

Registered number
04630683

Registered Charity number
1099336

Bhat Singh Sabha (Highgate)

Accounts

31 March 2021

 POLKADOT & ELLIS

Incorporating P&W Social Accountants

Bhat Singh Sabha (Highgate)
Company Information

Trustees

Mr Sukhchain Singh
Mr Pritpal Singh
Mr Mukhtiar Singh
Mr Manjeet Singh
Mr Mahinderpal Singh
Mr Jindur Singh
Mr Balwinder Singh

Key personnel: Chief Executive Officer & Company Secretary

Mr Vijay Singh Gola

Accountants

RB Welch MA FCA
P&W Social Accountants Ltd
The Barn
173 Church Road
Northfield
Birmingham
B31 2LX

Bankers

Lloyds Bank
36/38 New Street
Birmingham
B2 4LP

Registered office

256 Moseley Road
Highgate
Birmingham
B12 0BS

Registered company number

04630683

Registered charity number

1099336

Bhat Singh Sabha (Highgate)

Registered number: 04630683

Trustees' Report

Introduction

The Trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report and accounts 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.

Main Activities

We have referred to the guidance contained in the charity commission's general guidance on public benefit when reviewing our aim and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

Financial Review

On the 23rd March 2020 The UK went into a national lockdown requiring the organisation to suspend all activities as required by law. This continued into the 2021 financial year.

This presented many challenges in the form of cancellations of services previously booked and confirmed and a further decline in the take up of services - due to government-imposed restrictions, across the nursery and conference, meeting & banqueting facilities.

As a result of this there was an overall decrease in turnover from service utilisation across all services totalling £119,641, down to £119,857 from £311,498 the previous year. The year ended with a shortfall of £6,469.

Legal proceedings resulting from an unlawful occupation of the charity premises in February 2018, whilst delayed due to the Covid 19 pandemic, continued throughout the 2020/2021 financial year and were still ongoing at the year end.

Future Plans

The trustees and senior management of the Saffron Centre are committed to ensuring the sustainability of the organisation beyond the challenges of the Covid 19 Pandemic and endeavour to continue current services and explore further opportunities as per the aims and objectives of the organisation.

Objectives, Activities, Achievements and Performance

Childcare provision

Our Mission: "Shaping Children for the future by providing quality learning and development"

Due to the Covid 19 pandemic, many parents chose to refrain from returning their children to nursery once lockdown restrictions had been lifted, in fear of the impact of contracting the virus.

Despite being subsidised through government funding during the lockdown period, the Childcare Provision has seen a decrease in the overall turnover by £9,884 to £106,196 against the previous year's turnover of £116,080.

Bhat Singh Sabha (Highgate)

Registered number: 04630683

Trustees' Report

Facilities for recreation, leisure time occupation in the interest of social welfare

The Saffron Conference & Meeting facilities were suspended due to government-imposed lockdown through to September 2020 when some restrictions were lifted. However, whilst the facilities were available, take-up was very minimal due to clients' own concerns and difficulties in holding events.

The decrease on the turnover for the conference & meeting room bookings was £161,951, to £13,662 against the previous year's figure of £175,613.

Due to Covid 19 related government-imposed restrictions, the Saffron Suite Banqueting was not utilised throughout the financial year.

Public benefit

The trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011, and have referred to and taken due regard to the Charity Commission guidance on public benefit and consider the charity's activities are for the public benefit.

Structure Governance and Management

Governing document and charity constitution

The organisation is a charitable company limited by guarantee, incorporated on 8th January 2003, amended by special resolution on 4th October 2003, amended on 7th December 2018, amended on 12th February 2019, and registered as a charity on 9th September 2003.

The Company was established under a Memorandum of Association, which established the objects and powers of the charitable company, which is governed under its Articles of Association.

Recruitment and appointment of new trustees

Trustees are nominated by the members of the charitable company and elected by ordinary resolution at the Annual General Meeting where they have the necessary skills to contribute to the management and development of the charity.

Organisational structure and decision making

The charity is managed by a Board of Directors who are also Trustees. All trustees are members of the charity. A Chief Executive Officer is appointed by the trustees to administer day-to-day activities.

Induction and training of new trustees

All Trustees receive ongoing training and a full induction to Bhat Singh Sabha. The members are also the directors of the Company. The directors have a policy to recruit Trustees with appropriate and complementary skills as required.

Risk management

The directors actively review the major risks which the charity faces on a regular basis. These risks are recorded on a Risk Register which, combined with risk assessments, enable the charity to effectively manage and mitigate risk.

Bhat Singh Sabha (Highgate)**Registered number: 04630683****Trustees' Report****Trustees**

The following persons served as trustees during the year:

Mr Sukhchain Singh
Mr Pritpal Singh
Mr Mukhtiar Singh
Mr Manjeet Singh
Mr Mahinderpal Singh
Mr Jindur Singh
Mr Balwinder Singh

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Bhat Singh Sabha (Highgate) for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

This report was approved by the board of trustees on 30 December 2021 and signed on its behalf by:



Mahinderpal Singh
Director

Bhat Singh Sabha (Highgate)

Independent Examiner's report to the Trustees of Bhat Singh Sabha (Highgate) for the year ended 31 March 2021

Respective responsibilities of charity trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and

I am qualified to undertake the examination by being a qualified member of Institute of Chartered Accountants in England and Wales.

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

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

Basis of independent examiner's statement

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

Independent examiner's statement

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

- accounting records have not been kept in accordance with section 386 of the Companies Act 2006;
- the accounts do not accord with such records;
- where accounts are prepared on an accruals basis, whether they fail; or to comply with relevant accounting requirements under section 396 of the Companies Act 2006, or are not consistent with the Charities SORP (FRS102)
- any matter which the examiner believes should be drawn to the attention of the reader to gain a proper understanding of the accounts.

RB Welch MA FCA
P&W Social Accountants Ltd
The Barn
173 Church Road
Northfield
Birmingham
B31 2LX

30 December 2021

Bhat Singh Sabha (Highgate)
Statement of Financial Activities
incorporating an Income and Expenditure Account
for the year ended 31 March 2021

	Current year Unrestricted and Total Funds	Prior year Unrestricted and Total Funds
	2021	2020
	£	£
Income & Endowments		
Charitable activities	119,857	311,498
Total income	<u>119,857</u>	<u>311,498</u>
Expenditure on charitable activities	(142,341)	(170,510)
Gross (loss)/profit	<u>(22,484)</u>	<u>140,988</u>
Administrative expenses	(50,904)	(132,218)
Other operating income	76,210	539
Operating profit	2,822	9,309
Interest payable	(9,291)	(9,824)
Loss before taxation	<u>(6,469)</u>	<u>(515)</u>
Tax on loss	-	-
Loss for the financial year	<u>(6,469)</u>	<u>(515)</u>

Bhat Singh Sabha (Highgate)**Registered number:** 04630683**Balance Sheet
as at 31 March 2021**

	Notes	2021 £	2020 £
Fixed assets			
Tangible assets	8	2,153,141	2,156,326
Current assets			
Debtors	9	6,268	21,798
Cash at bank and in hand		19,252	3,211
		25,520	25,009
Creditors: amounts falling due within one year	10	(99,052)	(129,255)
Net current liabilities		(73,532)	(104,246)
Total assets less current liabilities		2,079,609	2,052,080
Creditors: amounts falling due after more than one year	11	(237,464)	(203,466)
Net assets		<u>1,842,145</u>	<u>1,848,614</u>
Capital and reserves			
Profit and loss account		1,842,145	1,848,614
Shareholder's funds		<u>1,842,145</u>	<u>1,848,614</u>

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

The member has not required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared and delivered in accordance with the special provisions applicable to companies subject to the small companies regime. The profit and loss account has not been delivered to the Registrar of Companies.



Mahinderpal Singh
Director

Approved by the board on 30 December 2021

Bhat Singh Sabha (Highgate)
Notes to the Accounts
for the year ended 31 March 2021

1 Accounting policies

Basis of preparation

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 2015)', 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.

Tangible fixed assets

Tangible fixed assets are measured at cost less accumulative depreciation and any accumulative impairment losses. Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost, less estimated residual value, of each asset evenly over its expected useful life, as follows:

Vehicles	25% reducing balance
Fixtures, fittings, tools and equipment	25% reducing balance

Debtors

Short term debtors are measured at transaction price (which is usually the invoice price), less any impairment losses for bad and doubtful debts.

Creditors

Short term creditors are measured at transaction price (which is usually the invoice price).

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.

Grants awarded are included in the statement of financial activities when approved by the trustees and agreed with the recipient. The value of grants unpaid at the year end is accrued. Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

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

Pensions

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.

Bhat Singh Sabha (Highgate)
Notes to the Accounts
for the year ended 31 March 2021

Fund accounting

Unrestricted general funds may be used in accordance with the charity's objects at the discretion of the trustees. Designated funds are amounts set aside by the trustees out of unrestricted general funds for specific future purposes or projects.

2 Employees	2021 Number	2020 Number
Average number of persons employed by the company	10	11
3 Charitable activities costs	2021 £	2020 £
Direct costs (note 4)	143,328	171,728
Support costs (note 5)	59,210	140,825
Total	202,538	312,553
4 Direct costs of charitable activities	2021 £	2020 £
Staff costs	141,665	151,176
Corporate catering	606	17,303
Nursery food & provisions	1,057	3,249
Total direct costs of charitable activities	143,328	171,728
5 Support costs for charitable activities	2021 £	2020 £
Indirect employee costs	352	1,453
Premises Costs	20,619	43,765
Administrative overheads	28,859	36,900
Legal & professional fees	6,429	50,800
Depreciation of assets used for charitable purposes	3,185	4,247
Accountancy fees	(734)	3,160
Examination fee	500	500
Total support costs for charitable activities	59,210	140,825

6 Trustees' remuneration and benefits

The aggregate amount of expenses paid to trustees was £0 (2020: £0)

Neither the trustees nor any persons connected with them have received any remuneration from the charity or any related entity, either in the current or prior year.

Bhat Singh Sabha (Highgate)
Notes to the Accounts
for the year ended 31 March 2021

7 Staff costs	2021	2020
	£	£
Gross Salaries	131,339	140,143
Employer's National Insurance	8,805	9,186
Pension	1,521	1,847
	<u>141,665</u>	<u>151,176</u>

The average number of employees during the year was as follows:	2021	2020
Management	1	1
Others	9	10

No employees received emoluments in excess of £60,000

8 Tangible fixed assets

	Freehold Property £	Nursery Fixtures & Fittings £	Fixtures & Fittings £
Asset cost, valuation or revalued amount			
At 1 April 2020	2,143,587	142,973	99,898
Additions	-	-	-
At 31 March 2021	<u>2,143,587</u>	<u>142,973</u>	<u>99,898</u>
Depreciation and impairment provisions			
At 1 April 2020	-	139,601	91,086
Charge for the year	-	843	2,203
At 31 March 2021	<u>-</u>	<u>140,444</u>	<u>93,289</u>
Net book value			
At 31 March 2021	<u>2,143,587</u>	<u>2,529</u>	<u>6,609</u>
At 31 March 2020	<u>2,143,587</u>	<u>3,372</u>	<u>8,812</u>
	Motor vehicle £	Computer equipment £	Totals £
Asset cost, valuation or revalued amount			
At 1 April 2020	16,772	4,453	2,407,683
Additions	-	-	-
At 31 March 2021	<u>16,772</u>	<u>4,453</u>	<u>2,407,683</u>
Depreciation and Impairment provisions			
At 1 April 2020	16,772	3,898	251,357
Charge for the year	-	139	3,185
At 31 March 2021	<u>16,772</u>	<u>4,037</u>	<u>254,542</u>
Net book value			
At 31 March 2021	<u>-</u>	<u>416</u>	<u>2,153,141</u>
At 31 March 2020	<u>-</u>	<u>555</u>	<u>2,156,326</u>

Bhat Singh Sabha (Highgate)
Notes to the Accounts
for the year ended 31 March 2021

9 Debtors	2021	2020
	£	£
Trade debtors	5,074	20,604
Prepayments and accrued income	1,194	1,194
	<u>6,268</u>	<u>21,798</u>

10 Creditors: amounts falling due within one year	2021	2020
	£	£
Bank loans and overdrafts	82,482	77,836
Trade creditors	9,958	24,937
Deferred income	2,045	2,045
Accruals	1,625	7,337
Taxation and social security costs	(987)	6,170
Other creditors	3,929	10,930
	<u>99,052</u>	<u>129,255</u>

11 Creditors: amounts falling due after one year	2021	2020
	£	£
Bank loans more than 5 years by instalment	<u>237,464</u>	<u>203,466</u>

12 Fund balances	Opening funds	Movement in funds	Closing funds
	£	£	£
Unrestricted funds	<u>1,848,614</u>	<u>(6,469)</u>	<u>1,842,145</u>
	<u>1,848,614</u>	<u>(6,469)</u>	<u>1,842,145</u>

The purposes for which the funds are held by the charity are:

Unrestricted funds These funds are held for the objectives of the charity, and to provide free reserves for future activities, and, subject to charity legislation are free from all restrictions on their use.

13 Controlling party

The charity is wholly under the control of the board of Trustees.

14 Other information

Bhat Singh Sabha (Highgate) is a charitable company limited by guarantee and incorporated in England. Its registered office is:
256 Moseley Road
Highgate
Birmingham
B12 0BS

Bhat Singh Sabha (Highgate)
Schedule to the Statement of Financial Activities
for the year ended 31 March 2021

This schedule is an intrinsic part of the accounts required to comply with the 2008 Revision of the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales, revised June 2008. However, it is not a part of the statutory accounts required under the provisions of the Companies Act 2006 in relation to incorporated charities

	Unrestricted Funds Community Hall	Unrestricted Funds Nursery	Total Funds	Prior Period Total Funds
	2021 £	2021 £	2021 £	2020 £
Incoming Resources				
<i>Donations & Legacies</i>				
Donations	-	-	-	-
Total	-	-	-	-
<i>Charitable activities</i>				
Childcare fee	-	106,196	106,196	116,080
Corporate events	13,662	-	13,662	175,613
Hire of mini bus/van	-	-	-	-
Private events	-	-	-	19,807
Other	76,210	-	76,210	539
Total	89,872	106,196	196,068	312,039
Total Incoming Resources	89,872	106,196	196,068	312,039
Expenditure on Charitable Activities				
<i>Direct costs</i>				
Gross wages and salaries - charitable activities	30,340	100,999	131,339	140,143
Employers' NI - Charitable activities	4,260	4,545	8,805	9,186
Pension contributions charitable employees	811	710	1,521	1,847
Corporate catering provision	606	-	606	17,303
Nursery food & provisions	-	1,057	1,057	3,249
	36,017	107,311	143,328	171,728
<i>Management and administration costs in support of charitable activities</i>				
<i>Indirect employee costs</i>				
Training and welfare	239	113	352	1,453
	239	113	352	1,453
<i>Premises Costs</i>				
Rates, water and service charges	2,544	1,197	3,741	10,188
Insurance	2,887	1,358	4,245	4,965
Repairs, maintenance & renewal	1,615	760	2,375	6,260
Light and heat	6,283	2,957	9,240	20,927
Cleaning	692	326	1,018	1,425
	14,021	6,598	20,619	43,765
<i>General administrative expenses:</i>				
Telephone and fax	972	458	1,430	1,683
Bad debt	-	-	-	-
Dry cleaning	84	40	124	2,808
Nursery provision insurance	-	1,624	1,624	1,714
Software and IT Costs	5,150	2,424	7,574	7,551
Bank loan interest	9,291	-	9,291	9,824
Audio visual equipment	535	-	535	629
Membership & annual fees	968	-	968	461
Stationery and Printing	126	59	185	616
General Office Running Costs	3,011	1,417	4,428	6,518
Refuse & sanitary collection	1,319	621	1,940	2,683
Advertising and PR	170	80	250	641
Bank charges	347	163	510	1,772
Mini bus expense	-	-	-	-
	21,973	6,886	28,859	36,900
<i>Professional fees in support of charitable activities</i>				
Other Legal & Professional	4,372	2,057	6,429	50,800
	4,372	2,057	6,429	50,800
<i>Other support costs</i>				
Depreciation of assets used for charitable purposes	2,342	843	3,185	4,247
	2,342	843	3,185	4,247
<i>Governance costs</i>				
Examination Fee	340	160	500	500
Other fees paid to the Examiners	(499)	(235)	(734)	3,160
	(159)	(75)	(234)	3,660
Total expended on Charitable Activities	78,805	123,733	202,538	312,553