassroots level. This is implicit in all that we do as we have people of different backgrounds accessing our services and attending our events. It is often through the informal and unstructured exchanges between people that the opportunities for friendships and better understanding can occur in an organic and meaningful way.

Report of the Trustees
for the Year Ended 31 March 2023

OBJECTIVES AND ACTIVITIES

Partnerships and grants

Places of Welcome

NWC has joined the Places of Welcome Network and although we provide a warm welcome anytime, Tuesdays, when we host the coffee morning, which continued up to the lockdown.

Community Catalyst

We are participating in the pilot in Erdington to promote and provide 'Day Opportunities' through Adult Social Care, to people with disabilities or long-term conditions who have a personal budget.

ENNS (Erdington Neighbourhood Network Scheme) Funded a holistic wellbeing project called 'Connect, Share and Smile' that ran over the duration of 2022/2023.

Awards For All awarded us funding for the project 'Invest in Yourself'

Heart of England (Harry Payne) awarded us funding for the project 'Out and About'

Tesco (Ground Work) awarded us funding for computer classes.

NDSU funded us core costs for the period of running the Centre for 6 months.

OBJECTIVES AND ACTIVITIES

Partnerships

The trustees confirm they have had due regard for the charity commission's guidance on public benefit when planning and delivering the charity's activities. The charity carries out a wide range of activities in the furtherance of its charitable aims. The trustees consider that these activities summarised below, provide benefit to both the Sikh community, in particular, Sikh women, by whom the charity was originally established and the wider community of Erdington and Greater Birmingham.

In providing public benefit, the charity runs the:

Northside Welcome Centre - a community hub open to all, providing a lifeline for people seeking information, advice and guidance, employment support, formal and informal learning, health and wellbeing and volunteering opportunities.

Mata Tripta Darbar - a spiritual space within the NWC, where the Sikh activities take place. It is led entirely by volunteers and an opportunity for Sikh women to provide leadership. The space provides a spiritual anchor for the charity enabling it to focus on its mission to gracefully serve the local community as a 'lighthouse' of support.

Mata Gujri Support Fund - we have established a discretionary fund, providing small bursaries for people to enable them to access our activities and classes. Funds are provided by 'dasvandh' (tithing) donations made by members and supporters. Support can be used towards transport, equipment, and any fees made for events on a discretionary basis by the Trustees. This year we continued to allocate a budget of £600, and we have made provision for four individuals to attend our annual retreats and workshops who wouldn't have been able to attend otherwise. Our long-term plan is to promote the fund more widely to increase donations and awards that can be made, particularly to specific people in crisis, but operate within the umbrella of SNM to keep costs to a minimum.

Supporting and Enabling Others

Over the last financial year, we have had just over 300 people attend one or more of our many services. The clientele were of diverse background about 40% BME-black and minority ethnic and 60% British European. Majority of the cliental were of mature age 50 plus, and majority have experienced a lot of hardship particular through the pandemic, Many have said the Northside Welcome Centre has been a Lifeline to them

Report of the Trustees
for the Year Ended 31 March 2023

OBJECTIVES AND ACTIVITIES

Partnerships and grants

Part of our strategy over the years is to be a catalyst to support grass-roots projects initiated by Sikhs and as an organisation to provide 'dasvandh' (tithing one-tenth of our annual income). Over the years, we have made donations to Comic Relief, Children in Need, Juvenile Diabetes Research Trust, Khalsa Aid, Pingalwara Charity in India, Scouts Association, and local hospices, hospitals, and other good causes. However, in line with the ethos of 'Sarbat Da Bhalla' (Welfare of All), we will support anyone who requests our help and is working towards a good cause in line with our objects. As a small organisation, we are not able to provide grants but are able to provide small donations, provide mentoring, know-how, access to our facilities, procurement, and opportunities to partner. In the past, we have supported a variety of local good causes including a local church, homeless project, food bank, small business start-ups, social enterprises and international aid appeals. Given the immense challenges of raising funds for our own charity, this year, we have supported a number of local individuals and organisations, particularly with non-financial support.

Plans for the Future and Public benefit

Continue to make improvements to the building and facilities. This is a priority for the Trustees in the coming years in order to improve the experience for our Service-Users and improve community usage and potential income generation. We have a number of capital funding applications that are pending decisions to improve the facilities and general condition of the building. This will enable us to deliver an improved experience and increase the range and reach of our services.

Longer-term projects are to:

- construct a two-storey extension in the rear yard to create a community hall and meeting spaces on both floors- install damp-proofing measures to improve community use of the basement level
- improve the access to the first floor and basement by re-configuring the staircase, improving means of escape, and installing a platform lift to the basement- improving the frontage by leveling the roofline by installing a pitch to the flat roof of the extension and installing an architectural -glass porch which will serve as a new welcoming entrance.

Revenue funding and income generation

The charity will continue to operate in a financially prudent way with day-to-day spending and procurement of goods and services through value-for-money practices. Grant funding applications are being made for activities that support our mission. Income generation through fundraising, room hire opportunities and sales of small items will be ongoing.

The Trustees are also scoping the feasibility of investment income to future-proof the charity through a property and affordable housing portfolio. This is at a preliminary stage of development, subject to the availability of suitable site(s) and finance.

Use of Volunteers

The concept of Seva (selfless service) in the Sikh tradition is an essential component of our work. Seva can be practiced through volunteering and we actively promote opportunities for people to give their time and skills to further our mission.

In addition, for those people looking for employment, volunteering provides valuable work experience to support job applications. We have 0.8 FTE paid full-time member of staff and so volunteers form the backbone of the charity. We have over 30 people regularly giving their time and skills including the Board members. This equated to well over 2,000 hours of volunteer time which equates to over. £20,000 of added value.

Report of the Trustees
for the Year Ended 31 March 2023

ACHIEVEMENT AND PERFORMANCE

Key Achievements for the Year

The past year has been rewarding and successful, there have been plenty of positive testimonies from many of the Centre Users which is always very pleasing to see as that makes it all worthwhile for providing services at our Northside Welcome Centre.

We have continued to provide a warm welcome space for the community to come where they can feel safe and connected, make new friends and share experiences, giving them a feeling of belonging.

Our timetable of activities has been nice and varied, providing holistic services for health and well-being, services which include: Arts and Crafts, Tai Chi, Computer Classes and courses, Fitness sessions, Healthy Eating workshops, Well-being Workshops and a Warm Welcome Space alongside our Coffee Morning. We were fortunate enough to be able to provide some day trips out for the local community to visit educational establishments around Birmingham, some of which were the Botanical Gardens and The Think Tank.

FINANCIAL REVIEW

Reserves policy

The trustees approved a Reserves Policy, which requires the charity to maintain in-hand three months operating costs in reserve. The sector average is four months. The trustees recognised this is a significant risk to the Charity and are always looking to accumulate reserves to strengthen financial resilience and for unforeseen expenditure and emergencies.

Principal funding sources

Principal funding sources The charity's main sources of income are grants, room hire, and fundraising from individuals. Income from grants equated to £24,056. adaptations to make the centre safe and ready for recovery.

Grants towards supporting our activities are detailed above. These grants have enabled us to continue to provide support for unemployed people, promote better health and wellbeing for vulnerable people, and services for older residents.

Investment policy

The charity owns our freehold premises outright, which we estimate to be worth in the region of £250,000. Our cash reserves are held in deposit accounts with HSBC Bank. We are currently reviewing our banking arrangements towards an ethical financial provider, which aligns with our values. NEST is used as our pension provider.

Report of the Trustees
for the Year Ended 31 March 2023

FUTURE DEVELOPMENTS
PLANS FOR FUTURE GROWTH

Our priorities for 2023/234 are to build the resilience and sustainability of the charity to:

re-establish connection with the Job Centre to support unemployed adults. We do not receive any financial support from the Job Centre, so will need to seek external funding for this service, which is offered freely without conditionality, judgment, or expectation

- improve our offer of support for adults with learning difficulties and disabilities through day opportunities

- develop new projects for older residents as an Age Well Mini-hub to promote independence, community, friendship, good health, and wellbeing

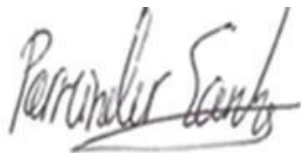
- continue inspiring and building the Sangat (spiritual community) to receive spiritual nourishment from our programmes and services in order to spark social action / 'Seva' (voluntary service), wellbeing, and personal transformation. Improve the facilities for the sangat.

- develop our Five Year Business Plan for 2024- 2029, with a focus on further building refurbishments, capacity building, development of new provision to meet needs, and better utilisation of space to maximise income and provision of services

- strengthen the skills and expertise of the Board to deliver effective governance and inspirational and transformative leadership

- expand our core offer of services and activities, working in partnership with the community and in collaboration with partners such as Birmingham City Council, WEA, Job Centre, colleges and providers, and other local agencies.

Approved by order of the board of trustees on 14th December 2023 and signed on its behalf by:



MR P S Garcha - Trustee

Independent Examiner's Report to the Trustees of
SIKH NARI MANCH U.K. (All Sikh Women's Organisation)

I report on the accounts of the company for the year ended 31 March 2023, which are set out on pages ten to seventeen.

Responsibilities and basis of report

As the charity's trustees (and also the directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, I have examined your charity's accounts as required under section 145 of the Charities Act 2011 ('the Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. that accounting records were not kept as required by section 386 of the Companies Act 2006; or
2. that the accounts do not accord with those records; or
3. that the accounts do not comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland; or
4. that there is further information needed for a proper understanding of the accounts.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission I have found no matters that require drawing to your attention.



Sajjad Bandali
FCCA

Date: 15th December 2023

SIKH NARI MANCH U.K. (All Sikh Women's Organisation)

Statement of Financial Activities
for the Year Ended 31 March 2023

		31.3.23 Unrestricted funds £	31.3.22 Total funds £
	Notes		
INCOMING RESOURCES			
Incoming resources from generated funds			
Voluntary income		6,211	2,816
Investment income	2	1,000	8,695
Incoming resources from charitable activities			
Grants		<u>24,056</u>	<u>17,331</u>
Total incoming resources		31,267	28,842
 RESOURCES EXPENDED			
Costs of generating funds			
Costs of generating voluntary income	3	19,854	20,100
Fundraising trading: cost of goods sold and other costs		3,866	3,556
Charitable activities			
Grants		<u>10,753</u>	<u>12,584</u>
Total resources expended		<u>34,473</u>	<u>36,240</u>
 NET INCOMING/(OUTGOING) RESOURCES		(3,206)	(7,398)
 RECONCILIATION OF FUNDS			
Total funds brought forward		<u>243,984</u>	<u>251,382</u>
 TOTAL FUNDS CARRIED FORWARD		<u><u>240,778</u></u>	<u><u>243,984</u></u>

The notes form part of these financial statements

SIKH NARI MANCH U.K. (All Sikh Women's Organisation)

Balance Sheet
At 31 March 2023

	Notes	31.3.23 Unrestricted funds £	31.3.22 Total funds £
FIXED ASSETS			
Tangible assets	7	246,396	226,434
CURRENT ASSETS			
Cash at bank and in hand		7,480	32,644
CREDITORS			
Amounts falling due within one year	8	(3,704)	(3,038)
NET CURRENT ASSETS		<u>3,776</u>	<u>29,606</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		250,172	256,040
CREDITORS			
Amounts falling due after more than one year	9	(9,394)	(12,056)
NET ASSETS		<u>240,778</u>	<u>243,984</u>
FUNDS	10		
Unrestricted funds		<u>240,778</u>	<u>243,984</u>
TOTAL FUNDS		<u>240,778</u>	<u>243,984</u>

The notes form part of these financial statements

SIKH NARI MANCH U.K. (All Sikh Women's Organisation)

Balance Sheet - continued

At 31 March 2023

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023.

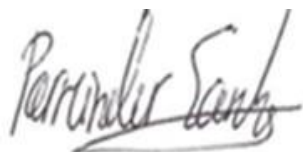
The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to charitable small companies and with the Financial Reporting Standard for Smaller Entities (effective January 2015).

The financial statements were approved by the Board of Trustees on 14th December 2023 and were signed on its behalf by:

A handwritten signature in dark ink, appearing to read 'P S Garcha', with a horizontal line drawn underneath the name.

MR P S Garcha - Trustee

Notes to the Financial Statements
for the Year Ended 31 March 2023

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. INVESTMENT INCOME

	31.3.23	31.3.22
	£	£
Rents received	<u>1,000</u>	<u>8,695</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

3. COSTS OF GENERATING VOLUNTARY INCOME

	31.3.23	31.3.22
	£	£
Support costs	<u>19,854</u>	<u>20,100</u>

4. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	31.3.23	31.3.22
	£	£
Depreciation - owned assets	3,866	3,556
Other pension costs	<u>328</u>	<u>328</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

6. STAFF COSTS

	31.3.23	31.3.22
	£	£
Wages and salaries	17,160	17,160
Social security costs	1,214	1,148
Other pension costs	<u>328</u>	<u>328</u>
	<u>18,702</u>	<u>18,636</u>

The average monthly number of employees during the year was as follows:

31.3.23	31.3.22
<u>1</u>	<u>1</u>

No employees received emoluments in excess of £60,000.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

7. TANGIBLE FIXED ASSETS

	Land and buildings £	Plant and machinery etc £	Totals £
COST			
At 1 April 2022	241,858	29,020	270,878
Additions	<u>23,828</u>	<u>-</u>	<u>23,828</u>
At 31 March 2023	<u>265,686</u>	<u>29,020</u>	<u>294,706</u>
DEPRECIATION			
At 1 April 2022	19,548	24,896	44,444
Charge for year	<u>3,248</u>	<u>618</u>	<u>3,866</u>
At 31 March 2023	<u>22,796</u>	<u>25,514</u>	<u>48,310</u>
NET BOOK VALUE			
At 31 March 2023	<u>242,890</u>	<u>3,506</u>	<u>246,396</u>
At 31 March 2022	<u>222,310</u>	<u>4,124</u>	<u>226,434</u>

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.23 £	31.3.22 £
Trade creditors	1	-
Taxation and social security	1,904	1,239
Other creditors	<u>1,799</u>	<u>1,799</u>
	<u>3,704</u>	<u>3,038</u>

9. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.3.23 £	31.3.22 £
Other creditors	<u>9,394</u>	<u>12,056</u>

10. MOVEMENT IN FUNDS

	At 1.4.22 £	Net movement in funds £	At 31.3.23 £
Unrestricted funds			
General fund	243,984	(3,206)	240,778
TOTAL FUNDS	<u>243,984</u>	<u>(3,206)</u>	<u>240,778</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

10. MOVEMENT IN FUNDS – continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	31,267	(34,473)	(3,206)
TOTAL FUNDS	<u>31,267</u>	<u>(34,473)</u>	<u>(3,206)</u>

Comparatives for movement in funds

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
Unrestricted Funds			
General fund	251,382	(7,398)	243,984
TOTAL FUNDS	<u>251,382</u>	<u>(7,398)</u>	<u>243,984</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	28,842	(36,240)	(7,398)
TOTAL FUNDS	<u>28,842</u>	<u>(36,240)</u>	<u>(7,398)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.21 £	Net movement in funds £	At 31.3.23 £
Unrestricted funds			
General fund	251,382	(10,604)	240,778
TOTAL FUNDS	<u>251,382</u>	<u>(10,604)</u>	<u>240,778</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

10. MOVEMENT IN FUNDS – continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	<u>60,109</u>	<u>(70,713)</u>	<u>(10,604)</u>
TOTAL FUNDS	<u><u>60,109</u></u>	<u><u>(70,713)</u></u>	<u><u>(10,604)</u></u>

SIKH NARI MANCH U.K. (All Sikh Women's Organisation)

Detailed Statement of Financial Activities
for the Year Ended 31 March 2023

	31.3.23 £	31.3.22 £
INCOMING RESOURCES		
Voluntary income		
Gifts	-	1
Donations	<u>6,211</u>	<u>2,815</u>
	6,211	2,816
Investment income		
Rents received	1,000	8,695
Incoming resources from charitable activities		
Grants	<u>24,056</u>	<u>17,331</u>
Total incoming resources	31,267	28,842
RESOURCES EXPENDED		
Fundraising trading: cost of goods sold and other costs		
Improvements to property	3,248	2,828
Fixtures and fittings	330	388
Computer equipment	<u>288</u>	<u>340</u>
	3,866	3,556
Support costs		
Management		
Wages	17,160	17,160
Social security	1,214	1,148
Pensions	328	328
Telephone	592	727
Postage and stationery	367	51
Sundries	38	68
Transport	414	-
venue hire, rates and water	-	5,084
Webhosting	360	180
Workshop	1,471	-
volunteer expense	1,234	550
Legal and Professional fees	13	13
Rent, rates and Insurance	<u>6,166</u>	<u>3,260</u>
	29,357	28,569

This page does not form part of the statutory financial statements

SIKH NARI MANCH U.K. (All Sikh Women's Organisation)

Detailed Statement of Financial Activities
for the Year Ended 31 March 2023

	31.3.23 £	31.3.22 £
Finance		
Bank charges	98	30
Other		
Repairs and Maintenance	-	2,621
Other 4		
Accountancy and legal fees	<u>1,152</u>	<u>1,464</u>
Total resources expended	34,473	36,240
	_____	_____
Net expenditure	<u>(3,206)</u>	<u>(7,398)</u>

This page does not form part of the statutory financial statements

SIKH NARI MANCH U.K.

England & Wales - Charity number 1093192

Accounts

REGISTERED COMPANY NUMBER: 04062419 (England and Wales)
REGISTERED CHARITY NUMBER: 1093192

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2022
for
SIKH NARI MANCH UK (All Sikh Women Organisation)

SIKH NARI MANCH UK (All Sikh Women Organisation)

Contents of the Financial Statements
for the Year Ended 31 March 2022

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Balance Sheet	12 to 13
Notes to the Financial Statements	14 to 18
Detailed Statement of Financial Activities	19 to 20

SIKH NARI MANCH UK (All Sikh Women Organisation)

Report of the Trustees for the Year Ended 31 March 2022

Sikh Nari Manch UK (All Sikh Women's
Organisation)
Report of the Trustees
for the Year Ended 31 March 2022

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

We present our Annual Report for 2021/22. Sikh Nari Manch UK, the registered charity has been in operation for 23 years. We have been operating the Northside Welcome Centre for 17 years now, which continues to selflessly serve the wider communities, irrespective of background. Mata Tripta Darbar, also for 17 years, continues to provide inclusive opportunities for worship in the Sikh tradition.

This past year has been a successful year, in a sense of re-opening after closure due to Covid restrictions and national lockdowns. We revamped our Northside Welcome Centre website and we reconnected with partners and associates, very importantly our core Centre users. We managed to have full time table of Health and Wellbeing activities, such as Healthy Eating, Arts and Crafts, Tai Chi and Computer Classes. We were pleased to see the community reconnect with the Northside Welcome Centre and use our facilities.

REFERENCE AND ADMINISTRATIVE DETAILS

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
04062419 (England and Wales)

Registered Charity number
1093192

Registered office
Northside Welcome Centre
176 Streetly Road
Edlington
Birmingham
B23 7AL

Trustees
Mrs J Bhambra JP MRPS
Mr. P S Garcha MCMI
Bibi G Kaur OBE
Mr. A L Shrimpton
Mr. A S Mangat MBE

REFERENCE AND ADMINISTRATIVE DETAILS

Company Secretary
Mrs J Bhambra JP MRPS

SIKH NARI MANCH UK (All Sikh Women Organisation)

Report of the Trustees for the Year Ended 31 March 2022

REFERENCE AND ADMINISTRATIVE DETAILS

Independent examiner
Sajjad Bandali
FCCA
Harris Accountancy Services Ltd
1st Floor, Cobalt Square
83 Hagley Road
Birmingham
B16 8QG

Northside Welcome Centre Development Officer: Mr. Satpal Singh

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006. The governing document requires the charitable company to have at least three trustees who must also be members. One-third of the trustees must retire at each AGM, those longest in office retiring first. The trustees hold at least two meetings each year with majorities determining decisions.

Recruitment and appointment of new trustees

The existing trustees and Board members are responsible for the recruitment of new trustees and Board members. In doing so, the trustees seek the views and recommendations of the wider members and beneficiaries of the charity.

Although we are a Sikh-ethos-based charity, in the tradition of the Sikh faith, the concept of Sarbat Da Bhalla (for the welfare of all), and membership is open to people of all faiths and none. The trustees believe that this approach ensures that new trustees and Board members can be recruited based on their commitment and skills-set within the framework of 'Seva'. We are actively looking to recruit new Board members.

Induction and training of new trustees

Following their appointment, new trustees and Board members are introduced to their new role and given copies of the Memorandum and Articles of Association and a guide to the policies and procedures adopted by our charity, in particular the safeguarding of vulnerable adults. A number of good practice publications from the Charity Commission are also issued including the role of Trustees, guidance on charities and public benefit, and on the advancement of religion for public benefit. This ensures that new trustees are aware of the scope of their responsibilities under the Charities Act.

SIKH NARI MANCH UK (All Sikh Women Organisation)

Report of the Trustees for the Year Ended 31 March 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The charity trustees are responsible for the general control and management of the charity. The trustees are volunteers and give their time freely as Seva (selfless service) and receive no remuneration or other financial benefits. The five trustees meet together as a body on a quarterly basis as part of a wider Board of Directors, which also includes the opportunity for a wider group of individuals to serve as non-executive or co-opted members of the Board to bring specific skills and insights to shape and inform decision-making.

The Board has also included two service users who have provided a direct link back to our beneficiaries and have championed their voice. In addition, other service users, John Bennet, Lisa Green and Lesley Smith have attended meetings and enriched our understanding of local needs. Our Centre Users help to keep us 'grounded' in the reality of the local context. They have also provided the link with the locality and representation at the local Ward Advisory Committee.

Our funding adviser, Jane Bailey is also in-attendance at some Board meetings. Jane also chairs another large local charity and is able to share good practice and provide a valuable external challenge to advise us on our continuous improvement.

Jane is actively involved in local inter-faith networks and the Birmingham Council of Faiths and brings this wider network into our orbit.

The day-to-day running of the Centre is delegated to the Development Officer who oversees a team of volunteers .

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

SIKH NARI MANCH UK (All Sikh Women Organisation)

Report of the Trustees for the Year Ended 31 March 2022

OBJECTIVES AND ACTIVITIES

Objectives and aims

Charitable Objects

The principal activity of the charitable company during the year was that of:

- empowering women from all ages and backgrounds in the interests of social welfare with the objective of raising their self-esteem through organising educational, spiritual, and recreational activities for them
- for general charitable purposes as determined by the Trustees.

This includes:

-the general mainstream 'offer' of services with the provision, maintenance, and management of a community centre, the Northside Welcome Centre (NWC) to support the social welfare of local people in need

-hosting Mata Tripta Darbar, an independent, non-political spiritual space in the Sikh tradition, named after the mother of Guru Nanak, the founder of the Sikh faith. Mata Tripta Darbar is an inclusive space that welcomes all, regardless of gender, class, age, ethnicity, background, sexuality, or culture. It is an experiential learning space providing opportunities for all to participate, serve and connect. Mata Tripta Darbar's focus is on promoting and teaching 'Naam Simran' (the treasure of meditation techniques in the Sikh tradition) to facilitate happiness, wellbeing, and personal transformation.

Our objectives draw upon the roots of the charity as a Sikh faith-based organisation but serve the whole of humanity in line with the principle of 'Sarbat Da Bhalla' (welfare of all). We are inspired by the four doors to the Golden Temple, which are open to people from all directions and all backgrounds, similarly, the centre is open to all. Locally we are known as the 'Welcome' centre.

Each year the Board reviews the objectives and activities to ensure that they continue to reflect our charitable objects. In conducting this review, the trustees have considered the Charity Commission's general guidance on public benefit.

Community Inclusion At Our Heart

An important aspect of our work is community welfare and education. All of our community facilities and activities including classes, health and wellbeing initiatives, and events are open to all and widely advertised. We are proud of our track record of being a truly inclusive organisation. It is our aim to create a harmonious, vibrant, and empowered local community with NWC at the heart of a flourishing neighbourhood. It is our mission to continue to serve our locality in the spirit of graceful self-less service, which is of high quality and calibre, non-judgemental, and without any expectation.

A cross-cutting theme of our work is the Interfaith and community cohesion work we do on a very local grassroots level. This is implicit in all that we do as we have people of different backgrounds accessing our services and attending our events. It is often through the informal and unstructured exchanges between people that the opportunities for friendships and better understanding can occur in an organic and meaningful way.

SIKH NARI MANCH UK (All Sikh Women Organisation)

Report of the Trustees for the Year Ended 31 March 2022

OBJECTIVES AND ACTIVITIES

Partnerships and grants

Places of Welcome

NWC has joined the Places of Welcome Network and although we provide a warm welcome anytime, Tuesdays, when we host the coffee morning, which continued up to the lockdown.

Community Catalyst

We are participating in the pilot in Erdington to promote and provide 'Day Opportunities' through Adult Social Care, to people with disabilities or long-term conditions who have a personal budget.

Karam Kriya Yoga School

We continued our partnership with Karam Kriya Yoga School, with our second cohort of trainees hosted at the centre. We look forward to an ongoing partnership and hosting future yoga workshops, sadhana (early morning meditation), workshops and teacher training.

Lord Mayor of Birmingham Charity

A generous donation of £1,992 was made by the Lord Mayor's Charity to support our classes.

ENNS (Erdington Neighbourhood Network Scheme)

They kindly funded a holistic wellbeing project called 'Connect, Share and Smile' at the start of 2022.

Celebrating Communities Fund supported by Erdington and Stockland Green match funded a very relevant project called 'Celebrating the Commonwealth'.

Comic Relief (Groundwork UK) awarded us funding for 'Fun with Arts and Crafts' project, which included: painting, drawing and craft work.

OBJECTIVES AND ACTIVITIES

Partnerships

The trustees confirm they have had due regard for the charity commission's guidance on public benefit when planning and delivering the charity's activities. The charity carries out a wide range of activities in the furtherance of its charitable aims. The trustees consider that these activities summarised below, provide benefit to both the Sikh community, in particular, Sikh women, by whom the charity was originally established and the wider community of Erdington and Greater Birmingham.

In providing public benefit, the charity runs the:

- Northside Welcome Centre - a community hub open to all, providing a lifeline for people seeking information, advice and guidance, employment support, formal and informal learning, health and wellbeing and volunteering opportunities.
- Mata Tripta Darbar - a spiritual space within the NWC, where the Sikh activities take place. It is led entirely by volunteers and an opportunity for Sikh women to provide leadership. The space provides a spiritual anchor for the charity enabling it to focus on its mission to gracefully serve the local community as a 'lighthouse' of support.

SIKH NARI MANCH UK (All Sikh Women Organisation)

Report of the Trustees for the Year Ended 31 March 2022

OBJECTIVES AND ACTIVITIES

Partnerships and grants

- Mata Gujri Support Fund - we have established a discretionary fund, providing small bursaries for people to enable them to access our activities and classes. Funds are provided by 'dasvandh' (tithing) donations made by members and supporters. Support can be used towards transport, equipment, and any fees made for events on a discretionary basis by the Trustees. This year we continued to allocate a budget of £600, and we have made provision for four individuals to attend our annual retreats and workshops who wouldn't have been able to attend otherwise. Our long-term plan is to promote the fund more widely to increase donations and awards that can be made, particularly to specific people in crisis, but operate within the umbrella of SNM to keep costs to a minimum.

Supporting and Enabling Others

Part of our strategy over the years is to be a catalyst to support grass-roots projects initiated by Sikhs and as an organisation to provide 'dasvandh' (tithing one-tenth of our annual income). Over the years, we have made donations to Comic Relief, Children in Need, Juvenile Diabetes Research Trust, Khalsa Aid, Pingalwara Charity in India, Scouts Association, and local hospices, hospitals, and other good causes. However, in line with the ethos of 'Sarbat Da Bhalla' (Welfare of All), we will support anyone who requests our help and is working towards a good cause in line with our objects. As a small organisation, we are not able to provide grants but are able to provide small donations, provide mentoring, know-how, access to our facilities, procurement, and opportunities to partner. In the past, we have supported a variety of local good causes including a local church, homeless project, food bank, small business start-ups, social enterprises and international aid appeals. Given the immense challenges of raising funds for our own charity, this year, we have supported a number of local individuals and organisations, particularly with non-financial support.

SIKH NARI MANCH UK (All Sikh Women Organisation)

Report of the Trustees for the Year Ended 31 March 2022

OBJECTIVES AND ACTIVITIES

Plans for the Future and Public benefit

Continue to make improvements to the building and facilities. This is a priority for the Trustees in the coming years in order to improve the experience for our Service-Users and improve community usage and potential income generation. We have a number of capital funding applications that are pending decisions to improve the facilities and general condition of the building. This will enable us to deliver an improved experience and increase the range and reach of our services.

Longer-term projects are to:

- construct a two-storey extension in the rear yard to create a community hall and meeting spaces on both floors- install damp-proofing measures to improve community use of the basement level
- improve the access to the first floor and basement by re-configuring the staircase, improving means of escape, and installing a platform lift to the basement- improving the frontage by leveling the roofline by installing a pitch to the flat roof of the extension and installing an architectural -glass porch which will serve as a new welcoming entrance.

Revenue funding and income generation

The charity will continue to operate in a financially prudent way with day-to-day spending and procurement of goods and services through value-for-money practices. Grant funding applications are being made for activities that support our mission. Income generation through fundraising, room hire opportunities and sales of small items will be ongoing.

The Trustees are also scoping the feasibility of investment income to future-proof the charity through a property and affordable housing portfolio. This is at a preliminary stage of development, subject to the availability of suitable site and finance.

Use of Volunteers

The concept of Seva (selfless service) in the Sikh tradition is an essential component of our work. Seva can be practiced through volunteering and we actively promote opportunities for people to give their time and skills to further our mission.

In addition, for those people looking for employment, volunteering provides valuable work experience to support job applications. We have 0.8 FTE paid full-time member of staff and so volunteers form the backbone of the charity. We have over 30 people regularly giving their time and skills including the Board members. This equated to well over 2,000 hours of volunteer time which equates to over. £20,000 of added value.

Report of the Trustees
for the Year Ended 31 March 2022

ACHIEVEMENT AND PERFORMANCE

Key Achievements for the Year

This past year has been a successful year, in a sense of re-opening after closure due to Covid restrictions and national lockdowns. The Northside Welcome Centre website had a revamp and we reconnected with partners and associates, very importantly our core Centre users. We managed to have a full time table of Health and Wellbeing activities, we were pleased to see the community reconnect with the Northside Welcome Centre and use our facilities.

We have had a lot of positive feedback from the people of the local community regarding how grateful they were to be able to use our Centre and how safe and welcome they felt after returning once we reopened after Covid.

FINANCIAL REVIEW

Reserves policy

The trustees approved a Reserves Policy, which requires the charity to maintain in-hand three months operating costs in reserve. The sector average is four months. The trustees recognised this is a significant risk to the Charity and are looking to accumulate reserves to strengthen financial resilience and for unforeseen expenditure and emergencies. A modest reserve of £10,000 will be transferred into the deposit account from 2021/22 surpluses and a further £5,000 is planned for the reserve in 2022/23. The trustees will explore investment of the funds in line with our investment strategy

Principal funding sources

The charity's main sources of income are grants, room hire, and fundraising from individuals. Income from grants equated to £17,331. In addition, the Charity received support grants in respect of Covid-19 business continuity and business rates relief. This equated to £6,149 and supported the costs of closing the center and lost income.

Grants towards supporting our activities are detailed above. These grants have enabled us to continue to provide support for unemployed people, promote better health and wellbeing for vulnerable people, and services for older residents.

Loans

A loan from HSBC for £12,500 from the Government's Covid Recovery, Bounce Bank Loan Scheme has been taken this year at a preferential interest rate of 2.5%. The government covers the first 12 months of interest and then a further five -years to repay. Repayment begins in 2022. This will be used to support building improvements and adaptations to make the centre safe and ready for recovery.

Investment policy

The charity owns our freehold premises outright, which we estimate to be worth in the region of £250,000. Our cash reserves are held in deposit accounts with HSBC Bank. We are currently reviewing our banking arrangements towards an ethical financial provider, which aligns with our values. NEST is used as our pension provider.

SIKH NARI MANCH UK (All Sikh Women Organisation)

Report of the Trustees
for the Year Ended 31 March 2022

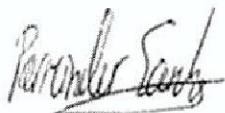
FUTURE DEVELOPMENTS
PLANS FOR FUTURE GROWTH

Our priorities for 2022/23 are to build the resilience and sustainability of the charity to:

re-establish connection with the Job Centre to support unemployed adults. We do not receive any financial support from the Job Centre, so will need to seek external funding for this service, which is offered freely without conditionality, judgment, or expectation

- improve our offer of support for adults with learning difficulties and disabilities through day opportunities
- develop new projects for older residents as an Age Well Mini-hub to promote independence, community, friendship, good health, and wellbeing
- continue inspiring and building the Sangat (spiritual community) to receive spiritual nourishment from our programmes and services in order to spark social action / 'Seva' (voluntary service), wellbeing, and personal transformation. Improve the facilities for the sangat.
- develop our Five Year Business Plan for 2023- 2028, with a focus on further building refurbishments, capacity building, development of new provision to meet needs, and better utilisation of space to maximise income and provision of services
- strengthen the skills and expertise of the Board to deliver effective governance and inspirational and transformative leadership
- expand our core offer of services and activities, working in partnership with the community and in collaboration with partners such as Birmingham City Council, WEA, Job Centre, colleges and providers, and other local agencies.

Approved by order of the board of trustees on 12 December 2022..... and
signed on its behalf by:



.....
MR P S Garcha - Trustee

Independent Examiner's Report to the Trustees of
SIKH NARI MANCH UK (All Sikh Women Org.)

I report on the accounts of the company for the year ended 31 March 2022, which are set out on pages eleven to eighteen.

Responsibilities and basis of report

As the charity's trustees (and also the directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, I have examined your charity's accounts as required under section 145 of the Charities Act 2011 ('the Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. that accounting records were not kept as required by section 386 of the Companies Act 2006; or
2. that the accounts do not accord with those records; or
3. that the accounts do not comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland; or
4. that there is further information needed for a proper understanding of the accounts.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission I have found no matters that require drawing to your attention.



Sajjad Bandali
FCCA

Date: 13 Dec 2022

SIKH NARI MANCH UK (All Sikh Women Organisation)

**Statement of Financial Activities
for the Year Ended 31 March 2022**

		31.3.22 Unrestricted fund £	31.3.21 Total funds £
	Notes		
INCOMING RESOURCES			
Incoming resources from generated funds			
Voluntary income		2,816	8,263
Investment income	2	8,695	6,600
Incoming resources from charitable activities			
Grants		<u>17,331</u>	<u>41,560</u>
Total incoming resources		28,842	56,423
 RESOURCES EXPENDED			
Costs of generating funds			
Costs of generating voluntary income	3	18,636	16,618
Fundraising trading: cost of goods sold and other costs		3,556	3,741
Charitable activities			
Grants		12,584	11,221
Governance costs		<u>1,464</u>	<u>840</u>
Total resources expended		<u>36,240</u>	<u>32,420</u>
 NET INCOMING/(OUTGOING) RESOURCES		(7,398)	24,003
 RECONCILIATION OF FUNDS			
Total funds brought forward		<u>251,382</u>	<u>227,379</u>
 TOTAL FUNDS CARRIED FORWARD		<u>243,984</u>	<u>251,382</u>

The notes form part of these financial statements

SIKH NARI MANCH UK (All Sikh Women Organisation)

Balance Sheet
At 31 March 2022

	Notes	31.3.22 Unrestricted fund £	31.3.21 Total funds £
FIXED ASSETS			
Tangible assets	7	226,434	229,990
CURRENT ASSETS			
Debtors	8	-	9,694
Cash at bank and in hand		<u>32,644</u>	<u>27,410</u>
		32,644	37,104
CREDITORS			
Amounts falling due within one year	9	(3,038)	(3,212)
		<u>29,606</u>	<u>33,892</u>
NET CURRENT ASSETS			
TOTAL ASSETS LESS CURRENT LIABILITIES		256,040	263,882
CREDITORS			
Amounts falling due after more than one year	10	(12,056)	(12,500)
		<u>243,984</u>	<u>251,382</u>
NET ASSETS			
FUNDS	11		
Total funds		<u>243,984</u>	<u>251,382</u>
TOTAL FUNDS		<u>243,984</u>	<u>251,382</u>

The notes form part of these financial statements

SIKH NARI MANCH UK (All Sikh Women Organisation)

Balance Sheet - continued
At 31 March 2022

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.

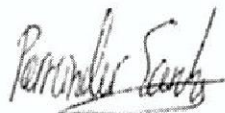
The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to charitable small companies and with the Financial Reporting Standard for Smaller Entities (effective January 2015).

The financial statements were approved by the Board of Trustees on 12 December 2022..... and were signed on its behalf by:



.....
MR P S Garcha - Trustee

Notes to the Financial Statements
for the Year Ended 31 March 2022

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. INVESTMENT INCOME

	31.3.22	31.3.21
	£	£
Rents received	<u>8,695</u>	<u>6,600</u>

SIKH NARI MANCH UK (All Sikh Women Organisation)

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

3. COSTS OF GENERATING VOLUNTARY INCOME

	31.3.22	31.3.21
	£	£
Support costs	<u>18,636</u>	<u>16,618</u>

4. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	31.3.22	31.3.21
	£	£
Depreciation - owned assets	3,556	3,741
Other pension costs	<u>328</u>	<u>268</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2022 nor for the year ended 31 March 2021.

6. STAFF COSTS

	31.3.22	31.3.21
	£	£
Wages and salaries	17,160	15,158
Social security costs	1,148	816
Other pension costs	<u>328</u>	<u>268</u>
	<u>18,636</u>	<u>16,242</u>

The average monthly number of employees during the year was as follows:

31.3.22	31.3.21
<u>1</u>	<u>1</u>

No employees received emoluments in excess of £60,000.

SIKH NARI MANCH UK (All Sikh Women Organisation)

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

7. TANGIBLE FIXED ASSETS

	Land and Freehold buildings £	Plant and machinery etc £	Totals £
COST			
At 1 April 2021 and 31 March 2022	<u>241,858</u>	<u>29,020</u>	<u>270,878</u>
DEPRECIATION			
At 1 April 2021	16,720	24,168	40,888
Charge for year	<u>2,828</u>	<u>728</u>	<u>3,556</u>
At 31 March 2022	<u>19,548</u>	<u>24,896</u>	<u>44,444</u>
NET BOOK VALUE			
At 31 March 2022	<u>222,310</u>	<u>4,124</u>	<u>226,434</u>
At 31 March 2021	225,138	4,852	229,990
	<u>=====</u>	<u>=====</u>	<u>=====</u>

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.22	31.3.21
	£	£
Other debtors	<u>-</u>	<u>9,694</u>

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.22	31.3.21
	£	£
Taxation and social security	1,239	1,413
Other creditors	<u>1,799</u>	<u>1,799</u>
	<u>3,038</u>	<u>3,212</u>

10. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.3.22	31.3.21
	£	£
Other creditors	<u>12,056</u>	<u>12,500</u>

SIKH NARI MANCH UK (All Sikh Women Organisation)

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

11. MOVEMENT IN FUNDS

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
Funds			
General fund	251,382	(7,398)	243,984
TOTAL FUNDS	<u>251,382</u>	<u>(7,398)</u>	<u>243,984</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Funds			
General fund	28,842	(36,240)	(7,398)
TOTAL FUNDS	<u>28,842</u>	<u>(36,240)</u>	<u>(7,398)</u>

Grants included above are restricted funds

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	At 31.3.21 £
Total Funds			
General fund	227,379	24,003	251,382
TOTAL FUNDS	<u>227,379</u>	<u>24,003</u>	<u>251,382</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Total funds			
General fund	56,423	(32,420)	24,003
TOTAL FUNDS	<u>56,423</u>	<u>(32,420)</u>	<u>24,003</u>

SIKH NARI MANCH UK (All Sikh Women Organisation)

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

11. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.20 £	Net movement in funds £	At 31.3.22 £
Total funds			
General fund	<u>227,379</u>	<u>16,605</u>	<u>243,984</u>
TOTAL FUNDS	<u>227,379</u>	<u>16,605</u>	<u>243,984</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Total funds			
General fund	<u>85,265</u>	<u>(68,660)</u>	<u>16,605</u>
TOTAL FUNDS	<u>85,265</u>	<u>(68,660)</u>	<u>16,605</u>

SIKH NARI MANCH UK (All Sikh Women Organisation)

Detailed Statement of Financial Activities
for the Year Ended 31 March 2022

	31.3.22 £	31.3.21 £
INCOMING RESOURCES		
Voluntary income		
Gifts	1	1
Donations	<u>2,815</u>	<u>8,262</u>
	2,816	8,263
Investment income		
Rents received	8,695	6,600
Incoming resources from charitable activities		
Grants	<u>17,331</u>	<u>41,560</u>
Total incoming resources	28,842	56,423
RESOURCES EXPENDED		
Fundraising trading: cost of goods sold and other costs		
Improvements to property	2,828	2,886
Fixtures and fittings	388	456
Computer equipment	<u>340</u>	<u>399</u>
	3,556	3,741
Governance costs		
Accountancy	1,464	840
Support costs		
Management		
Wages	17,160	15,158
Social security	1,148	816
Pensions	328	268
Telephone	727	1,025
Postage and stationery	51	150
Sundries	68	348
venue hire, rates and water	5,084	5,905
webhosting	180	880
volunteer expense	550	331
Legal and Professional fees	13	13
Carried forward	25,309	24,894

This page does not form part of the statutory financial statements

SIKH NARI MANCH UK (All Sikh Women Organisation)

Detailed Statement of Financial Activities
for the Year Ended 31 March 2022

	31.3.22 £	31.3.21 £
Management		
Brought forward	25,309	24,894
Rent, rates and Insurance	<u>3,260</u>	<u>1,457</u>
	28,569	26,351
Finance		
Bank charges	30	-
Payroll fees	-	240
Bookkeeping fees	<u>-</u>	<u>1,248</u>
	30	1,488
Other		
Repairs and Maintenance	<u>2,621</u>	<u>-</u>
Total resources expended	36,240	32,420
	<u> </u>	<u> </u>
Net (expenditure)/income	<u>(7,398)</u>	<u>24,003</u>

SIKH NARI MANCH U.K.

England & Wales - Charity number 1093192

Accounts

REGISTERED COMPANY NUMBER: 04062419 (England and Wales)
REGISTERED CHARITY NUMBER: 1093192

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2021
for
SIKH NARI MANCH UK (All Sikh Women Org.)

Contents of the Financial Statements
for the Year Ended 31 March 2021

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SIKH NARI MANCH UK (All Sikh Women Org.)

Report of the Trustees
for the Year Ended 31 March 2021

Sikh Nari Manch UK (All Sikh Women's
Organisation)
Report of the Trustees
for the Year Ended 31 March 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

We present our Annual Report for 2020/21. Sikh Nari Manch UK, the registered charity has been in operation for 22 years. We have been operating the:
Northside Welcome Centre for 14 years now, which continues to selflessly serve the wider communities, irrespective of background
Mata Tripta Darbar, also for 14 years, continues to provide inclusive opportunities for worship in the Sikh tradition.

The past year has been unprecedented with the global pandemic and national lock-downs to prevent the spread of the coronavirus. The Northside Welcome Centre and Mata Tripta Darbar have both remained closed and transitioned to online delivery of services where possible. This has been challenging due to the nature of the clients that attend the centre. We also delivered online weekly 'Sat Sang' (congregational workshop) which brought together 'Sangat' (congregation)

REFERENCE AND ADMINISTRATIVE DETAILS

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
04062419 (England and Wales)

Registered Charity number
1093192

Registered office
Northside Welcome Centre
176 Streetly Road
Erdington
Birmingham
B23 7AL

Trustees
Mrs J Bhambra JP MRPS
Mr. P S Garcha MCMI
Bibi G Kaur OBE
Mr. A L Shrimpton
Mr. A S Mangat MBE

REFERENCE AND ADMINISTRATIVE DETAILS

Company Secretary
Mrs J Bhambra JP MRPS

Report of the Trustees
for the Year Ended 31 March 2021

REFERENCE AND ADMINISTRATIVE DETAILS

Independent examiner
Shaziya Somji
FCCA
Harris Accountancy Services Ltd
1st Floor, Cobalt Square
83 Hagley Road
Birmingham
B16 8QG

Northside Welcome Centre Development Officer: Mr. Satpal Singh

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006. The governing document requires the charitable company to have at least three trustees who must also be members. One-third of the trustees must retire at each AGM, those longest in office retiring first. The trustees hold at least two meetings each year with majorities determining decisions.

Recruitment and appointment of new trustees

The existing trustees and Board members are responsible for the recruitment of new trustees and Board members. In doing so, the trustees seek the views and recommendations of the wider members and beneficiaries of the charity.

Although we are a Sikh-ethos-based charity, in the tradition of the Sikh faith, the concept of Sarbat Da Bhalla (for the welfare of all), and membership is open to people of all faiths and none. The trustees believe that this approach ensures that new trustees and Board members can be recruited based on their commitment and skills-set within the framework of 'Seva'. We are actively looking to recruit new Board members.

Induction and training of new trustees

Following their appointment, new trustees and Board members are introduced to their new role and given copies of the Memorandum and Articles of Association and a guide to the policies and procedures adopted by our charity, in particular the safeguarding of vulnerable adults. A number of good practice publications from the Charity Commission are also issued including the role of Trustees, guidance on charities and public benefit, and on the advancement of religion for public benefit. This ensures that new trustees are aware of the scope of their responsibilities under the Charities Act.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The charity trustees are responsible for the general control and management of the charity. The trustees are volunteers and give their time freely as Seva (selfless service) and receive no remuneration or other financial benefits. The five trustees meet together as a body on a quarterly basis as part of a wider Board of Directors, which also includes the opportunity for a wider group of individuals to serve as non-executive or co-opted members of the Board to bring specific skills and insights to shape and inform decision-making.

The Board has also included two service users who have provided a direct link back to our beneficiaries and have championed their voice. In addition, other service users, John Bennet, Lisa Green and Lesley Smith have attended meetings and enriched our understanding of local needs. Our Centre Users help to keep us 'grounded' in the reality of the local context. They have also provided the link with the locality and representation at the local Ward Advisory Committee.

Our funding adviser, Jane Bailey is also in-attendance at some Board meetings. Jane also chairs another large local charity and is able to share good practice and provide a valuable external challenge to advise us on our continuous improvement.

Jane is actively involved in local inter-faith networks and the Birmingham Council of Faiths and brings this wider network into our orbit.

The day-to-day running of the Centre is delegated to the Development Officer who oversees a team of volunteers and tutors employed by the Workers Education Association (WEA). Meetings were held online during the year.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

OBJECTIVES AND ACTIVITIES

Objectives and aims

Charitable Objects

The principal activity of the charitable company during the year was that of:

- empowering women from all ages and backgrounds in the interests of social welfare with the objective of raising their self-esteem through organising educational, spiritual, and recreational activities for them
- for general charitable purposes as determined by the Trustees.

This includes:

-the general mainstream 'offer' of services with the provision, maintenance, and management of a community centre, the Northside Welcome Centre (NWC) to support the social welfare of local people in need

-hosting Mata Tripta Darbar, an independent, non-political spiritual space in the Sikh tradition, named after the mother of Guru Nanak, the founder of the Sikh faith. Mata Tripta Darbar is an inclusive space that welcomes all, regardless of gender, class, age, ethnicity, background, sexuality, or culture. It is an experiential learning space providing opportunities for all to participate, serve and connect. Mata Tripta Darbar's focus is on promoting and teaching 'Naam Simran' (the treasure of meditation techniques in the Sikh tradition) to facilitate happiness, wellbeing, and personal transformation.

Our objectives draw upon the roots of the charity as a Sikh faith-based organisation but serve the whole of humanity in line with the principle of 'Sarbat Da Bhalla' (welfare of all). We are inspired by the four doors to the Golden Temple, which are open to people from all directions and all backgrounds, similarly, the centre is open to all. Locally we are known as the 'Welcome' centre.

Each year the Board reviews the objectives and activities to ensure that they continue to reflect our charitable objects. In conducting this review, the trustees have considered the Charity Commission's general guidance on public benefit.

Community Inclusion At Our Heart

An important aspect of our work is community welfare and education. All of our community facilities and activities including classes, health and wellbeing initiatives, and events are open to all and widely advertised. We are proud of our track record of being a truly inclusive organisation. It is our aim to create a harmonious, vibrant, and empowered local community with NWC at the heart of a flourishing neighbourhood. It is our mission to continue to serve our locality in the spirit of graceful self-less service, which is of high quality and calibre, non-judgemental, and without any expectation.

A cross-cutting theme of our work is the Interfaith and community cohesion work we do on a very local grassroots level. This is implicit in all that we do as we have people of different backgrounds accessing our services and attending our events. It is often through the informal and unstructured exchanges between people that the opportunities for friendships and better understanding can occur in an organic and meaningful way.

During the lock-down, we transitioned to online delivery. Volunteers kept in touch with service users via telephone and online. Volunteers helped vulnerable adults with food deliveries and shopping.

Report of the Trustees
for the Year Ended 31 March 2021

OBJECTIVES AND ACTIVITIES

Partnerships and grants

Places of Welcome

NWC has joined the Places of Welcome Network and although we provide a warm welcome anytime, Tuesdays, when we host the coffee morning, which continued up to the lockdown.

Community Catalyst

We are participating in the pilot in Erdington to promote and provide 'Day Opportunities' through Adult Social Care, to people with disabilities or long-term conditions who have a personal budget.

Karam Kriya Yoga School

We continued our partnership with Karam Kriya Yoga School, with our second cohort of trainees hosted at the centre. We look forward to an ongoing partnership and hosting future yoga workshops, sadhana (early morning meditation), workshops and teacher training.

Lord Mayor of Birmingham Charity

A generous donation of £1,992 was made by the Lord Mayor's Charity to support our classes.

ENNS (Erdington Neighbourhood Network Scheme)

They helped fund a holistic health and well-being project which spanned 2019/20 and 2020/21. We continued online delivery.

The Veolia Trust

Funding to renovate our ground-floor kitchen, create new toilets, upgrade our boiler and central heating system to improve energy efficiency and electrical upgrades.

OBJECTIVES AND ACTIVITIES

Partnerships

The trustees confirm they have had due regard for the charity commission's guidance on public benefit when planning and delivering the charity's activities. The charity carries out a wide range of activities in the furtherance of its charitable aims. The trustees consider that these activities summarised below, provide benefit to both the Sikh community, in particular, Sikh women, by whom the charity was originally established and the wider community of Erdington and Greater Birmingham.

In providing public benefit, the charity runs the:

- Northside Welcome Centre - a community hub open to all, providing a lifeline for people seeking information, advice and guidance, employment support, formal and informal learning, health and wellbeing and volunteering opportunities.
- Mata Tripta Darbar - a spiritual space within the NWC, where the Sikh activities take place. It is led entirely by volunteers and an opportunity for Sikh women to provide leadership. The space provides a spiritual anchor for the charity enabling it to focus on its mission to gracefully serve the local community as a 'lighthouse' of support.

OBJECTIVES AND ACTIVITIES

Partnerships and grants

- Mata Gujri Support Fund - we have established a discretionary fund, providing small bursaries for people to enable them to access our activities and classes. Funds are provided by 'dasvandh' (tithing) donations made by members and supporters. Support can be used towards transport, equipment, and any fees made for events on a discretionary basis by the Trustees. This year we continued to allocate a budget of £600, and we have made provision for four individuals to attend our annual retreats and workshops who wouldn't have been able to attend otherwise. Our long-term plan is to promote the fund more widely to increase donations and awards that can be made, particularly to specific people in crisis, but operate within the umbrella of SNM to keep costs to a minimum.

Supporting and Enabling Others

Part of our strategy over the years is to be a catalyst to support grass-roots projects initiated by Sikhs and as an organisation to provide 'dasvandh' (tithing one-tenth of our annual income). Over the years, we have made donations to Comic Relief, Children in Need, Juvenile Diabetes Research Trust, Khalsa Aid, Pingalwara Charity in India, Scouts Association, and local hospices, hospitals, and other good causes. However, in line with the ethos of 'Sarbat Da Bhalla' (Welfare of All), we will support anyone who requests our help and is working towards a good cause in line with our objects. As a small organisation, we are not able to provide grants but are able to provide small donations, provide mentoring, know-how, access to our facilities, procurement, and opportunities to partner. In the past, we have supported a variety of local good causes including a local church, homeless project, food bank, small business start-ups, social enterprises and international aid appeals. Given the immense challenges of raising funds for our own charity, this year, we have supported a number of local individuals and organisations, particularly with non-financial support.

Report of the Trustees
for the Year Ended 31 March 2021

OBJECTIVES AND ACTIVITIES

Plans for the Future and Public benefit

Continue to make improvements to the building and facilities. This is a priority for the Trustees in the coming years in order to improve the experience for our Service-Users and improve community usage and potential income generation. We have a number of capital funding applications that are pending decisions to improve the facilities and general condition of the building. This will enable us to deliver an improved experience and increase the range and reach of our services.

Longer-term projects are to:

- construct a two-storey extension in the rear yard to create a community hall and meeting spaces on both floors-
- install damp-proofing measures to improve community use of the basement level
- improve the access to the first floor and basement by re-configuring the staircase, improving means of escape, and installing a platform lift to the basement-
- improving the frontage by leveling the roofline by installing a pitch to the flat roof of the extension and installing an architectural -glass porch which will serve as a new welcoming entrance.

Revenue funding and income generation

The charity will continue to operate in a financially prudent way with day-to-day spending and procurement of goods and services through value-for-money practices. Grant funding applications are being made for activities that support our mission. Income generation through fundraising, room hire opportunities and sales of small items will be ongoing.

The Trustees are also scoping the feasibility of investment income to future-proof the charity through a property and affordable housing portfolio. This is at a preliminary stage of development, subject to the availability of suitable site(s) and finance.

Use of Volunteers

The concept of Seva (selfless service) in the Sikh tradition is an essential component of our work. Seva can be practiced through volunteering and we actively promote opportunities for people to give their time and skills to further our mission.

In addition, for those people looking for employment, volunteering provides valuable work experience to support job

applications. We have 0.8 FTE paid full-time member of staff and so volunteers form the backbone of the charity. We have over 30 people regularly giving their time and skills including the Board members. This equated to well over 2,000 hours of volunteer time which equates to over. £20,000 of added value.

Report of the Trustees
for the Year Ended 31 March 2021

ACHIEVEMENT AND PERFORMANCE

Key Achievements for the Year

For most of the year, the centre was closed to the public due to the national lockdowns. We had to furlough our member of staff. We continued some delivery online through our volunteers. We kept in touch with center users and our sangat virtually. Food parcels and shopping were delivered for people in need. Online health and wellbeing activities including yoga classes continued.

While the centre was closed, we were able to complete renovations to the ground floor. We now have a refurbished kitchen and new toilets (gender-neutral). We have upgraded the central heating system and installed a new energy-efficient boiler and upgraded the electrics to ensure the wiring is compliant with regulations. The Veolia Trust kindly funded this project.

Fundraising from Individuals

We undertook online fundraising activities throughout the year through online fundraising platforms, including Easy Fundraising.com, Every Click.com, Charities Aid Foundation and Virgin Giving.

FINANCIAL REVIEW

Reserves policy

The trustees approved a Reserves Policy, which requires the charity to maintain in-hand three months operating costs in reserve. The sector average is four months. The trustees recognised this is a significant risk to the Charity and are looking to accumulate reserves to strengthen financial resilience and for unforeseen expenditure and emergencies. A modest reserve of £10,000 will be transferred into the deposit account from 2020/21 surpluses and a further £5,000 is planned for the reserve in 2021/22. The trustees will explore investment of the funds in line with our investment strategy

Report of the Trustees
for the Year Ended 31 March 2021

FINANCIAL REVIEW

Principal funding sources

The charity's main sources of income are grants, room hire, and fundraising from individuals. Income from grants equated to £16,842. In addition, the Charity received support grants in respect of Covid-19 business continuity and business rates relief. This equated to £17,898 and supported the costs of closing the center and lost income.

Grants towards supporting our activities are detailed above. These grants have enabled us to continue to provide support for unemployed people, promote better health and wellbeing for vulnerable people, and services for older residents.

Loans

Historic director's loans - as reported In previous Director's Annual Reports, directors' loans to the value of £25,000 have been repaid to the estate of late Mr. A.S. Abrol. This included £10,000 while he was alive and £15,000 to his estate. The Legal Charge to the property was removed upon repayment of the loan to Mr. Abrol's estate. Repayment of £20,000 has been made to Mrs. G.K. Abrol. These interest-free loans were made to the charity to support the purchase of the freehold property when the centre was established in 2006. There is a £5,000 director's loan due to Mrs. G.K. Abrol which has been 'gifted' to the charity. Trustees are grateful to directors for these loans which have helped to build financial resilience.

Short-term interest-free loans of £15,000 were accepted by the Board, from Mr. P.S. Garcha to the charity to support liquidity and development in 2016/17 and 2017/18. We are pleased to report that full repayment of the loans to Mr. P.S. Garcha has been made this year.

A further loan from HSBC for £12,500 from the Government's Covid Recovery, Bounce Bank Loan Scheme has been taken this year at a preferential interest rate of 2.5%. The government covers the first 12 months of interest and then a further five -years to repay. Repayment begins in 2022. This will be used to support building improvements and adaptations to make the centre safe and ready for recovery.

Investment policy

The charity owns our freehold premises outright, which we estimate to be worth in the region of £250,000. Our cash reserves are held in deposit accounts with HSBC Bank. We are currently reviewing our banking arrangements towards an ethical financial provider, which aligns with our values. NEST is used as our pension provider.

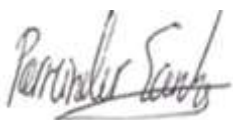
Report of the Trustees
for the Year Ended 31 March 2021

FUTURE DEVELOPMENTS
PLANS FOR FUTURE GROWTH

Our priorities for 2021/22 are to build the resilience and sustainability of the charity to:

- continue partnership working with the Job Centre to support unemployed adults, particularly as people come off Furlough. We do not receive any financial support from the Job Centre, so will need to seek external funding for this service, which is offered freely without conditionality, judgment, or expectation
- improve our offer of support for adults with learning difficulties and disabilities through day opportunities
- develop new projects for older residents as an Age Well Mini-hub to promote independence, community, friendship, good health, and wellbeing
- continue inspiring and building the Sangat (spiritual community) to receive spiritual nourishment from our programmes and services in order to spark social action / 'Seva' (voluntary service), wellbeing, and personal transformation. Improve the facilities for the sangat.
- develop our Five Year Business Plan for 2022- 2026, with a focus on further building refurbishments, capacity building, development of new provision to meet needs, and better utilisation of space to maximise income and provision of services
- strengthen the skills and expertise of the Board to deliver effective governance and inspirational and transformative leadership
- expand our core offer of services and activities, working in partnership with the community and in collaboration with partners such as Birmingham City Council, WEA, Job Centre, colleges and providers, and other local agencies.

Approved by order of the board of trustees on 26 January 2022..... and
signed on its behalf by:



.....
MR P S Garcha - Trustee

Independent Examiner's Report to the Trustees of
SIKH NARI MANCH UK (All Sikh Women Org.)

I report on the accounts of the company for the year ended 31 March 2021, which are set out on pages twelve to nineteen.

Responsibilities and basis of report

As the charity's trustees (and also the directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, I have examined your charity's accounts as required under section 145 of the Charities Act 2011 ('the Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. that accounting records were not kept as required by section 386 of the Companies Act 2006; or
2. that the accounts do not accord with those records; or
3. that the accounts do not comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland; or
4. that there is further information needed for a proper understanding of the accounts.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission I have found no matters that require drawing to your attention.



Shaziya Somji
FCCA

Date: 26 January 2022.....

Statement of Financial Activities
for the Year Ended 31 March 2021

		31.3.21 Unrestricted fund £	31.3.20 Total funds £
	Notes		
INCOMING RESOURCES			
Incoming resources from generated funds			
Voluntary income		8,263	12,039
Investment income	2	6,600	11,535
Incoming resources from charitable activities			
grants		<u>41,560</u>	<u>25,864</u>
Total incoming resources		56,423	49,438
 RESOURCES EXPENDED			
Costs of generating funds			
Costs of generating voluntary income	3	16,618	36,605
Fundraising trading: cost of goods sold and other costs		3,741	2,927
Charitable activities			
grants		11,221	4,317
Governance costs		<u>840</u>	<u>960</u>
Total resources expended		32,420	44,809
 NET INCOMING RESOURCES		24,003	4,629
 RECONCILIATION OF FUNDS			
Total funds brought forward		<u>227,379</u>	<u>222,750</u>
 TOTAL FUNDS CARRIED FORWARD		<u><u>251,382</u></u>	<u><u>227,379</u></u>

SIKH NARI MANCH UK (All Sikh Women Org.)

Balance Sheet
At 31 March 2021

	Notes	31.3.21 Unrestricted fund £	31.3.20 Total funds £
FIXED ASSETS			
Tangible assets	7	229,990	213,975
CURRENT ASSETS			
Debtors	8	9,694	16,536
Cash at bank and in hand		<u>27,410</u>	<u>9,762</u>
		37,104	26,298
CREDITORS			
Amounts falling due within one year	9	(3,212)	(12,894)
		<u>33,892</u>	<u>13,404</u>
NET CURRENT ASSETS			
		<u>33,892</u>	<u>13,404</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		263,882	227,379
CREDITORS			
Amounts falling due after more than one year	10	(12,500)	-
		<u>251,382</u>	<u>227,379</u>
NET ASSETS			
		<u>251,382</u>	<u>227,379</u>
FUNDS	11		
Unrestricted funds		<u>251,382</u>	<u>227,379</u>
TOTAL FUNDS		<u>251,382</u>	<u>227,379</u>

The notes form part of these financial statements

Balance Sheet - continued

At 31 March 2021

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

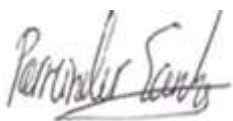
The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to charitable small companies and with the Financial Reporting Standard for Smaller Entities (effective January 2015).

The financial statements were approved by the Board of Trustees on 26 January....2022..... and were signed on its behalf by:



.....
Trustee P C Garcha

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. INVESTMENT INCOME

	31.3.21	31.3.20
	£	£
Rents received	<u>6,600</u>	<u>11,535</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

3. COSTS OF GENERATING VOLUNTARY INCOME

	31.3.21	31.3.20
	£	£
Support costs	<u>16,618</u>	<u>36,605</u>

4. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	31.3.21	31.3.20
	£	£
Depreciation - owned assets	3,741	2,927
Other pension costs	<u>268</u>	<u>330</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

6. STAFF COSTS

	31.3.21	31.3.20
	£	£
Wages and salaries	15,158	17,160
Social security costs	816	1,177
Other pension costs	<u>268</u>	<u>330</u>
	<u>16,242</u>	<u>18,667</u>

The average monthly number of employees during the year was as follows:

31.3.21	31.3.20
<u>-</u>	<u>-</u>

No employees received emoluments in excess of £60,000.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

7. TANGIBLE FIXED ASSETS

	Land and buildings £	Plant and machinery etc £	Totals £
COST			
At 1 April 2020	223,618	27,504	251,122
Additions	<u>18,240</u>	<u>1,516</u>	<u>19,756</u>
At 31 March 2021	<u>241,858</u>	<u>29,020</u>	<u>270,878</u>
DEPRECIATION			
At 1 April 2020	13,834	23,313	37,147
Charge for year	<u>2,886</u>	<u>855</u>	<u>3,741</u>
At 31 March 2021	<u>16,720</u>	<u>24,168</u>	<u>40,888</u>
NET BOOK VALUE			
At 31 March 2021	<u>225,138</u>	<u>4,852</u>	<u>229,990</u>
At 31 March 2020	<u>209,784</u>	<u>4,191</u>	<u>213,975</u>

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21 £	31.3.20 £
Other debtors	<u>9,694</u>	<u>16,536</u>

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21 £	31.3.20 £
Trade creditors	-	1
Taxation and social security	1,413	1,934
Other creditors	<u>1,799</u>	<u>10,959</u>
	<u>3,212</u>	<u>12,894</u>

10. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.3.21 £	31.3.20 £
Other creditors	<u>12,500</u>	<u>-</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

11. MOVEMENT IN FUNDS

	At 1.4.20 £	Net movement in funds £	At 31.3.21 £
Unrestricted funds			
General fund	227,379	24,003	251,382
TOTAL FUNDS	<u>227,379</u>	<u>24,003</u>	<u>251,382</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	56,423	(32,420)	24,003
TOTAL FUNDS	<u>56,423</u>	<u>(32,420)</u>	<u>24,003</u>

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
Unrestricted Funds			
General fund	222,750	4,629	227,379
TOTAL FUNDS	<u>222,750</u>	<u>4,629</u>	<u>227,379</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	49,438	(44,809)	4,629
TOTAL FUNDS	<u>49,438</u>	<u>(44,809)</u>	<u>4,629</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

11. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.19 £	Net movement in funds £	At 31.3.21 £
Unrestricted funds			
General fund	<u>222,750</u>	<u>28,632</u>	<u>251,382</u>
TOTAL FUNDS	<u>222,750</u>	<u>28,632</u>	<u>251,382</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	<u>105,861</u>	<u>(77,229)</u>	<u>28,632</u>
TOTAL FUNDS	<u>105,861</u>	<u>(77,229)</u>	<u>28,632</u>

Detailed Statement of Financial Activities
for the Year Ended 31 March 2021

	31.3.21 £	31.3.20 £
INCOMING RESOURCES		
Voluntary income		
Gifts	1	-
Donations	8,262	4,076
Fundraising Events	-	7,963
	8,263	12,039
Investment income		
Rents received	6,600	11,535
Incoming resources from charitable activities		
Grants	41,560	25,864
Total incoming resources	56,423	49,438
RESOURCES EXPENDED		
Fundraising trading: cost of goods sold and other costs		
Improvements to property	2,886	2,187
Fixtures and fittings	456	537
Computer equipment	399	203
	3,741	2,927
Governance costs		
Accountancy	840	960
Support costs		
Management		
Wages	15,158	17,160
Social security	816	1,177
Pensions	268	330
Telephone	1,025	687
Postage and stationery	150	479
Sundries	348	167
venue hire, rates and water	5,905	7,877
webhosting	880	90
cleaning	-	208
workshop	-	150
Grants Payable - 10% to Vielo	-	2,480
volunteer expense	331	1,837
Legal and Professional fees	13	25
Carried forward	24,894	32,667

SIKH NARI MANCH UK (All Sikh Women Org.)

Detailed Statement of Financial Activities
for the Year Ended 31 March 2021

	31.3.21 £	31.3.20 £
Management		
Brought forward	24,894	32,667
Project expense	-	1,910
Rent,rates and Insurance	<u>1,457</u>	<u>3,440</u>
	26,351	38,017
Finance		
Payroll fees	240	288
Bookkeeping fees	<u>1,248</u>	<u>-</u>
	1,488	288
Other		
Repairs and Maintenance	<u>-</u>	<u>2,617</u>
Total resources expended	32,420	44,809
	<u> </u>	<u> </u>
Net income	<u><u>24,003</u></u>	<u><u>4,629</u></u>