

SHREE RAJ SAUBHAG SATSANG MANDAL UK

England & Wales · Charity number 1112669

Details

Other names	RAJ SAUBHAG SATSANG MANDAL UK, RAJ SAUBHAG UK, Raj Saubhag Humanitarian
Status	Registered
Legal form	Other
Registered	2006-01-10
Register	View on the Charity Commission register

Contact

Address	10 Walled Garden Court Hampton Road Stanmore HA7 3GE
Phone	02089506505
Email	jaysukh.mehta@rajsaubhag.org
Website	www.rajsaubhag.org

Activities

Objects: PRIMARILY, BUT NOT EXCLUSIVELY WITHIN SAYLA, SURENDRANAGAR DISTRICT OF GUJARAT, INDIA;1. THE ADVANCEMENT OF THE JAIN RELIGION;2. THE RELIEF OF POVERTY, SICKNESS AND DISTRESS AMONGST PEOPLE IN NEED;3. THE ADVANCEMENT OF EDUCATION, IN PARTICULAR OF CHILDREN AND YOUNG PEOPLE;4. THE RELIEF OF FINANCIAL NEED AND SUFFERING AMONG VICTIMS OF NATURAL OR OTHER KINDS OF DISASTER IN THE FORM OF MONEY (OR OTHER MEANS DEEMED SUITABLE) FOR PERSONS, BODIES, ORGANISATIONS AND/OR COUNTRIES AFFECTED, INCLUDING THE PROVISION OF MEDICAL AID;5. TO ADVANCE THE EDUCATION OF THE PUBLIC IN THE CONSERVATION, PROTECTION AND IMPROVEMENT OF THE PHYSICAL AND NATURAL ENVIRONMENT;6. TO PROMOTE HUMANE BEHAVIOUR TOWARDS ANIMALS BY PROVIDING APPROPRIATE CARE, PROTECTION, TREATMENT AND SECURITY FOR ANIMALS WHICH ARE IN NEED OF CARE AND ATTENTION BY REASON OF SICKNESS, MALTREATMENT, POOR CIRCUMSTANCES OR ILL USAGE.

Activities: Raj Saubhag is committed to: Promotion of Jain philosophy Support educational projects in rural areas mainly in Gujarat India.Support institutions specialising in rehabilitation of physically disadvantaged

children. Support provision of medical services through institutions. Generally help those below the poverty line. No individual grants are made.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Animals, Environment/conservation/heritage
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** SAYLA, INDIA
- India
- Leicester City
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	£262,068	£260,809	-	-
2024-04-05	£377,992	£408,171	-	-
2023-04-05	£485,531	£452,135	-	-
2022-04-05	£294,552	£385,831	-	-
2021-04-05	£340,448	£238,506	-	-

Trustees

Name	Role	Appointed
ASHIK ARUNKANT SHAH		
HARISH MAGANLAL SANGHVI		
MR JAY MEHTA		2007-03-12

SHREE RAJ SAUBHAG SATSANG MANDAL UK

England & Wales - Charity number 1112669

Accounts

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 5TH APRIL 2025
FOR
SHREE RAJ SAUBHAG SATSANG MANDAL UK

PSJ Alexander & Co
Chartered Accountants
1 Doughty Street
London
WC1N 2PH

	Page
Report of the Trustees	1 to 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Financial Statements	9 to 15
Detailed Statement of Financial Activities	16

The trustees present their report with the financial statements of the charity for the year ended 5th April 2025. 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 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objectives of the Trust are broadly defined as:

1. advancement of Jain religion
2. support institutions promoting Jain philosophy by helping build infrastructure
3. relief of poverty, sickness, and distress amongst people in need
4. advancement of education, in particular of children and young people in rural areas
5. relief of financial need and suffering among victims of natural or other kinds of disaster in the form of money (or other form deemed suitable) for persons, bodies organisations, and/or countries affected, including the provision of medical aid
6. to advance the education of the public in the conservation, protection and improvement of the physical and natural environment
7. to promote humane behaviour towards animals which are in need of care, protection, treatment and security for animals which are in need of care and attention by reason of sickness, maltreatment, poor circumstances or ill usage

OBJECTIVES AND ACTIVITIES

Significant activities

1. Trust Governance

Trustees who are also members of the Executive Committee of the organisation held Trustee meetings along with the Executive Committee meetings. Both the Trust objectives and the financial status of the Trust were discussed during these meetings. Reports were submitted on how the donated funds were being spent.

2. Chairman

Mr J.S. Mehta remained Chairman and Managing Trustee

3. Spiritual Activities in the UK

Regular Spiritual Activities in the UK

1. During the year, regular meetings for spiritual discussions were arranged for better understanding of Jain philosophy and the processes necessary for self-development on the spiritual path. Such meetings are organised weekly on at least four days of the week, with others held fortnightly.

2. Members meet in person at Mahavir Foundation's Kenton Road Jain Temple (Derasar). in person at people's homes or via Zoom on weekday evenings or weekends.

3. Beginners' discussions remain on Zoom. This area needs some attention.

4. Most of the regular large events, marking key dates in our spiritual calendar were held in person again with attendance of 80 or more members.

5. During the regular spiritual meetings, the members were updated with charitable activities supported by the Trust and encouraged to make further donations.

6. The members and the committee and trustees worked together for the visit of a leading teacher of the Raj Saubhag Ashram, Minalben Shah in August 2024. A full two-day retreat was held with where over 150 seekers and members were in attendance. A successful children's event was held, as well as an English language event with Young Jains and Oshwal Association of the UK, both UK registered charities serving the Jain community.

7. The annual tradition of an Atma Siddhi Poojan continues to be a success.

8. The UK charity supported and funded the launch of Nectar, a translation of a collection of letters of Shrimad Rajchandra, and Soul Verses, a recording in English of a sung version of Shrimad's Atma Siddhi.

4. GDPR

a. GDPR is taken into account when registering people for events and for any donations received.

b. Another committee meeting to explore the implications of GDPR is planned.

5. Volunteer Engagement

Volunteers were fully engaged in the planning for the visit of Minalben Shah. Over 50 volunteers served in different capacities, from being engaged in planning stages to serving on the day.

b. The cultivation of a Bhakti team, a team of singer of devotional songs has continued with great success, as can be seen at our events.

6. Charitable activities in India

All three Trustees have visited Raj Saubhag Ashram, Sayla in Gujarat, India, which is the main centre of all charitable activities to review the projects supported by the Trust. However, much discussion has been had via digital methods. Amongst the main projects supported are:

New Projects

i. The Eye Hospital's plans to develop new operating theatres was announced and received enthusiastic support from UK donors.

ii. The new building to house Sayla's living science centre is now running, with students visiting. Sewing classes are also held there, and there are plans to house a new project for pregnant mothers.

iii. Plans for a new site for a Masters in Science for LMV College are still pending.

Existing projects

i. Ashram funding seems to be on a good footing.

ii. The main temple (Derasar in Raj Saubhag Ashram, Sayla, India has been rebuilt and had a grand launch in March 2024.

iii. A residential block (formerly known as L block) has been rebuilt, with residential quarters for ascetics, known as an Upashray.

iv. The Community Health centre continues to serve the people of Sayla, and has expanded with the addition of dialysis machines.

v. The Ashirwad Trust for the Disabled continues to serve persons with disability at its centres or in the field.

vi. Rural education promotion project 'Prem ni Parab' holds regular workshops for both the teachers and students to stay abreast of the new development in education methods.

OBJECTIVES AND ACTIVITIES

- vii. UK members continue to generously sponsor girls at both the high school and college for further education.
- viii. UK members continue to support monthly grain distribution to the needy and also assisted with funding for cattle fodder.
- ix. UK members continue to support eye camps at the KHS Eye Hospital to sponsor eye surgeries, mostly cataracts.

7. Donations made for disaster relief

- a. No donations were made for disaster relief this year.

8. Donations made to UK Charities

- a. Donations made to UK charities included a regular payment to the Institute of Jainology, and donations to the following organisations: Shrimad Rajchandra Mission Dharampur UK, Oshwal Association UK Jain Network, Mahavir Foundation, Asian Peoples Disability Alliance, Herts Inclusive Theatre, The Disability Foundation Limited, Age UK Hillingdon Harrow and Brent, Harrow Citizens Advice Bureau (CAB) Service Limited, The Harrow Heritage Trust, RSPCA NW London and South Herts, Angel Hands trading as My Yard, Gratitude Charity, Promotion of Jain Philosophy, Blossom Education Limited.

9. Fundraising

- a. Humanitarian Ambassadors: No activities were led by the Ambassadors apart from support for runners in the half and full marathons.
- b. The Managing Trustee continues to raise substantial funds.

10. UK Community Involvement

- a. Members of Raj Saubhag UK are actively involved in the work of the Institute of Jainology, Mahavir Foundation and Young Jains.
- b. Maitri Moves UK: Volunteering has now commenced with active volunteering at Gratitude charity in Borehamwood, and discussion with other organisations.

11. Financial Risks

- a. The largest risks taken were with hall bookings and substantial deposits were made to make bookings for the visit in August 2024 of Minalben Shah as outlined in last year's report. All deposits were returned, and all costs were covered comfortably.
- b. The Trustees agreed that in view of the large donations being received from some of the donors - a KYC file for all donors of £5,000 and above should be maintained to ensure that the Trust does not inadvertently get involved in any money laundering.

12. Vulnerable Beneficiaries, Slavery and Trafficking

- a. The Trust does not generally serve vulnerable individuals on a regular basis, but the Trustees note that there were events which a number of the elderly, young children and a disabled member attended. These individuals were never left alone with a single volunteer and were always in large groups.
- b. We do not believe that members or any part-time staff are potential victims of slavery or trafficking.

13. Technology

- a. The bespoke accounting software package, Charity Receipt, continues to be used which makes use of the existing database to smooth the issue of receipts as well as record keeping.
- b. The website www.rajsaubhag.org has become much more active and informative. Facebook groups and pages are used- Raj Saubhag UK for UK spiritual activities and Raj Saubhag Humanitarian for charitable work, as well as an Instagram page for Raj Saubhag Humanitarian.
- c. The Trust funds the hosting of the website and the subscription to Squarespace. The Trust also funds cloud storage via Dropbox and Smugmug
- d. Zoom has been used for regular discussions and with members contributing towards the costs of subscriptions.
- e. The trust has been using PayPal Giving, Foundation People's Fundraising and Enthuse for any online fundraising. Facebook Donations are still available. The trust also experimented with in person collection with Square. Well-wishers are able to donate by spending on Amazon via a link on the website, as well as the "cash back" site, Give as You Live/ Everyclick. Passive income from members' and well-wishers' spending continues to be received. The search is on for more alternatives to online donation and fundraising.
- f. Several discussions for Youth by the Indian affiliate's spiritual leader, Mr Nalin Kothari, were broadcast live to all UK members, and many swadhyays are now shared weekly via WhatsApp channels. Minal Shah's Ladies swadhyay is shared monthly via Whatsapp also.

OBJECTIVES AND ACTIVITIES

Public benefit

Public Benefit Statement:

The Trustees confirm that they have complied with the duty in Section 4 of the Charities Act 2006 to have due regard to the Charity Commissioner's general guidance on public benefit, 'Charities and Public Benefit'.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

Trustees are very pleased with the way their contributions have achieved successful results in all sectors of activities where the Trust has been active - particularly in fields of education, healthcare, support for the disabled children's activities, relief of poverty and promotion of Jain philosophy.

FINANCIAL REVIEW

Financial position

During the accounting period under review, the Trust raised a sum of £262,069 (2024: £377,993) from donations and tax credit including a small amount of interest of £1,094. Bulk of the donations was from the members of the group, with some donations received from other individual well-wishers.

There was a 33.67% reduction in incoming revenue compared to the previous year.

A total of £260,811 (2024: £408,171) was expended to finance the spiritual and charitable activities supported by the Trust. Currently the Trust does not have any plans for investments.

Donations by the Trust will be restricted to the amount of donations received by the trust so that deficits cannot arise.

Reserves policy

The trustees conduct an annual review of the level of unrestricted reserves in the general fund by considering risks associated with the various income streams, expenditure plans and balance sheet items. This enables an estimate to be made of the level of reserves that are sufficient:

- to allow time for re-organisation in the event of a downturn in income or asset values;
- to ensure that regular commitments are fully funded, including an estimate for regular large events;
- to protect on-going work programme; and
- to allow the Association to meet its objectives

The level of free reserves as at 5th April 2025 were £43,167 (2024: £41,909) which is in line with the Executive Committee expectation.

OTHER INFORMATION

All Trustees' activities are voluntary, and no remuneration is paid to any Trustee.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Governing Document: Trust Deed

Charity is constituted as: A Trust

Trustees Appointment: By selection

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1112669

Principal address

NIRANJAN
10 Walled Garden Court
Hampton Road
Stanmore
HA7 3GE

Trustees

J.S. Mehta
A.A. Shah
H.M. Sanghvi

Independent Examiner

Manesh Shah
PSJ Alexander & Co
Chartered Accountants
1 Doughty Street
London
WC1N 2PH

Approved by order of the board of trustees on 18th December 2025 and signed on its behalf by:



.....
A.A. Shah - Trustee

Independent examiner's report to the trustees of Shree Raj Saubhag Satsang Mandal UK

I report to the charity trustees on my examination of the accounts of Shree Raj Saubhag Satsang Mandal UK (the Trust) for the year ended 5th April 2025.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

Manesh Shah



PSJ Alexander & Co
Chartered Accountants
1 Doughty Street
London
WC1N 2PH

Date: **18 December 2025**

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 5TH APRIL 2025

	Notes	Unrestricted fund £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		146,101	114,873	260,974	376,479
Investment income	2	1,094	-	1,094	1,513
Total		147,195	114,873	262,068	377,992
EXPENDITURE ON					
Charitable activities					
Relief of poverty, sickness and distress and to promote education	3	-	9,411	9,411	4,743
Helping Jain philosophy by building infrastructure		-	26,498	26,498	5,544
Animal Welfare		-	1,793	1,793	951
Ashram Maintenance		-	15,224	15,224	5,878
Children Rehabilitation		-	14,757	14,757	37,428
Education		-	9,904	9,904	69,425
General Donation		145,928	-	145,928	188,652
Medical expenses		-	37,294	37,294	52,327
Spiritual Activities		-	-	-	37,945
Insurance		-	-	-	5,278
Total		145,928	114,881	260,809	408,171
NET INCOME/(EXPENDITURE)					
Transfers between funds	8	1,267 (134)	(8) 134	1,259 -	(30,179) -
Net movement in funds		1,133	126	1,259	(30,179)
RECONCILIATION OF FUNDS					
Total funds brought forward		26,319	15,590	41,909	72,088
TOTAL FUNDS CARRIED FORWARD		27,452	15,716	43,168	41,909

The notes form part of these financial statements

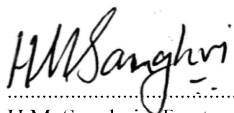
BALANCE SHEET
5TH APRIL 2025

	Notes	Unrestricted fund £	Restricted funds £	2025 Total funds £	2024 Total funds £
CURRENT ASSETS					
Debtors	7	1,219	1,155	2,374	3,980
Cash at bank		26,233	14,561	40,794	37,929
		<u>27,452</u>	<u>15,716</u>	<u>43,168</u>	<u>41,909</u>
NET CURRENT ASSETS					
		<u>27,452</u>	<u>15,716</u>	<u>43,168</u>	<u>41,909</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>27,452</u>	<u>15,716</u>	<u>43,168</u>	<u>41,909</u>
NET ASSETS					
		<u>27,452</u>	<u>15,716</u>	<u>43,168</u>	<u>41,909</u>
FUNDS					
	8			27,452	26,319
Unrestricted funds				15,716	15,590
Restricted funds					
TOTAL FUNDS					
				<u>43,168</u>	<u>41,909</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 18th December 2025 and were signed on its behalf by:



.....
A.A. Shah - Trustee



.....
H.M. Sanghvi - Trustee

1. ACCOUNTING POLICIES**Basis of preparing the financial statements**

The financial statements of the charity, 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 Charities Act 2011. 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.

Taxation

The charity is exempt from 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.

2. INVESTMENT INCOME

	2025	2024
	£	£
Bank Interest	<u>1,094</u>	<u>1,513</u>

3. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 4) £	Support costs £	Totals £
Relief of poverty, sickness and distress and to promote education	9,411	-	9,411
Helping Jain philosophy by building infrastructure	26,498	-	26,498
Animal Welfare	1,793	-	1,793
Ashram Maintenance	15,224	-	15,224
Children Rehabilitation	14,757	-	14,757
Education	9,904	-	9,904
General Donation	144,305	1,623	145,928
Medical expenses	37,294	-	37,294
	<u>259,186</u>	<u>1,623</u>	<u>260,809</u>

4. DIRECT COSTS OF CHARITABLE ACTIVITIES

Raj Saubhag UK's main focus of operation is the provision of support to its members throughout the UK in their spiritual striving, supporting charitable activities centred in Sayla where its affiliate Raj Saubhag Sayla is based, as well as engaging with various other organisations involved in humanitarian and spiritual work.

Raj Saubhag UK provides the financial support that the affiliate needs for both its spiritual activities and humanitarian activities.

Developing Infrastructure:

The Indian Affiliate provides the members of the Trust spiritual teaching both in Sayla and in the UK, study material, boarding and lodging facilities in Sayla. The Trust provides funding to support all these facilities.

Medical Fund:

Raj Saubhag funds three categories of medical activities:

1. General Health Welfare & Medical Care through the Community Health Centre
2. Ophthalmic Services and cataract conditions in particular
3. Dental Care

Education Fund:

The Trust provides considerable funding for managing of the Girls High School and the College of Further Education. There is substantial funding for the project 'Prem ni Parab' for uplifting the quality and standard of education in primary schools in the district of Sayla is also provided by the Trust.

Children's Rehabilitation Fund

There are three centres for rehabilitation of children with disabilities (both mental and physical) in Sayla, Surendranagar and Limbdi. These receive extensive funding from the Trust and directly from some of the Trust. Members to meet the operating costs. Sponsoring of mobility accessory distribution camps provides additional funding for the centres.

Relief of Poverty

An on-going activity in Sayla of distributing grains to those below poverty line in the villages in the district of Sayla continues. This activity is also supported by the Trust. Additionally a lending hand is provided to cases of extreme financial distress experienced by individuals.

During the scorching hot summer months, milk powder is distributed to make butter milk and distribute it freely to the members of public.

Spiritual Activities in the UK

Regular donation is made to Mahavir Foundation for provision of a centrally located place for holding discourse meetings.

Funding is provided for inviting spiritually learned persons from Sayla for holding discourses and retreats in the UK. This funding will cater for air fares, visas costs etc.

The Trust would pay for the one day non-residential events by hiring the hall, transportation and providing food. Members try to make these events self-sufficient by paying the participation fees.

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 5th April 2025 nor for the year ended 5th April 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 5th April 2025 nor for the year ended 5th April 2024.

6. GOVERNANCE COST

The Charity's accountants did not charge for their services during the current and previous years. The estimated value of their services is £1,623 (2024: £5,278)

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other debtors	<u>2,374</u>	<u>3,980</u>

8. MOVEMENT IN FUNDS

	At 6/4/24	Net movement in funds	Transfers between funds	At 5/4/25
	£	£	£	£
Unrestricted funds				
General fund	26,319	1,267	(134)	27,452
Restricted funds				
Ashram maintenance fund	6,530	(5,051)	-	1,479
Children rehabilitation fund	7,337	6,439	-	13,776
Poverty relief fund	100	(100)	-	-
Medical fund	688	(713)	94	69
Educational fund	74	(74)	6	6
Promotion of Jain Philosopphy through building infrastructure	488	(136)	23	375
Animal Welfare	373	(373)	11	11
	<u>15,590</u>	<u>(8)</u>	<u>134</u>	<u>15,716</u>
TOTAL FUNDS	<u>41,909</u>	<u>1,259</u>	<u>-</u>	<u>43,168</u>

8. 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	147,195	(145,928)	1,267
Restricted funds			
Ashram maintenance fund	10,173	(15,224)	(5,051)
Children rehabilitation fund	21,196	(14,757)	6,439
Poverty relief fund	9,311	(9,411)	(100)
Medical fund	36,581	(37,294)	(713)
Educational fund	9,830	(9,904)	(74)
Promotion of Jain Philospophy through building infrastructure	26,362	(26,498)	(136)
Animal Welfare	1,420	(1,793)	(373)
	<u>114,873</u>	<u>(114,881)</u>	<u>(8)</u>
TOTAL FUNDS	<u>262,068</u>	<u>(260,809)</u>	<u>1,259</u>

Comparatives for movement in funds

	At 6/4/23 £	Net movement in funds £	At 5/4/24 £
Unrestricted funds			
General fund	41,146	(14,827)	26,319
Restricted funds			
Ashram maintenance fund	890	5,640	6,530
Children rehabilitation fund	18,750	(11,413)	7,337
Poverty relief fund	204	(104)	100
Medical fund	4,232	(3,544)	688
Educational fund	2,697	(2,623)	74
Promotion of Jain Philospophy through building infrastructure	3,640	(3,152)	488
Animal Welfare	529	(156)	373
	<u>30,942</u>	<u>(15,352)</u>	<u>15,590</u>
TOTAL FUNDS	<u>72,088</u>	<u>(30,179)</u>	<u>41,909</u>

8. 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	217,048	(231,875)	(14,827)
Restricted funds			
Ashram maintenance fund	11,518	(5,878)	5,640
Children rehabilitation fund	26,015	(37,428)	(11,413)
Poverty relief fund	4,639	(4,743)	(104)
Medical fund	48,783	(52,327)	(3,544)
Educational fund	66,802	(69,425)	(2,623)
Promotion of Jain Philosopphy through building infrastructure	2,392	(5,544)	(3,152)
Animal Welfare	795	(951)	(156)
	<u>160,944</u>	<u>(176,296)</u>	<u>(15,352)</u>
TOTAL FUNDS	<u>377,992</u>	<u>(408,171)</u>	<u>(30,179)</u>

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

	At 6/4/23 £	Net movement in funds £	Transfers between funds £	At 5/4/25 £
Unrestricted funds				
General fund	41,146	(13,560)	(134)	27,452
Restricted funds				
Ashram maintenance fund	890	589	-	1,479
Children rehabilitation fund	18,750	(4,974)	-	13,776
Poverty relief fund	204	(204)	-	-
Medical fund	4,232	(4,257)	94	69
Educational fund	2,697	(2,697)	6	6
Promotion of Jain Philosopphy through building infrastructure	3,640	(3,288)	23	375
Animal Welfare	529	(529)	11	11
	<u>30,942</u>	<u>(15,360)</u>	<u>134</u>	<u>15,716</u>
TOTAL FUNDS	<u>72,088</u>	<u>(28,920)</u>	<u>-</u>	<u>43,168</u>

8. 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	364,243	(377,803)	(13,560)
Restricted funds			
Ashram maintenance fund	21,691	(21,102)	589
Children rehabilitation fund	47,211	(52,185)	(4,974)
Poverty relief fund	13,950	(14,154)	(204)
Medical fund	85,364	(89,621)	(4,257)
Educational fund	76,632	(79,329)	(2,697)
Promotion of Jain Philosopphy through building infrastructure	28,754	(32,042)	(3,288)
Animal Welfare	2,215	(2,744)	(529)
	<u>275,817</u>	<u>(291,177)</u>	<u>(15,360)</u>
TOTAL FUNDS	<u>640,060</u>	<u>(668,980)</u>	<u>(28,920)</u>

Ashram maintenance fund is a scheme under which the Charity members are encouraged to make yearly contributions and this fund is principally utilised for the maintenance of the Charity, towards supporting its general activities, for religious activities and for dona tions to other charities, both here in the UK and in India, with similar objectives as this Charity.

Children rehabilitation fund was set up to rehabilitate disabled children in India.

Poverty relief fund was set up to provide food and other necessities to the poor and needy in India.

Medical fund was set up for the maintenance of community health centre and an eye hospital in Sayla, India.

Educational fund was set up for the maintenance of L M Vora Girls High School in India and for educational standards improvement programme.

Religious publication fund was set up for the publications and distributions of religious books, magazines and for similar activities.

The infrastructure fund is for supporting the construction of new premises for delivery of spiritual discourses, holding seminars and workshops and provision of meditation rooms.

Animal Welfare is the trust that supports the Cow Shelter and also works alongside Panjrapoles (Animal Welfare Shelters) in Gujarat to help in sustainable and ethical animal welfare.

Spiritual Activities is for holding discourse meetings physically and via Zoom. Funding is also provided for inviting spiritually learned persons from Sayla for holding discourses and retreats in the UK. This funding will cater for air fares, visas costs etc.

The Trust would pay for the one day non-residential events by hiring the hall, transportation and providing food. Members try to make these events self-sufficient by paying the participation fees.

Support is provided to members and guidance given to seekers through a series of steps along a clear path to self realisation.

9. RELATED PARTY DISCLOSURES

The charity received Donations of £552 (2024: £8,101) from Mahavir Trust. Both the organisations have a trustee in common and have similar objectives.

The charity received Donations of £16,731 (2024: £Nil) from Maitri Foundation. Both the organisations have a trustee in common and have similar objectives.

The charity made Donations of £300 (2024: £250) to Institute of Jainology. Both the organisations have a trustee in common and have similar objectives.

The Trust is completely independent organisation but liaises with other organisations that follow the same spiritual path and have similar objectives.

10. MATERIAL DONATIONS MADE TO INSTITUTIONS

Name of Institutions	Purpose	2025(£)	2024(£)
L M Vora Girls High School	Education	2,429	8,270
L M Vora Girls college of F E	Education	2,850	9,775
KHS Eye Hospital	Medical	32,809	36,800
Sayla Dental Surgery	Medical		118
Sayla Community Hospital	Medical	4,486	11,697
Ashirwad Trust for the Disabled	Rehabilitation	14,758	41,140
Raj Saubhag Satsang Mandal Sayla (India)	Education	4,625	51,380
Raj Saubhag Satsang Mandal Sayla (India)	Relief of Poverty	9,411	4,743
Raj Saubhag Satsang Mandal Sayla (India)	Promotion of Jain Philosophy, and Building Infrastructure	24,846	3,058
Raj Saubhag Satsang Mandal Sayla (India)	Animal Welfare	1,793	951
Raj Saubhag Satsang Mandal Sayla (India)	Spiritual Activities	1,653	2,486
Raj Saubhag Satsang Mandal Sayla (India)	General Donation	123,496	188,554
Humanity and Inclusion UK	Animal Welfare		1,000
Mary's Meals	Animal Welfare		1,000
Shisukunj	Animal Welfare		150
Shrimad Rejchandra Mission Dharampur UK	Animal Welfare	150	250
Oswal Association UK	Promotion of Jain Philosophy, and Building Infrastructure	250	500
Jain Network	General Donation	150	150
Jain Samaj Europe	Relief of Poverty		500
Institute of Jainology	Promotion of Jain Philosophy, and Building Infrastructure	300	250
Mahavir Foundation		2,111	3,800
Asian Peoples Disability Alliance	Rehabilitation	250	
Herts Inclusive Theatre	Promoting art	250	
The Disability Foundation Limited	Rehabilitation	250	
Age UK Hillingdon Harrow and Brent	Relief of poverty	250	
Harrow CAB Service Limited	Legal Advice	250	
THE HARROW HERITAGE TRUST	Nature Conservation	250	
RSPCANW LondSouthHerts	Animal welfare	250	
Angel Hands trading as My Yard	Relief of Poverty	250	
Gratitude	Food Distribution	250	
Young Jains	Promotion of Jain Philosophy, and Building Infrastructure	300	
Blossoms Education Limited	Education	250	
		£228,916	£366,571

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 5TH APRIL 2025

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	233,595	339,213
Gift aid	27,379	37,266
	<u>260,974</u>	<u>376,479</u>
Investment income		
Bank Interest	1,094	1,513
	<u>1,094</u>	<u>1,513</u>
Total incoming resources	262,068	377,992
EXPENDITURE		
Charitable activities		
Advancement of Jain religion	-	5,544
Relief of poverty, sickness & distress and to promote education	9,411	4,743
Helping Jain philosophy by building infrastructure	26,498	-
Animal Welfare	1,793	951
Ashram Maintenance	15,224	5,878
Children's Rehabilitation	14,757	37,428
Education	9,904	69,425
General Donation	138,544	188,652
Medical	37,294	52,327
Spiritual Activities	-	37,945
Local Spiritual Activities	5,761	-
	<u>259,186</u>	<u>402,893</u>
Support costs		
Management		
Insurance	1,623	5,278
	<u>1,623</u>	<u>5,278</u>
Total resources expended	260,809	408,171
	<u>260,809</u>	<u>408,171</u>
Net income/(expenditure)	1,259	(30,179)
	<u>1,259</u>	<u>(30,179)</u>

SHREE RAJ SAUBHAG SATSANG MANDAL UK

England & Wales - Charity number 1112669

Accounts

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 5TH APRIL 2024
FOR
SHREE RAJ SAUBHAG SATSANG MANDAL UK

PSJ Alexander & Co
Chartered Accountants
1 Doughty Street
London
WC1N 2PH

	Page
Report of the Trustees	1 to 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Financial Statements	9 to 15
Detailed Statement of Financial Activities	16

The trustees present their report with the financial statements of the charity for the year ended 5th April 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 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objectives of the Trust are broadly defined as:

1. advancement of Jain religion
2. support institutions promoting Jain philosophy by helping build infrastructure
3. relief of poverty, sickness, and distress amongst people in need
4. advancement of education, in particular of children and young people in rural areas
5. relief of financial need and suffering among victims of natural or other kinds of disaster in the form of money (or other form deemed suitable) for persons, bodies organisations, and/or countries affected, including the provision of medical aid
6. to advance the education of the public in the conservation, protection and improvement of the physical and natural environment
7. to promote humane behaviour towards animals which are in need of care, protection, treatment and security for animals which are in need of care and attention by reason of sickness, maltreatment, poor circumstances or ill usage

OBJECTIVES AND ACTIVITIES

Significant activities

1. Trust Governance

Trustees who are also members of the Executive Committee of the organisation held Trustee meetings along with the Executive Committee meetings. Both the Trust objectives and the financial status of the Trust were discussed during these meetings. Reports were submitted on how the donated funds were being spent.

2. Chairman

Mr J.S. Mehta remained Chairman and Managing Trustee

3. Spiritual Activities in the UK

Regular Spiritual Activities in the UK

1. During the year, regular meetings for spiritual discussions were arranged for better understanding of Jain philosophy and the processes necessary for self-development on the spiritual path. Such meetings are organised weekly on at least four days of the week, with others held fortnightly.
2. Members meet in person at Mahavir Foundation's Kenton Road Jain Temple (Derasar). in person at people's homes or via Zoom on weekday evenings or weekends.
3. Beginners' discussions remain on Zoom. This area needs some attention.
4. Most of the regular large events, marking key dates in our spiritual calendar were held in person again with attendance of 80 or more members.
5. During the regular spiritual meetings, the members were updated with charitable activities supported by the Trust and encouraged to make further donations.
6. The members and the committee and trustees worked together for the visit of the head of the Raj Saubhag Ashram, Nalinbhai Kothari, affectionately known as Param Pujya Bhaishree, in May 2023. A full five-day retreat was held with where over 150 seekers and members were in attendance. Within that, there was a special section dedicated to new seekers, where Minal Shah and Vikram Shah, key spiritual teachers of the Ashram, led discussion mostly in English for about 40 or so people daily. Events were held for children and for parents. A trip to Leicester had over 70 people join.

4. GDPR

- a. GDPR is taken into account when registering people for events and for any donations received.
- b. Another committee meeting to explore the implications of GDPR is planned.

5. Volunteer Engagement

- a. Volunteers were fully engaged in the planning for the visit of Param Pujya Bhaishree. Over 50 volunteers served in different capacities, from being engaged in planning stages to serving on the day.
- b. Volunteers took part in a virtual full marathon and mass half marathon in April and August 2023, respectively, raising over £5,000.
- c. Other volunteers supported these volunteers. Volunteers met with them and supported their training, and on the day, including the Managing Trustee walking alongside in the virtual full marathon for several miles.
- d. Tree planting is still pending.

6. Charitable activities in India

All three Trustees have visited Raj Saubhag Ashram, Sayla in Gujarat, India, which is the main centre of all charitable activities to review the projects supported by the Trust. However, much discussion has been had via digital methods. Amongst the main projects supported are:

a. New Projects

- i. The main temple (Derasar in Raj Saubhag Ashram, Sayla, India has been rebuilt, with a grand launch in 2024.
- ii. A residential block (formerly known as L block) is also being rebuilt, with residential quarters for ascetics, known as an Upashray.
- iii. The new building to house Sayla's living science centre is now running, with students visiting. Sewing classes are also held there, and there are plans to house a new project for pregnant mothers.
- iv. There are plans for a new site for a Masters in Science for LMV College.

b. Existing projects

- i. Ashram funding seems to be on a good footing.
- ii. The Eye Hospital's ambitions to reach a capacity of 1,500 operations a month has come closer to realisation in the last few months.
- iii. The Community Health centre has also received considerable support from the UK Members, including fundraising events. This is an area on which some emphasis should be given in the future.
- iv. The Ashirwad Trust for the Disabled has received considerable support from the UK.
- v. Rural education promotion project 'Prem ni Parab' holds regular workshops for both the teachers and students to stay abreast of the new development in education methods.

OBJECTIVES AND ACTIVITIES

- vi. UK members continue to generously sponsor girls at both the high school and college for further education.
- vii. UK members continue to support monthly grain distribution to the needy and also assisted with funding for cattle fodder.
- Vii UK members continue to support eye camps at the KHS Eye Hospital to sponsor eye surgeries, mostly cataracts.

7. Donations made for disaster relief

- a. A donation was made to Humanity and Inclusion UK to support their work in areas of Pakistan devastated by flooding, and to Mary's Meals for their Malawi Appeal.

8. Donations made to UK Charities

- a. Donations made to UK charities included a regular payment to the Institute of Jainology, and donations to the following organisations: Humanity and Inclusion UK, Mary's Meals, Shishukunj, Shrimad Rajchandra Mission Dharampur UK, Oshwal Association of the UK, Jain Network, Jain Samaj Europe, Mahavir Foundation.

9. Fundraising

- a. Humanitarian Ambassadors: No activities were led by the Ambassadors apart from support for runners in the half and full marathons.
- b. A large event to showcase the Ashram's humanitarian projects was held when Nalinbhai Kothari was present. It was well received.
- b. The Managing Trustee continues to raise substantial funds.

10. UK Community Involvement

- a. Members of Raj Saubhag UK are actively involved in the work of the Institute of Jainology, Mahavir Foundation and Young Jains.
- b. Maitri Moves UK: These activities remain quiet.

11. Financial Risks

- a. The largest risks taken were with hall bookings and substantial deposits were made to make bookings for the visit in May 2024 of Param Pujya Bhaishree as outlined in last year's report. All deposits were returned, and all costs were covered comfortably.
- b. The Trustees agreed that in view of the large donations being received from some of the donors - a KYC file for all donors of £10,000 and above should be maintained to ensure that the Trust does not inadvertently get involved in any money laundering.

12. Vulnerable Beneficiaries, Slavery and Trafficking

- a. The Trust does not generally serve vulnerable individuals on a regular basis, but the Trustees note that there were events which a number of the elderly, young children and a disabled member attended. These individuals were never left alone with a single volunteer and were always in large groups.
- b. We do not believe that members or any part-time staff are potential victims of slavery or trafficking.

13. Technology

- a. The bespoke accounting software package, Charity Receipt, continues to be used which makes use of the existing database to smooth the issue of receipts as well as record keeping.
- b. The website www.rajsaubhag.org has become much more active and informative. Facebook groups and pages are used - Raj Saubhag UK for UK spiritual activities and Raj Saubhag Humanitarian for charitable work, as well as an Instagram page for Raj Saubhag Humanitarian.
- c. The Trust funds the hosting of the website and the subscription to Squarespace. The Trust also funds cloud storage via Dropbox and Smugmug.
- d. Zoom has been used for regular discussions and with members contributing towards the costs of subscriptions.
- e. The trust has been using PayPal Giving Foundation, People's Fundraising and Enthuse for any online fundraising. Facebook Donations are still available. The trust also experimented with in person collection with Square. Well-wishers are able to donate by spending on Amazon via a link on the website, as well as the "cash back" site, Give as You Live/ Everyclick. Passive income from members' and well-wishers' spending continues to be received. The search is on for more alternatives to online donation and fundraising.
- f. Several discussions for Youth by the Indian affiliate's spiritual leader, Mr Nalin Kothari, were broadcast live to all UK members, and many swadhyays are now shared weekly via WhatsApp channels. Minal Shah's Ladies swadhyay is shared monthly via Whatsapp also.

Public benefit

Public Benefit Statement:

The Trustees confirm that they have complied with the duty in Section 4 of the Charities Act 2006 to have due regard to the Charity Commissioner's general guidance on public benefit, 'Charities and Public Benefit'.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Trustees are very pleased with the way their contributions have achieved successful results in all sectors of activities where the Trust has been active - particularly in fields of education, healthcare, support for the disabled children's activities, relief of poverty and promotion of Jain philosophy.

FINANCIAL REVIEW

Financial position

During the accounting period under review, the Trust raised a sum of £377,992.75 (2023: £485,528.00) from donations and tax credit including a small amount of interest of £1,513. Bulk of the donations was from the members of the group, with some donations received from other individual well-wishers.

There was a 22.15% reduction in incoming revenue compared to the previous year.

A total of £408,170.79 (2023: £452,151.69) was expended to finance the spiritual and charitable activities supported by the Trust. Currently the Trust does not have any plans for investments.

Donations by the Trust will be restricted to the amount of donations received by the trust so that deficits cannot arise.

Reserves policy

The trustees conduct an annual review of the level of unrestricted reserves in the general fund by considering risks associated with the various income streams, expenditure plans and balance sheet items. This enables an estimate to be made of the level of reserves that are sufficient:

- to allow time for re-organisation in the event of a downturn in income or asset values;
- to ensure that regular commitments are fully funded, including an estimate for regular large events;
- to protect on-going work programme; and
- to allow the Association to meet its objectives

The level of free reserves as at 5th April 2024 were £41,908.62 (2023: £67,297) which is in line with the Executive Committee expectation.

OTHER INFORMATION

All Trustees' activities are voluntary, and no remuneration is paid to any Trustee.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Governing Document: Trust Deed

Charity is constituted as: A Trust

Trustees Appointment: By selection

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1112669

Principal address

NIRANJAN
10 Walled Garden Court
Hampton Road
Stanmore
HA7 3GE

Trustees

J.S. Mehta

A.A. Shah

H.M. Sanghvi

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

Manesh Shah
PSJ Alexander & Co
Chartered Accountants
1 Doughty Street
London
WC1N 2PH

Approved by order of the board of trustees on . 16th December 2024 .. and signed on its behalf by:



.....
J. S. Mehta - Trustee

Independent examiner's report to the trustees of Shree Raj Saubhag Satsang Mandal UK

I report to the charity trustees on my examination of the accounts of Shree Raj Saubhag Satsang Mandal UK (the Trust) for the year ended 5th April 2024.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.



Manesh Shah

PSJ Alexander & Co
Chartered Accountants
1 Doughty Street
London
WC1N 2PH

16 December 2024

Date:

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 5TH APRIL 2024

	Notes	Unrestricted fund £	Restricted funds £	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		215,535	160,944	376,479	484,996
Investment income	2	1,513	-	1,513	535
Total		217,048	160,944	377,992	485,531
EXPENDITURE ON					
Charitable activities					
Relief of poverty, sickness and distress and to promote education	3	-	4,743	4,743	5,551
Helping Jain philosophy by building infrastructure		-	5,544	5,544	56,685
Animal Welfare		-	951	951	4,261
Ashram Maintenance		-	5,878	5,878	3,614
Children Rehabilitation		-	37,428	37,428	10,700
Education		-	69,425	69,425	14,353
General Donation		188,652	-	188,652	325,698
Medical expenses		-	52,327	52,327	24,822
Spiritual Activities		37,945	-	37,945	1,805
Insurance		5,278	-	5,278	4,664
Total		231,875	176,296	408,171	452,153
NET INCOME/(EXPENDITURE)		(14,827)	(15,352)	(30,179)	33,378
RECONCILIATION OF FUNDS					
Total funds brought forward		41,146	30,942	72,088	38,710
TOTAL FUNDS CARRIED FORWARD		26,319	15,590	41,909	72,088

The notes form part of these financial statements

BALANCE SHEET
5TH APRIL 2024

	Notes	Unrestricted fund £	Restricted funds £	2024 Total funds £	2023 Total funds £
CURRENT ASSETS					
Debtors	7	2,424	1,556	3,980	29,545
Cash at bank		23,895	14,034	37,929	47,332
		<u>26,319</u>	<u>15,590</u>	<u>41,909</u>	<u>76,877</u>
CREDITORS					
Amounts falling due within one year	8	-	-	-	(4,789)
		<u>26,319</u>	<u>15,590</u>	<u>41,909</u>	<u>72,088</u>
NET CURRENT ASSETS					
		<u>26,319</u>	<u>15,590</u>	<u>41,909</u>	<u>72,088</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>26,319</u>	<u>15,590</u>	<u>41,909</u>	<u>72,088</u>
NET ASSETS					
		<u>26,319</u>	<u>15,590</u>	<u>41,909</u>	<u>72,088</u>
FUNDS					
	9				
Unrestricted funds				26,319	41,146
Restricted funds				15,590	30,942
				<u>41,909</u>	<u>72,088</u>
TOTAL FUNDS					
				<u>41,909</u>	<u>72,088</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 16th December 2024..... and were signed on its behalf by:



.....
J. S. Mehta - Trustee



.....
A.A. Shah - Trustee

1. ACCOUNTING POLICIES**Basis of preparing the financial statements**

The financial statements of the charity, 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 Charities Act 2011. 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.

Taxation

The charity is exempt from 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.

2. INVESTMENT INCOME

	2024	2023
	£	£
Bank Interest	<u>1,513</u>	<u>535</u>

3. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 4) £	Support costs £	Totals £
Relief of poverty, sickness and distress and to promote education	4,743	-	4,743
Helping Jain philosophy by building infrastructure	5,544	-	5,544
Animal Welfare	951	-	951
Ashram Maintenance	5,878	-	5,878
Children Rehabilitation	37,428	-	37,428
Education	69,425	-	69,425
General Donation	188,652	-	188,652
Medical expenses	52,327	-	52,327
Spiritual Activities	37,945	-	37,945
Insurance	-	5,278	5,278
	<u>402,893</u>	<u>5,278</u>	<u>408,171</u>

4. DIRECT COSTS OF CHARITABLE ACTIVITIES

Raj Saubhag UK's main focus of operation is the provision of support to its members throughout the UK in their spiritual striving, supporting charitable activities centred in Sayla where its affiliate Raj Saubhag Sayla is based, as well as engaging with various other organisations involved in humanitarian and spiritual work.

Raj Saubhag UK provides the financial support that the affiliate needs for both its spiritual activities and humanitarian activities.

Developing Infrastructure:

The Indian Affiliate provides the members of the Trust spiritual teaching both in Sayla and in the UK, study material, boarding and lodging facilities in Sayla. The Trust provides funding to support all these facilities.

Medical Fund:

Raj Saubhag funds three categories of medical activities:

1. General Health Welfare & Medical Care through the Community Health Centre
2. Ophthalmic Services and cataract conditions in particular
3. Dental Care

Education Fund:

The Trust provides considerable funding for managing of the Girls High School and the College of Further Education. There is substantial funding for the project 'Prem ni Parab' for uplifting the quality and standard of education in primary schools in the district of Sayla is also provided by the Trust.

Children's Rehabilitation Fund

There are three centres for rehabilitation of children with disabilities (both mental and physical) in Sayla, Surendranagar and Limbdi. These receive extensive funding from the Trust and directly from some of the Trust. Members to meet the operating costs. Sponsoring of mobility accessory distribution camps provides additional funding for the centres.

Relief of Poverty

An on-going activity in Sayla of distributing grains to those below poverty line in the villages in the district of Sayla continues. This activity is also supported by the Trust. Additionally a lending hand is provided to cases of extreme financial distress experienced by individuals.

During the scorching hot summer months, milk powder is distributed to make butter milk and distribute it freely to the members of public.

Spiritual Activities in the UK

Regular donation is made to Mahavir Foundation for provision of a centrally located place for holding discourse meetings.

Funding is provided for inviting spiritually learned persons from Sayla for holding discourses and retreats in the UK. This funding will cater for air fares, visas costs etc.

The Trust would pay for the one day non-residential events by hiring the hall, transportation and providing food. Members try to make these events self-sufficient by paying the participation fees.

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 5th April 2024 nor for the year ended 5th April 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 5th April 2024 nor for the year ended 5th April 2023.

6. GOVERNANCE COST

The Charity's accountants did not charge for their services during the current and previous years. The estimated value of their services is £5,278 (2023: £4,664).

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Other debtors	3,980	11,215
Prepayments	-	18,330
	<u>3,980</u>	<u>29,545</u>

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Other creditors	-	4,789
	<u>-</u>	<u>4,789</u>

9. MOVEMENT IN FUNDS

	At 6/4/23	Net movement in funds	At 5/4/24
	£	£	£
Unrestricted funds			
General fund	41,146	(14,827)	26,319
Restricted funds			
Ashram maintenance fund	890	5,640	6,530
Children rehabilitation fund	18,750	(11,413)	7,337
Poverty relief fund	204	(104)	100
Medical fund	4,232	(3,544)	688
Educational fund	2,697	(2,623)	74
Promotion of Jain Philosopphy through building infrastructure	3,640	(3,152)	488
Animal Welfare	529	(156)	373
	<u>30,942</u>	<u>(15,352)</u>	<u>15,590</u>
TOTAL FUNDS	<u>72,088</u>	<u>(30,179)</u>	<u>41,909</u>

9. 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	217,048	(231,875)	(14,827)
Restricted funds			
Ashram maintenance fund	11,518	(5,878)	5,640
Children rehabilitation fund	26,015	(37,428)	(11,413)
Poverty relief fund	4,639	(4,743)	(104)
Medical fund	48,783	(52,327)	(3,544)
Educational fund	66,802	(69,425)	(2,623)
Promotion of Jain Philosopphy through building infrastructure	2,392	(5,544)	(3,152)
Animal Welfare	795	(951)	(156)
	<u>160,944</u>	<u>(176,296)</u>	<u>(15,352)</u>
TOTAL FUNDS	<u>377,992</u>	<u>(408,171)</u>	<u>(30,179)</u>

Comparatives for movement in funds

	At 6/4/22 £	Net movement in funds £	At 5/4/23 £
Unrestricted funds			
General fund	20,250	20,896	41,146
Restricted funds			
Ashram maintenance fund	1,744	(854)	890
Children rehabilitation fund	14,275	4,475	18,750
Poverty relief fund	189	15	204
Medical fund	924	3,308	4,232
Educational fund	115	2,582	2,697
Promotion of Jain Philosopphy through building infrastructure	-	3,640	3,640
Animal Welfare	1,213	(684)	529
	<u>18,460</u>	<u>12,482</u>	<u>30,942</u>
TOTAL FUNDS	<u>38,710</u>	<u>33,378</u>	<u>72,088</u>

9. 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	353,063	(332,167)	20,896
Restricted funds			
Ashram maintenance fund	2,760	(3,614)	(854)
Children rehabilitation fund	15,175	(10,700)	4,475
Poverty relief fund	5,566	(5,551)	15
Medical fund	28,130	(24,822)	3,308
Educational fund	16,935	(14,353)	2,582
Promotion of Jain Philosopphy through building infrastructure	60,325	(56,685)	3,640
Animal Welfare	3,577	(4,261)	(684)
	<u>132,468</u>	<u>(119,986)</u>	<u>12,482</u>
TOTAL FUNDS	<u>485,531</u>	<u>(452,153)</u>	<u>33,378</u>

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

	At 6/4/22 £	Net movement in funds £	At 5/4/24 £
Unrestricted funds			
General fund	20,250	6,069	26,319
Restricted funds			
Ashram maintenance fund	1,744	4,786	6,530
Children rehabilitation fund	14,275	(6,938)	7,337
Poverty relief fund	189	(89)	100
Medical fund	924	(236)	688
Educational fund	115	(41)	74
Promotion of Jain Philosopphy through building infrastructure	-	488	488
Animal Welfare	1,213	(840)	373
	<u>18,460</u>	<u>(2,870)</u>	<u>15,590</u>
TOTAL FUNDS	<u>38,710</u>	<u>3,199</u>	<u>41,909</u>

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	570,111	(564,042)	6,069
Restricted funds			
Ashram maintenance fund	14,278	(9,492)	4,786
Children rehabilitation fund	41,190	(48,128)	(6,938)
Poverty relief fund	10,205	(10,294)	(89)
Medical fund	76,913	(77,149)	(236)
Educational fund	83,737	(83,778)	(41)
Promotion of Jain Philosopphy through building infrastructure	62,717	(62,229)	488
Animal Welfare	4,372	(5,212)	(840)
	<u>293,412</u>	<u>(296,282)</u>	<u>(2,870)</u>
TOTAL FUNDS	<u>863,523</u>	<u>(860,324)</u>	<u>3,199</u>

Ashram maintenance fund is a scheme under which the Charity members are encouraged to make yearly contributions and this fund is principally utilised for the maintenance of the Charity, towards supporting its general activities, for religious activities and for dona tions to other charities, both here in the UK and in India, with similar objectives as this Charity.

Children rehabilitation fund was set up to rehabilitate disabled children in India.

Poverty relief fund was set up to provide food and other necessities to the poor and needy in India.

Medical fund was set up for the maintenance of community health centre and an eye hospital in Sayla, India.

Educational fund was set up for the maintenance of L M Vora Girls High School in India and for educational standards improvement prog ramme.

Religious publication fund was set up for the publications and distributions of religious books, magazines and for similar activities.

The infrastructure fund is for supporting the construction of new premises for delivery of spiritual discourses, holding seminars and workshops and provision of meditation rooms.

Animal Welfare is the trust that supports the Cow Shelter and also works alongside Panjrapoles (Animal Welfare Shelters) in Gujarat to help in sustainable and ethical animal welfare.

Spiritual Activities is for holding discourse meetings physically and via Zoom. Funding is also provided for inviting spiritually learned persons from Sayla for holding discourses and retreats in the UK. This funding will cater for air fares, visas costs etc.

The Trust would pay for the one day non-residential events by hiring the hall, transportation and providing food. Members try to make these events self-sufficient by paying the participation fees.

Support is provided to members and guidance given to seekers through a series of steps along a clear path to self realisation.

10. RELATED PARTY DISCLOSURES

The charity received Donations of £8,101 (2023: £200) from Mahavir Trust. Both the organisations have a trustee in common and have similar objectives.

The charity made Donations of £250 to Institute of Jainology. Both the organisations have a trustee in common and have similar objectives.

The Trust is completely independent organisation but liaises with other organisations that follow the same spiritual path and have similar objectives.

11. MATERIAL DONATIONS MADE TO INSTITUTIONS

<u>Name of Institutions</u>	<u>Purpose</u>	<u>2024(£)</u>	<u>2023(£)</u>
L M Vora Girls High School	Education	8,270	6,679
L M Vora Girls college of F E	Education	9,775	7,616
KHS Eye Hospital	Medical	36,800	10,097
Sayla Dental Surgery	Medical	118	245
Sayla Community Hospital	Medical	11,697	14,480
Ashirwad Trust for the Disabled	Rehabilitation	41,140	10,699
Raj Saubhag Satsang Mandal Sayla (India)	Education	51,380	57
Raj Saubhag Satsang Mandal Sayla (India)	Relief of Poverty	4,743	5,551
Raj Saubhag Satsang Mandal Sayla (India)	Promotion of Jain Philosophy, and Building Infrastructure	3,058	53,740
Raj Saubhag Satsang Mandal Sayla (India)	Animal Welfare	951	3,073
Raj Saubhag Satsang Mandal Sayla (India)	Spiritual Activities	2,486	2,945
Raj Saubhag Satsang Mandal Sayla (India)	General Donation	188,554	327,560
Hemant and Inclusion UK	Animal Welfare	1,000	
Mary's Meals	Animal Welfare	1,000	
Shisukunj	Animal Welfare	150	
Shrimad Rejchandra Mission Dharampur UK	Animal Welfare	250	
Oswal Association UK	Animal Welfare	500	
Jain Network	General Donation	150	
Jain Samaj Europe	Relief of Poverty	500	
Institute of Jainology	Medical	250	
Mahavir Foundation		3800	
Jain Animal Sanctuary RajSaubhaghms	Animal Welfare		238
League Against Cruel Sports RajSaubhaghms	Animal Welfare		100
Hillside Animal Sanctuary	Animal Welfare		250
Lola Sanctuary Animal	Animal Welfare		250
Hugletts Wood Farm RJSaubhag	Animal Welfare		350
Shishukunj RajSaubhagMarathon	General donation		500
Gratitude Tracey	Relief of poverty		626
Macmillan Cancer Support MCS25138	Medical		626
		£366,571	£445,683

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 5TH APRIL 2024

	2024 £	2023 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	339,213	457,663
Gift aid	37,266	27,333
	<u>376,479</u>	<u>484,996</u>
Investment income		
Bank Interest	1,513	535
Total incoming resources	<u>377,992</u>	<u>485,531</u>
EXPENDITURE		
Charitable activities		
Advancement of Jain religion	5,544	56,685
Relief of poverty, sickness & distress and to promote education	4,743	16,251
Animal Welfare	951	4,261
Ashram Maintenance	5,878	3,614
Children's Rehabilitation	37,428	-
Education	69,425	14,353
General Donation	188,652	325,698
Medical	52,327	24,822
Spiritual Activities	37,945	1,805
	<u>402,893</u>	<u>447,489</u>
Support costs		
Management		
Insurance	5,278	4,664
Total resources expended	<u>408,171</u>	<u>452,153</u>
Net (expenditure)/income	<u><u>(30,179)</u></u>	<u><u>33,378</u></u>

SHREE RAJ SAUBHAG SATSANG MANDAL UK

England & Wales - Charity number 1112669

Accounts

REGISTERED CHARITY NUMBER: 1112669

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 5TH APRIL 2023
FOR
SHREE RAJ SAUBHAG SATSANG MANDAL UK

PSJ Alexander & Co
Chartered Accountants
1 Doughty Street
London
WC1N 2PH

SHREE RAJ SAUBHAG SATSANG MANDAL UK

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5TH APRIL 2023

	Page
Report of the Trustees	1 to 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Financial Statements	9 to 15
Detailed Statement of Financial Activities	16

The trustees present their report with the financial statements of the charity for the year ended 5th April 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 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objectives of the Trust are broadly defined as:

1. advancement of Jain religion
2. support institutions promoting Jain philosophy by helping build infrastructure
3. relief of poverty, sickness, and distress amongst people in need
4. advancement of education, in particular of children and young people in rural areas
5. relief of financial need and suffering among victims of natural or other kinds of disaster in the form of money (or other form deemed suitable) for persons, bodies organisations, and/or countries affected, including the provision of medical aid
6. to advance the education of the public in the conservation, protection and improvement of the physical and natural environment
7. to promote humane behaviour towards animals which are in need of care, protection, treatment and security for animals which are in need of care and attention by reason of sickness, maltreatment, poor circumstances or ill usage

OBJECTIVES AND ACTIVITIES

Significant activities

1. Trust Governance

Trustees who are also members of the Executive Committee of the organisation held Trustee meetings along with the Executive Committee meetings. Both the Trust objectives and the financial status of the Trust were discussed during these meetings. Reports were submitted on how the donated funds were being spent.

2. Chairman

Mr J.S. Mehta remained Chairman and Managing Trustee

3. Spiritual Activities in the UK

Regular Spiritual Activities in the UK

- During the year, regular meetings for spiritual discussions were arranged for better understanding of Jain philosophy and the processes necessary for self-development on the spiritual path. Such meetings are organised weekly on at least four days of the week, with others held fortnightly.

- Members began to meet in person at Mahavir Foundation's Kenton Road Jain Temple (Dearer) in September 2022. Some of the other discussions are held in person at people's homes or via Zoom on weekday evenings or weekends.

- Youth discussions also remained on Zoom. Sessions for Students and Young Professionals have not been held for a while.

- Most of the regular events were held in person again with attendance of 80 or more members.

- During the regular spiritual meetings, the members were updated with charitable activities supported by the Trust and encouraged to make further donations.

- The members and the committee and trustees worked together to begin planning for the visit of the head of the Raj Saubhag Ashram, Nalinbhai Kothari, affectionately known as Param Pujya Bhaishree, in May 2023.

4. GDPR

a. GDPR is taken into account when registering people for events and for any donations received.

b. Another committee meeting to explore the implications of GDPR is planned.

5. Volunteer Engagement

a. Volunteers were fully engaged in the planning for the visit of Param Pujya Bhaishree. Over 50 volunteers served in different capacities, from being engaged in planning stages to serving on the day.

b. Two people raised funds by taking part in a virtual marathon on October 2nd 2022. They raised over £13,000. The virtual marathon was planned by Shishukunj, a local UK charity. Funds raised mostly went to the Community Health Centre in Sayla, with 5% each going to MacMillan Cancer and Gratitude, a local charity in Borchamwood. Raj Saubhag UK also made a small donation to Shishukunj as a token of appreciation.

c. Volunteers supported another volunteer who was taking part in a virtual marathon in April 2023, the next financial year. Volunteers met with him and supported his training, and on the day, including the Managing Trustee walking alongside him for several miles.

d. Tree planting is still pending.

6. Charitable activities in India

All three Trustees have visited Raj Saubhag Ashram, Sayla in Gujarat, India, which is the main centre of all charitable activities to review the projects supported by the Trust. However, much discussion has been had via digital methods. Amongst the main projects supported are:

OBJECTIVES AND ACTIVITIES

a. New Projects

- i. The main temple (Derasar) is being rebuilt, with plans to open in March 2024.
- ii. A residential block (formerly known as L block) is also being rebuilt, with residential quarters for ascetics, known as an Upashray.
- iii. The new building to house Sayla's living science centre. It will also accommodate the sewing classes, as well as other initiatives. It will have a dedicated space for exhibitions, and meetings.
- iv. Plans for a new site for a Masters in Science for LMV College.

b. Existing projects

- i. It is clear that the Ashram needs funds for its central running costs, as well as for the support it provides to its various humanitarian projects and this matter was taken into consideration in an appeal made around the celebration of Guru Purnima.
- ii. The Eye Hospital's ambitions to reach a capacity of 1,500 operations a month has come closer to realisation in the last few months.
- iii. The Community Health centre has also received considerable support from the UK Members, including fundraising events. This is an area on which some emphasis should be given in the future.
- iv. The Ashirwad Trust for the Disabled has received considerable support from the UK.
- v. Rural education promotion project 'Prem ni Parab' holds regular workshops for both the teachers and students to stay abreast of the new development in education methods.
- vi. UK members continue to generously sponsor girls at both the high school and college for further education.
- vii. UK members continue to support monthly grain distribution to the needy and also assisted with funding for cattle fodder.

7. Donations made for disaster relief

- a. No donations were made for disaster relief in 2022-23.

8. Donations made to UK Charities

- a. Donations made to UK charities included a regular payment to the Institute of Jainology, and donations to the following organisations: The League Against Cruel Sports, Hillside Animal Sanctuary, Lola Sanctuary Animal, Hugellets Wood Farm, Shishukunj, Gratitude Charity, Macmillan Cancer Support.

9. Fundraising

- a. Humanitarian Ambassadors: Almost £13,000 was raised by the ambassadors team through the organisation of the challenge activities.
- b. The Managing Trustee continues to raise substantial funds.

10. UK Community Involvement

- a. Members of Raj Saubhag UK are actively involved in the work of the Institute of Jainology, Mahavir Foundation and Young Jains.
- b. Maitri Moves UK: These activities remain quiet.

11. Financial Risks

- a. The largest risks taken were with hall bookings and substantial deposits were made to book the Masefield Suite at Harrow Leisure Centre and the Avanti Secondary School for the visit in May 2023 of Param Pujya Bhaishree.

OBJECTIVES AND ACTIVITIES

b. The Trustees agreed that in view of the large donations being received from some of the donors - a KYC file for all donors of £10,000 and above should be maintained to ensure that the Trust does not inadvertently get involved in any money laundering.

12. Vulnerable Beneficiaries, Slavery and Trafficking

a. The Trust does not generally serve vulnerable individuals on a regular basis, but the Trustees note that there were events which a number of the elderly, young children and a disabled member attended. These individuals were never left alone with a single volunteer and were always in large groups.

b. We do not believe that members or any part-time staff are potential victims of slavery or trafficking.

13. Technology

a. The bespoke accounting software package, Charity Receipt, continues to be used which makes use of the existing database to smooth the issue of receipts as well as record keeping.

b. The website www.rajsaubhag.org has become much more active and informative. Facebook groups and pages are used- Raj Saubhag UK for UK spiritual activities and Raj Saubhag Humanitarian for charitable work, as well as an Instagram page for Raj Saubhag Humanitarian.

c. The Trust funds the hosting of the website and the subscription to Squarespace. The Trust also funds cloud storage via Dropbox and SmugMug

d. Zoom has been used for regular discussions and with members contributing towards the costs of subscriptions.

e. The trust has been using PayPal Giving and Foundation People's Fundraising for any online fundraising. Facebook Donations are still available. Well-wishers are able to donate by spending on Amazon via a link on the website, as well as the "cash back" site, Give as You Live/ Every click. Passive income from members' and well-wishers' spending continues to be received. The search is on for more alternatives to online donation and fundraising.

f. Several discussions for Youth by the Indian affiliate's spiritual leader, Mr Nalin Kothari, were broadcast live to all UK members, and many swadhyays are now shared weekly via WhatsApp channels.

Public benefit

Public Benefit Statement:

The Trustees confirm that they have complied with the duty in Section 4 of the Charities Act 2006 to have due regard to the Charity Commissioner's general guidance on public benefit, 'Charities and Public Benefit'.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Trustees are very pleased with the way their contributions have achieved successful results in all sectors of activities where the Trust has been active - particularly in fields of education, healthcare, support for the disabled children's activities, relief of poverty and promotion of Jain philosophy.

FINANCIAL REVIEW

Financial position

During the accounting period under review, the Trust raised a sum of £485,528.00 (2022: £294,552.52) from donations and tax credit including a small amount of interest of £534.62. Bulk of the donations was from the members of the group, with some donations received from other individual well-wishers. There was a 64.67% increase in incoming revenue compared to the previous year.

A total of £452,151.69 (2022 £333,625.49) was expended to finance the spiritual and charitable activities supported by the Trust.

Currently the Trust does not have any plans for investments.

Donations by the Trust will be restricted to the amount of donations received by the trust so that deficits cannot arise.

SHREE RAJ SAUBHAG SATSANG MANDAL UK

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 5TH APRIL 2023

FINANCIAL REVIEW

Reserves policy

The trustees conduct an annual review of the level of unrestricted reserves in the general fund by considering risks associated with the various income streams, expenditure plans and balance sheet items. This enables an estimate to be made of the level of reserves that are sufficient:

- to allow time for re-organisation in the event of a downturn in income or asset values;
- to protect on-going work programme; and
- to allow the Association to meet its objectives

The level of free reserves as at 5th April 2023 were £67,296.66 (2022: £38,710) which is in line with the Executive Committee expectation.

OTHER INFORMATION

All Trustees' activities are voluntary and no remuneration is paid to any Trustee.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Governing Document: Trust Deed
Charity is constituted as: A Trust
Trustees Appointment: By selection

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1112669

Principal address

NIRANJAN
10 Walled Garden Court
Hampton Road
Stanmore
HA7 3GE

Trustees

J.S. Mehta
A.A. Shah
H.M. Sanghvi

Independent Examiner

Manesh Shah
PSJ Alexander & Co
Chartered Accountants
1 Doughty Street
London
WC1N 2PH

Approved by order of the board of trustees on 30th January 2024..... and signed on its behalf by:



.....
A.A. Shah - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
SHREE RAJ SAUBHAG SATSANG MANDAL UK

Independent examiner's report to the trustees of Shree Raj Saubhag Satsang Mandal UK

I report to the charity trustees on my examination of the accounts of Shree Raj Saubhag Satsang Mandal UK (the Trust) for the year ended 5th April 2023.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies:

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.



Manesh Shah

PSJ Alexander & Co
Chartered Accountants
1 Doughty Street
London
WC1N 2PH

Date: 30 January 2024

SHREE RAJ SAUBHAG SATSANG MANDAL UK

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 5TH APRIL 2023

	Notes	Unrestricted fund £	Restricted funds £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		352,528	132,468	484,996	294,528
Investment income	2	535	-	535	24
Total		353,063	132,468	485,531	294,552
EXPENDITURE ON					
Charitable activities					
Relief of poverty, sickness and distress and to promote education	3	-	5,551	5,551	52,205
Helping Jain philosophy by building infrastructure		-	56,685	56,685	29,504
Animal Welfare		-	4,261	4,261	868
Ashram Maintenance		-	3,614	3,614	2,605
Children Rehabilitation		-	10,700	10,700	16,765
Education		-	14,353	14,353	21,041
General Donation		332,167	-	332,167	199,929
Medical expenses		-	24,822	24,822	62,914
Total		332,167	119,986	452,153	385,831
NET INCOME/(EXPENDITURE)		20,896	12,482	33,378	(91,279)
RECONCILIATION OF FUNDS					
Total funds brought forward		20,250	18,460	38,710	129,989
TOTAL FUNDS CARRIED FORWARD		41,146	30,942	72,088	38,710

The notes form part of these financial statements

SHREE RAJ SAUBHAG SATSANG MANDAL UK

BALANCE SHEET
5TH APRIL 2023

	Notes	Unrestricted fund £	Restricted funds £	2023 Total funds £	2022 Total funds £
CURRENT ASSETS					
Debtors	7	25,336	4,209	29,545	726
Cash at bank		20,599	26,733	47,332	37,984
		<u>45,935</u>	<u>30,942</u>	<u>76,877</u>	<u>38,710</u>
CREDITORS					
Amounts falling due within one year	8	(4,789)	-	(4,789)	-
		<u>41,146</u>	<u>30,942</u>	<u>72,088</u>	<u>38,710</u>
NET CURRENT ASSETS					
		<u>41,146</u>	<u>30,942</u>	<u>72,088</u>	<u>38,710</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>41,146</u>	<u>30,942</u>	<u>72,088</u>	<u>38,710</u>
NET ASSETS					
		<u>41,146</u>	<u>30,942</u>	<u>72,088</u>	<u>38,710</u>
FUNDS	9				
Unrestricted funds				41,146	20,250
Restricted funds				30,942	18,460
TOTAL FUNDS				<u>72,088</u>	<u>38,710</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 30 JAN '24 and were signed on its behalf by:



A.A. Shah - Trustee



H.M. Sanghvi - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES**Basis of preparing the financial statements**

The financial statements of the charity, 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 Charities Act 2011. 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.

Taxation

The charity is exempt from 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.

2. INVESTMENT INCOME

	2023	2022
	£	£
Bank Interest	535	24

3. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 4) £	Support costs £	Totals £
Relief of poverty, sickness and distress and to promote education	5,551	-	5,551
Helping Jain philosophy by building infrastructure	56,685	-	56,685
Animal Welfare	4,261	-	4,261
Ashram Maintenance	3,614	-	3,614
Children Rehabilitation	10,700	-	10,700
Education	14,353	-	14,353
General Donation	327,503	4,664	332,167
Medical expenses	24,822	-	24,822
	<u>447,489</u>	<u>4,664</u>	<u>452,153</u>

4. DIRECT COSTS OF CHARITABLE ACTIVITIES

Raj Saubhag UK's main focus of operation is the provision of support to its members throughout the UK in their spiritual striving, supporting charitable activities centred in Sayla where its affiliate Raj Saubhag Sayla is based, as well as engaging with various other organisations involved in humanitarian and spiritual work.

Raj Saubhag UK provides the financial support that the affiliate needs for both its spiritual activities and humanitarian activities.

Developing Infrastructure:

The Indian Affiliate provides the members of the Trust spiritual teaching both in Sayla and in the UK, study material, boarding and lodging facilities in Sayla. The Trust provides funding to support all these facilities.

Medical Fund:

Raj Saubhag funds three categories of medical activities:

1. General Health Welfare & Medical Care through the Community Health Centre
2. Ophthalmic Services and cataract conditions in particular
3. Dental Care

Education Fund:

The Trust provides considerable funding for managing of the Girls High School and the College of Further Education. There is substantial funding for the project 'Prem ni Parab' for uplifting the quality and standard of education in primary schools in the district of Sayla is also provided by the Trust.

Children's Rehabilitation Fund

There are three centres for rehabilitation of children with disabilities (both mental and physical) in Sayla, Surendranagar and Limbdi. These receive extensive funding from the Trust and directly from some of the Trust. Members meet the operating costs. Sponsoring of mobility accessory distribution camps provides additional funding for the centres.

Relief of Poverty

An on-going activity in Sayla of distributing grains to those below poverty line in the villages in the district of Sayla continues. This activity is also supported by the Trust. Additionally a lending hand is provided to cases of extreme financial distress experienced by individuals.

During the scorching hot summer months, milk powder is distributed to make butter milk and distribute it freely to the members of public.

Spiritual Activities in the UK

Regular donation is made to Mahavir Foundation for provision of a centrally located place for holding discourse meetings.

Funding is provided for inviting spiritually learned persons from Sayla for holding discourses and retreats in the UK. This funding will cater for air fares, visas costs etc.

The Trust would pay for the one day non-residential events by hiring the hall, transportation and providing food. Members try to make these events self-sufficient by paying the participation fees.

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 5th April 2023 nor for the year ended 5th April 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 5th April 2023 nor for the year ended 5th April 2022.

6. GOVERNANCE COST

The Charity's accountants did not charge for their services during the current and previous years. The estimated value of their services is £ (2022: £2,088).

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Other debtors	11,215	726
Prepayments	18,330	-
	<u>29,545</u>	<u>726</u>

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Other creditors	<u>4,789</u>	<u>-</u>

9. MOVEMENT IN FUNDS

	At 6/4/22	Net movement in funds	At 5/4/23
	£	£	£
Unrestricted funds			
General fund	20,250	20,896	41,146
Restricted funds			
Ashram maintenance fund	1,744	(854)	890
Children rehabilitation fund	14,275	4,475	18,750
Poverty relief fund	189	15	204
Medical fund	924	3,308	4,232
Educational fund	115	2,582	2,697
Promotion of Jain Philosopphy through building infrastructure	-	3,640	3,640
Animal Welfare	1,213	(684)	529
	<u>18,460</u>	<u>12,482</u>	<u>30,942</u>
TOTAL FUNDS	<u>38,710</u>	<u>33,378</u>	<u>72,088</u>

9. 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	353,063	(332,167)	20,896
Restricted funds			
Ashram maintenance fund	2,760	(3,614)	(854)
Children rehabilitation fund	15,175	(10,700)	4,475
Poverty relief fund	5,566	(5,551)	15
Medical fund	28,130	(24,822)	3,308
Educational fund	16,935	(14,353)	2,582
Promotion of Jain Philospophy through building infrastructure	60,325	(56,685)	3,640
Animal Welfare	3,577	(4,261)	(684)
	<u>132,468</u>	<u>(119,986)</u>	<u>12,482</u>
TOTAL FUNDS	<u>485,531</u>	<u>(452,153)</u>	<u>33,378</u>

Comparatives for movement in funds

	At 6/4/21 £	Net movement in funds £	At 5/4/22 £
Unrestricted funds			
General fund	125,859	(105,609)	20,250
Restricted funds			
Ashram maintenance fund	731	1,012	1,743
Children rehabilitation fund	681	13,595	14,276
Poverty relief fund	419	(230)	189
Medical fund	1,009	(85)	924
Educational fund	1,225	(1,109)	116
Promotion of Jain Philospophy through building infrastructure	34	(34)	-
Animal Welfare	31	1,181	1,212
	<u>4,130</u>	<u>14,330</u>	<u>18,460</u>
TOTAL FUNDS	<u>129,989</u>	<u>(91,279)</u>	<u>38,710</u>

9. 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	94,320	(199,929)	(105,609)
Restricted funds			
Ashram maintenance fund	3,617	(2,605)	1,012
Children rehabilitation fund	30,360	(16,765)	13,595
Poverty relief fund	51,975	(52,205)	(230)
Medical fund	62,829	(62,914)	(85)
Educational fund	19,932	(21,041)	(1,109)
Promotion of Jain Philosopphy through building infrastructure	29,470	(29,504)	(34)
Animal Welfare	2,049	(868)	1,181
	<u>200,232</u>	<u>(185,902)</u>	<u>14,330</u>
TOTAL FUNDS	<u>294,552</u>	<u>(385,831)</u>	<u>(91,279)</u>

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

	At 6/4/21 £	Net movement in funds £	At 5/4/23 £
Unrestricted funds			
General fund	125,859	(84,713)	41,146
Restricted funds			
Ashram maintenance fund	731	158	889
Children rehabilitation fund	681	18,070	18,751
Poverty relief fund	419	(215)	204
Medical fund	1,009	3,223	4,232
Educational fund	1,225	1,473	2,698
Promotion of Jain Philosopphy through building infrastructure	34	3,606	3,640
Animal Welfare	31	497	528
	<u>4,130</u>	<u>26,812</u>	<u>30,942</u>
TOTAL FUNDS	<u>129,989</u>	<u>(57,901)</u>	<u>72,088</u>

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	447,383	(532,096)	(84,713)
Restricted funds			
Ashram maintenance fund	6,377	(6,219)	158
Children rehabilitation fund	45,535	(27,465)	18,070
Poverty relief fund	57,541	(57,756)	(215)
Medical fund	90,959	(87,736)	3,223
Educational fund	36,867	(35,394)	1,473
Promotion of Jain Philosophy through building infrastructure	89,795	(86,189)	3,606
Animal Welfare	5,626	(5,129)	497
	<u>332,700</u>	<u>(305,888)</u>	<u>26,812</u>
TOTAL FUNDS	<u>780,083</u>	<u>(837,984)</u>	<u>(57,901)</u>

Ashram maintenance fund is a scheme under which the Charity members are encouraged to make yearly contributions and this fund is principally utilised for the maintenance of the Charity, towards supporting its general activities, for religious activities and for donations to other charities, both here in the UK and in India, with similar objectives as this Charity.

Children rehabilitation fund was set up to rehabilitate disabled children in India.

Poverty relief fund was set up to provide food and other necessities to the poor and needy in India.

Medical fund was set up for the maintenance of community health centre and an eye hospital in Sayla, India.

Educational fund was set up for the maintenance of L M Vora Girls High School in India and for educational standards improvement programme.

Religious publication fund was set up for the publications and distributions of religious books, magazines and for similar activities.

The infrastructure fund is for supporting the construction of new premises for delivery of spiritual discourses, holding seminars and workshops and provision of meditation rooms.

Animal Welfare is the trust that supports the Cow Shelter and also works alongside Panjrapoles (Animal Welfare Shelters) in Gujarat to help in sustainable and ethical animal welfare.

Spiritual Activities is for holding discourse meetings physically and via Zoom. Funding is also provided for inviting spiritually learned persons from Sayla for holding discourses and retreats in the UK. This funding will cater for air fares, visas costs etc.

The Trust would pay for the one day non-residential events by hiring the hall, transportation and providing food. Members try to make these events self-sufficient by paying the participation fees.

Support is provided to members and guidance given to seekers through a series of steps along a clear path to self realisation.

10. RELATED PARTY DISCLOSURES

The charity received Donations of £200 (2022: £3,503) from Mahavir Trust. Both the organisations have a trustee in common and have similar objectives.

The Trust is completely independent organisation but liaises with other organisations that follow the same spiritual path and have similar objectives.

11. MATERIAL DONATIONS MADE TO INSTITUTIONS

<u>Name of Institutions</u>	<u>Purpose</u>	<u>2023(£)</u>	<u>2022(£)</u>
L M Vora Girls High School	Education	6,679	10,155
L M Vora Girls college of F E	Education	7,616	10,536
KHS Eye Hospital	Medical	10,097	10,205
Sayla Dental Surgery	Medical	245	1,550
Sayla Community Hospital	Medical	14,480	51,159
Ashirwad Trust for the Disabled	Rehabilitation	10,699	16,765
Raj Saubhag Satsang Mandal Sayla (India)	Education	57	350
Raj Saubhag Satsang Mandal Sayla (India)	Relief of Poverty	5,551	30,205
	Promotion of Jain Philosophy, and Building Infrastructure	53,740	25,000
Raj Saubhag Satsang Mandal Sayla (India)	Animal Welfare	3,073	868
Raj Saubhag Satsang Mandal Sayla (India)	Spiritual Activities	2,945	4,504
Raj Saubhag Satsang Mandal Sayla (India)	General Donation	327,560	200,345
Jain Animal Sanctuary RajSaubhaghms	Animal Welfare	238	3,000
League Against Cruel Sports RajSaubhaghms	Animal Welfare	100	1,500
Hillside Animal Sanctuary	Animal Welfare	250	3,000
Lola Sanctuary Animal	Animal Welfare	250	1,500
Hugletts Wood Farm RJSaubhag	Animal Welfare	350	1,500
Shishukunj RajSaubhagMarathon	General Donation	500	3,000
Gratitude Tracey	Relief of Poverty	626	1,500
Macmillan Cancer Support MCS25138	Medical	626	3,000
		£445,683	£383,642

SHREE RAJ SAUBHAG SATSANG MANDAL UK

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 5TH APRIL 2023

	2023 £	2022 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	457,663	259,538
Gift aid	27,333	34,990
	<u>484,996</u>	<u>294,528</u>
Investment income		
Bank Interest	535	24
	<u>485,531</u>	<u>294,552</u>
EXPENDITURE		
Charitable activities		
Advancement of Jain religion	56,685	29,504
Relief of poverty, sickness & distress and to promote education	16,251	68,970
Animal Welfare	4,261	868
Ashram Maintenance	3,614	2,605
Education	14,353	21,041
General Donation	325,698	197,840
Medical	24,822	62,914
Spiritual Activities	1,805	-
	<u>447,489</u>	<u>383,742</u>
Support costs		
Management		
Insurance	4,664	2,089
	<u>452,153</u>	<u>385,831</u>
Total resources expended	<u>452,153</u>	<u>385,831</u>
Net income/(expenditure)	<u><u>33,378</u></u>	<u><u>(91,279)</u></u>

This page does not form part of the statutory financial statements

SHREE RAJ SAUBHAG SATSANG MANDAL UK

England & Wales - Charity number 1112669

Accounts

REGISTERED CHARITY NUMBER: 1112669

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 5TH APRIL 2022
FOR
SHREE RAJ SAUBHAG SATSANG MANDAL UK

PSJ Alexander & Co
Chartered Accountants
1 Doughty Street
London
WC1N 2PH

SHREE RAJ SAUBHAG SATSANG MANDAL UK

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5TH APRIL 2022

	Page
Report of the Trustees	1 to 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Cash Flow Statement	9
Notes to the Cash Flow Statement	10
Notes to the Financial Statements	11 to 18
Detailed Statement of Financial Activities	19

The trustees present their report with the financial statements of the charity for the year ended 5th April 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 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objectives of the Trust are broadly defined as:

1. advancement of Jain religion
2. support institutions promoting Jain philosophy by helping build infrastructure
3. relief of poverty, sickness, and distress amongst people in need
4. advancement of education, in particular of children and young people in rural areas
5. relief of financial need and suffering among victims of natural or other kinds of disaster in the form of money (or other form deemed suitable) for persons, bodies organisations, and/or countries affected, including the provision of medical aid
6. to advance the education of the public in the conservation, protection and improvement of the physical and natural environment
7. to promote humane behaviour towards animals which are in need of care, protection, treatment and security for animals which are in need of care and attention by reason of sickness, maltreatment, poor circumstances or ill usage

OBJECTIVES AND ACTIVITIES

Significant activities

1. Trust Governance

Trustees who are also members of the Executive Committee of the organisation held Trustee meetings along with the Executive Committee meetings. Both the Trust objectives and the financial status of the Trust were discussed during these meetings. Reports were submitted on how the donated funds were being spent.

2. Chairman

Mr J.S. Mehta remained Chairman.

3. Spiritual Activities in the UK

Regular Spiritual Activities in the UK

1. During the year, regular meetings for spiritual discussions were arranged for better understanding of Jain philosophy and the processes necessary for self-development on the spiritual path. Such meetings are organised weekly on at least four days of the week, with others held fortnightly. A significant change was the holding of meetings by Zoom.
2. Members used to meet twice a week at the Kenton Road temple for the regular discourses. These meetings were cancelled and not replaced by Zoom sessions, due to difficulties with Zoom access and timings, although many of the attendees managed to join similar evening sessions. The other weekly sessions held at various residences, remained on Zoom. Resumption of in-person meetings was reviewed a number of times, but not agreed.
3. Youth discussions also remained on Zoom. Sessions for Students and Young Professionals have not been held for a while.
4. No events were organised by the UK committee due to Covid-19 restrictions, while major celebrations of the spiritual calendar were celebrated with live or near-live broadcasts on YouTube.
5. During the regular spiritual meetings, the members were updated with charitable activities supported by the Trust and encouraged to make further donations.

4. GDPR

- a. Ongoing reviews are taking place.
- b. Another committee meeting to explore the implications of GDPR is planned.

5. Volunteer Engagement

- a. A number of volunteers took part in the London Marathon to raise funds for the education of young women in Sayla, and in the Vitality Big Half to raise funds for the Community Health Centre (CHC) Hospital in Sayla and for the Ashirvad Trust for the Disabled. A number of volunteers also cheered them on the days of the event.
- b. The Humanitarian Ambassadors team and other volunteers organised an online musical evening, entitled the Light of Hope, to raise funds for the CHC and also to raise awareness of all the activities in India.
- c. An appeal was made in March 2021 to the members to raise funds to support victims of the pandemic in India, which was very successful, with funds mostly being raised and successfully disbursed in this fiscal year. £33,500 was raised directly, with £8,500 in Gift Aid. The Trust also added £3,500 from its reserves, so that £45,500 was disbursed to related causes.
- d. Due to the various restrictions and risks to health the plan for tree planting at Stockers Lake in Hertfordshire has not yet happened. A number of volunteers and participants had been expected, and a plan will be being made now that there is clarity on the pandemic, and it is safe to meet in numbers

6. Charitable activities in India

OBJECTIVES AND ACTIVITIES

Trustees have, unusually, not visited Sayla in Gujarat, India, which is the main centre of all charitable activities to review the projects supported by the Trust. However, much discussion has been had via digital methods. Amongst the main projects supported are:

a. New Projects

- i. A new wing was built at the LMV High School for Girls.
- ii. A new building is being built to house Sayla's living science centre. It will also accommodate the sewing classes, as well as other initiatives. It will have a dedicated space for exhibitions,

b. Existing projects

- i. It is clear that the Ashram needs funds for its central running costs, as well as for the support it provides to its various humanitarian projects and this matter was taken into consideration in an appeal made around the celebration of Guru Purnima.
- ii. The recently opened Eye Hospital has ambitions to reach a capacity of 1,500 operations a month, and has come closer in the last few months.
- iii. The Community Health centre has also received considerable support from the UK Members, including a wonderful fundraising success via the Light of Hope event, and the half-marathon.
- iv. The Ashirwad Trust for the Disabled has received considerable support from the UK for its outreach program.
- v. Rural education promotion project 'Prem ni Parab' holds regular workshops for both the teachers and students to stay abreast of the new development in education methods.
- vi. UK members continue to generously sponsor girls at both the high school and college for further education.
- vii. UK members continue to support monthly grain distribution to the needy and also assisted with funding for cattle fodder.

7. Donations made for disaster relief

- a. A donation was made to the Big Give which was raising funds with matching funds to support the NET response to Covid-19 in the UK.
- b. An appeal was launched to support Covid-19-related work in India at the end of March 2021 and substantial funds were expected.

8. Donations made to UK Charities

a. Donations made to UK charities included a regular payment to the Institute of Jainology, and donations to three UK charities to support work in India and Kenya for Covid-19 relief, namely Dasra UK, Bhagvatinandji Education and Health Trust (BEHT) and the MZ and KZ Foundation.

9. Fundraising

- a. Humanitarian Ambassadors: Over £45,000 was raised by the ambassadors team through the organisation of the challenge activities and the Light of Hope event mentioned above.
- b. The Managing Trustee continues to raise substantial funds.

10. UK Community Involvement

- a. Members of Raj Saubhag UK are actively involved in the work of the Institute of Jainology, Mahavir Foundation and Young Jains.
- b. Maitri Moves UK: These activities came to a halt under the pandemic due to lockdown rules and risk to health.

11. Financial Risks

- a. Very few risks were taken as no deposits were made, with no events in-persons planned. The Trustees agreed to the cost of musicians for the Light of Hope event, which came to £650. Trustees also agreed to the purchase of charity places in the 2022 and 2023 TCS Virtual Marathons.
- b. The Trustees agreed that in view of the large donations being received from some of the donors - a KYC file for all donors of £10,000 and above should be maintained to ensure that the Trust does not inadvertently get involved in any money laundering.

12. Vulnerable Beneficiaries, Slavery and Trafficking

OBJECTIVES AND ACTIVITIES

- a. The Trust does not generally serve vulnerable individuals on a regular basis, but the Trustees note that there were events which a number of the elderly, young children and a disabled member attended. These individuals were never left alone with a single volunteer and were always in large groups.
- b. We do not believe that members or any part-time staff are potential victims of slavery or trafficking.

13. Technology

- a. The bespoke accounting software package, Charity Receipt, continues to be used which makes use of the existing database to smooth the issue of receipts as well as record keeping.
- b. The website www.rajsaubhag.org has become much more active and informative. Facebook groups and pages are used- Raj Saubhag UK for UK spiritual activities and Raj Saubhag Humanitarian for charitable work, as well as an Instagram page for Raj Saubhag Humanitarian.
- c. The Trust funds the hosting of the website and the subscription to Squarespace. The Trust also funds cloud storage via Dropbox and Smugmug
- d. Zoom has been used for regular discussions and with members contributing towards the costs of subscriptions.
- e. Virgin's online donations systems, Virgin Money giving closed in November and had been used successfully for fundraising. Alternatives are being sought. PayPal Giving Foundation and Facebook Donations are still available. Well-wishers are able to donate to us by spending on Amazon, as well as the "cash back" site, Give as You Live/ Everyclick. Passive income from members' and well-wishers' spending continues to be received, although the Virgin Credit Card has now been wound down. The search is on for more alternatives to online donation and fundraising.
- f. Several discussions for Youth by the Indian affiliate's spiritual leader, Mr Nalin Kothari, were broadcast live to all UK members.

Public benefit

Public Benefit Statement:

The Trustees confirm that they have complied with the duty in Section 4 of the Charities Act 2006 to have due regard to the Charity Commissioner's general guidance on public benefit, 'Charities and Public Benefit'.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Trustees are very pleased with the way their contributions have achieved successful results in all sectors of activities where the Trust has been active - particularly in fields of education, healthcare, support for the disabled children's activities, relief of poverty and promotion of Jain philosophy.

FINANCIAL REVIEW

Financial position

During the accounting period under review, the Trust raised a sum of 294,552.52 (2021: £340,448) from donations and tax credit including a small amount of interest of £23. Bulk of the donations was from the members of the group, with some donations received from other individual well-wishers. There was a 35.1% decrease in incoming revenue compared to the previous year.

A total of £385,830.66 (2021: £238,508) was expended to finance the spiritual and charitable activities supported by the Trust.

Currently the Trust does not have any plans for investments.

Donations by the Trust will be restricted to the amount of donations received by the trust so that deficits cannot arise.

FINANCIAL REVIEW

Reserves policy

The trustees conduct an annual review of the level of unrestricted reserves in the general fund by considering risks associated with the various income streams, expenditure plans and balance sheet items. This enables an estimate to be made of the level of reserves that are sufficient:

- to allow time for re-organisation in the event of a downturn in income or asset values;
- to protect on-going work programme; and
- to allow the Association to meet its objectives

The level of free reserves as at 5th April 2022 were approximately £38,710 (2021: £129,989) which is in line with the Executive Committee expectation.

OTHER INFORMATION

All Trustees' activities are voluntary and no remuneration is paid to any Trustee.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Governing Document: Trust Deed

Charity is constituted as: A Trust

Trustees Appointment: By selection

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1112669

Principal address

NIRANJAN
10 Walled Garden Court
Hampton Road
Stanmore
HA7 3GE

Trustees

J.S. Mehta
A.A. Shah
H.M. Sanghvi

Independent Examiner

Manesh Shah
FCA
PSJ Alexander & Co
Chartered Accountants
1 Doughty Street
London
WC1N 2PH

Approved by order of the board of trustees on 23rd January 2023..... and signed on its behalf by:



.....
A.A. Shah - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
SHREE RAJ SAUBHAG SATSANG MANDAL UK

Independent examiner's report to the trustees of Shree Raj Saubhag Satsang Mandal UK

I report to the charity trustees on my examination of the accounts of Shree Raj Saubhag Satsang Mandal UK (the Trust) for the year ended 5th April 2022.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of FCA which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.



Manesh Shah
FCA
PSJ Alexander & Co
Chartered Accountants
1 Doughty Street
London
WC1N 2PH

Date:

23 January 2023

SHREE RAJ SAUBHAG SATSANG MANDAL UK

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 5TH APRIL 2022

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	94,296	200,232	294,528	340,424
Investment income	3	24	-	24	24
Total		<u>94,320</u>	<u>200,232</u>	<u>294,552</u>	<u>340,448</u>
EXPENDITURE ON					
Charitable activities					
Relief of poverty, sickness and distress and to promote education	4	-	52,205	52,205	10,056
Helping Jain philosophy by building infrastructure		-	29,504	29,504	710
Animal Welfare		-	868	868	652
Ashram Maintenance		-	2,605	2,605	6,812
Children Rehabilitation		-	16,765	16,765	8,763
Education		-	21,041	21,041	6,861
General Donation		199,929	-	199,929	161,233
Medical expenses		-	62,914	62,914	40,952
Other		-	-	-	2,467
Total		<u>199,929</u>	<u>185,902</u>	<u>385,831</u>	<u>238,506</u>
NET INCOME/(EXPENDITURE)		(105,609)	14,330	(91,279)	101,942
RECONCILIATION OF FUNDS					
Total funds brought forward		125,859	4,130	129,989	28,047
TOTAL FUNDS CARRIED FORWARD		<u>20,250</u>	<u>18,460</u>	<u>38,710</u>	<u>129,989</u>

The notes form part of these financial statements

SHREE RAJ SAUBHAG SATSANG MANDAL UK

BALANCE SHEET
5TH APRIL 2022

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
CURRENT ASSETS					
Debtors	9	219	507	726	5,034
Cash at bank		20,031	17,953	37,984	124,955
		<u>20,250</u>	<u>18,460</u>	<u>38,710</u>	<u>129,989</u>
NET CURRENT ASSETS		<u>20,250</u>	<u>18,460</u>	<u>38,710</u>	<u>129,989</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>20,250</u>	<u>18,460</u>	<u>38,710</u>	<u>129,989</u>
NET ASSETS		<u>20,250</u>	<u>18,460</u>	<u>38,710</u>	<u>129,989</u>
FUNDS	10				
Unrestricted funds				20,250	125,859
Restricted funds				18,460	4,130
TOTAL FUNDS				<u>38,710</u>	<u>129,989</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 23rd January 2023..... and were signed on its behalf by:



A.A. Shah - Trustee



H.M. Sanghvi - Trustee

The notes form part of these financial statements

SHREE RAJ SAUBHAG SATSANG MANDAL UK

CASH FLOW STATEMENT
FOR THE YEAR ENDED 5TH APRIL 2022

	Notes	2022 £	2021 £
Cash flows from operating activities			
Cash generated from operations	1	<u>(86,971)</u>	<u>96,875</u>
Net cash (used in)/provided by operating activities		<u>(86,971)</u>	<u>96,875</u>
Change in cash and cash equivalents in the reporting period		<u>(86,971)</u>	<u>96,875</u>
Cash and cash equivalents at the beginning of the reporting period		<u>124,955</u>	<u>28,080</u>
Cash and cash equivalents at the end of the reporting period		<u><u>37,984</u></u>	<u><u>124,955</u></u>

The notes form part of these financial statements

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES			
	2022	2021	
	£	£	
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(91,279)	101,942	
Adjustments for:			
Decrease/(increase) in debtors	4,308	(1,998)	
Decrease in creditors	-	(3,069)	
Net cash (used in)/provided by operations	<u>(86,971)</u>	<u>96,875</u>	
2. ANALYSIS OF CHANGES IN NET FUNDS			
	At 6/4/21	Cash flow	At 5/4/22
	£	£	£
Net cash			
Cash at bank	<u>124,955</u>	<u>(86,971)</u>	<u>37,984</u>
	<u>124,955</u>	<u>(86,971)</u>	<u>37,984</u>
Total	<u><u>124,955</u></u>	<u><u>(86,971)</u></u>	<u><u>37,984</u></u>

1. ACCOUNTING POLICIES**Basis of preparing the financial statements**

The financial statements of the charity, 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 Charities Act 2011. 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.

Taxation

The charity is exempt from 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.

2. DONATIONS AND LEGACIES

	2022	2021
	£	£
Donations	259,538	321,209
Gift aid	34,990	19,215
	<u>294,528</u>	<u>340,424</u>

3. INVESTMENT INCOME

	2022	2021
	£	£
Bank Interest	24	24
	<u>24</u>	<u>24</u>

4. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 5) £	Support costs (see note 6) £	Totals £
Relief of poverty, sickness and distress and to promote education	52,205	-	52,205
Helping Jain philosophy by building infrastructure	29,504	-	29,504
Animal Welfare	868	-	868
Ashram Maintenance	2,605	-	2,605
Children Rehabilitation	16,765	-	16,765
Education	21,041	-	21,041
General Donation	197,840	2,089	199,929
Medical expenses	62,914	-	62,914
	<u>383,742</u>	<u>2,089</u>	<u>385,831</u>

5. DIRECT COSTS OF CHARITABLE ACTIVITIES

Raj Saubhag UK's main focus of operation is the provision of support to its members throughout the UK in their spiritual striving, supporting charitable activities centred in Sayla where its affiliate Raj Saubhag Sayla is based, as well as engaging with various other organisations involved in humanitarian and spiritual work.

Raj Saubhag UK provides the financial support that the affiliate needs for both its spiritual activities and humanitarian activities.

Developing Infrastructure:

The Indian Affiliate provides the members of the Trust spiritual teaching both in Sayla and in the UK, study material, boarding and lodging facilities in Sayla. The Trust provides funding to support all these facilities.

Medical Fund:

Raj Saubhag funds three categories of medical activities:

1. General Health Welfare & Medical Care through the Community Health Centre
2. Ophthalmic Services and cataract conditions in particular
3. Dental Care

Education Fund:

The Trust provides considerable funding for managing of the Girls High School and the College of Further Education. There is substantial funding for the project 'Prem ni Parab' for uplifting the quality and standard of education in primary schools in the district of Sayla is also provided by the Trust.

Children's Rehabilitation Fund

There are three centres for rehabilitation of children with disabilities (both mental and physical) in Sayla, Surendranagar and Limbdi. These receive extensive funding from the Trust and directly from some of the Trust. Members to meet the operating costs. Sponsoring of mobility accessory distribution camps provides additional funding for the centres.

Relief of Poverty

An on-going activity in Sayla of distributing grains to those below poverty line in the villages in the district of Sayla continues. This activity is also supported by the Trust. Additionally a lending hand is provided to cases of extreme financial distress experienced by individuals.

5. DIRECT COSTS OF CHARITABLE ACTIVITIES - continued

During the scorching hot summer months, milk powder is distributed to make butter milk and distribute it freely to the members of public.

Spiritual Activities in the UK

Regular donation is made to Mahavir Foundation for provision of a centrally located place for holding discourse meetings.

Funding is provided for inviting spiritually learned persons from Sayla for holding discourses and retreats in the UK. This funding will cater for air fares, visas costs etc.

The Trust would pay for the one day non-residential events by hiring the hall, transportation and providing food. Members try to make these events self-sufficient by paying the participation fees.

6. SUPPORT COSTS

General Donation

Management
£
2,089

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 5th April 2022 nor for the year ended 5th April 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 5th April 2022 nor for the year ended 5th April 2021.

8. GOVERNANCE COST

The Charity's accountants did not charge for their services during the current and previous years. The estimated value of their services is £2,088 (2021: £2,467).

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Other debtors	<u>726</u>	<u>5,034</u>

10. MOVEMENT IN FUNDS

	At 6/4/21 £	Net movement in funds £	At 5/4/22 £
Unrestricted funds			
General fund	125,859	(105,609)	20,250
Restricted funds			
Ashram maintenance fund	731	1,012	1,743
Children rehabilitation fund	681	13,595	14,276
Poverty relief fund	419	(230)	189
Medical fund	1,009	(85)	924
Educational fund	1,225	(1,109)	116
Promotion of Jain Philosopphy through building infrastructure	34	(34)	-
Animal Welfare	31	1,181	1,212
	<u>4,130</u>	<u>14,330</u>	<u>18,460</u>
TOTAL FUNDS	<u>129,989</u>	<u>(91,279)</u>	<u>38,710</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	94,320	(199,929)	(105,609)
Restricted funds			
Ashram maintenance fund	3,617	(2,605)	1,012
Children rehabilitation fund	30,360	(16,765)	13,595
Poverty relief fund	51,975	(52,205)	(230)
Medical fund	62,829	(62,914)	(85)
Educational fund	19,932	(21,041)	(1,109)
Promotion of Jain Philosopphy through building infrastructure	29,470	(29,504)	(34)
Animal Welfare	2,049	(868)	1,181
	<u>200,232</u>	<u>(185,902)</u>	<u>14,330</u>
TOTAL FUNDS	<u>294,552</u>	<u>(385,831)</u>	<u>(91,279)</u>

10. MOVEMENT IN FUNDS - continued**Comparatives for movement in funds**

	At 6/4/20 £	Net movement in funds £	At 5/4/21 £
Unrestricted funds			
General fund	26,276	99,583	125,859
Restricted funds			
Ashram maintenance fund	330	401	731
Children rehabilitation fund	355	326	681
Poverty relief fund	129	290	419
Medical fund	339	670	1,009
Educational fund	165	1,060	1,225
Promotion of Jain Philosopphy through building infrastructure	152	(118)	34
Animal Welfare	77	(46)	31
London Marathon	224	(224)	-
	<u>1,771</u>	<u>2,359</u>	<u>4,130</u>
TOTAL FUNDS	<u>28,047</u>	<u>101,942</u>	<u>129,989</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	263,283	(163,700)	99,583
Restricted funds			
Ashram maintenance fund	7,213	(6,812)	401
Children rehabilitation fund	9,089	(8,763)	326
Poverty relief fund	10,346	(10,056)	290
Medical fund	26,149	(25,479)	670
Educational fund	7,921	(6,861)	1,060
Promotion of Jain Philosopphy through building infrastructure	592	(710)	(118)
Animal Welfare	606	(652)	(46)
London Marathon	15,249	(15,473)	(224)
	<u>77,165</u>	<u>(74,806)</u>	<u>2,359</u>
TOTAL FUNDS	<u>340,448</u>	<u>(238,506)</u>	<u>101,942</u>

10. MOVEMENT IN FUNDS - continued

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

	At 6/4/20 £	Net movement in funds £	At 5/4/22 £
Unrestricted funds			
General fund	26,276	(6,026)	20,250
Restricted funds			
Ashram maintenance fund	330	1,413	1,743
Children rehabilitation fund	355	13,921	14,276
Poverty relief fund	129	60	189
Medical fund	339	585	924
Educational fund	165	(49)	116
Promotion of Jain Philospophy through building infrastructure	152	(152)	-
Animal Welfare	77	1,135	1,212
London Marathon	224	(224)	-
	<u>1,771</u>	<u>16,689</u>	<u>18,460</u>
TOTAL FUNDS	<u>28,047</u>	<u>10,663</u>	<u>38,710</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	357,603	(363,629)	(6,026)
Restricted funds			
Ashram maintenance fund	10,830	(9,417)	1,413
Children rehabilitation fund	39,449	(25,528)	13,921
Poverty relief fund	62,321	(62,261)	60
Medical fund	88,978	(88,393)	585
Educational fund	27,853	(27,902)	(49)
Promotion of Jain Philospophy through building infrastructure	30,062	(30,214)	(152)
Animal Welfare	2,655	(1,520)	1,135
London Marathon	15,249	(15,473)	(224)
	<u>277,397</u>	<u>(260,708)</u>	<u>16,689</u>
TOTAL FUNDS	<u>635,000</u>	<u>(624,337)</u>	<u>10,663</u>

10. MOVEMENT IN FUNDS - continued

Ashram maintenance fund is a scheme under which the Charity members are encouraged to make yearly contributions and this fund is principally utilised for the maintenance of the Charity, towards supporting its general activities, for religious activities and for donations to other charities, both here in the UK and in India, with similar objectives as this Charity.

Children rehabilitation fund was set up to rehabilitate disabled children in India.

Poverty relief fund was set up to provide food and other necessities to the poor and needy in India.

Medical fund was set up for the maintenance of community health centre and an eye hospital in Sayla, India.

Educational fund was set up for the maintenance of L M Vora Girls High School in India and for educational standards improvement programme.

Religious publication fund was set up for the publications and distributions of religious books, magazines and for similar activities.

The infrastructure fund is for supporting the construction of new premises for delivery of spiritual discourses, holding seminars and workshops and provision of meditation rooms.

Animal Welfare is the trust that supports the Cow Shelter and also works alongside Panjrapoles (Animal Welfare Shelters) in Gujarat to help in sustainable and ethical animal welfare.

Spiritual Activities is for holding discourse meetings physically and via Zoom. Funding is also provided for inviting spiritually learned persons from Sayla for holding discourses and retreats in the UK. This funding will cater for air fares, visas costs etc.

The Trust would pay for the one day non-residential events by hiring the hall, transportation and providing food. Members try to make these events self-sufficient by paying the participation fees.

Support is provided to members and guidance given to seekers through a series of steps along a clear path to self realisation.

11. RELATED PARTY DISCLOSURES

The charity received Donations of £3,503 (2021: £1,568) from Mahavir Trust. Both the organisations have a trustee in common and have similar objectives.

The charity received Donation of £650 (2021: £1,500) from Maitri Foundation. Both the organisations have a trustee in common and have similar objectives.

The charity paid donation of £100 (2021: £200) to Jainology. Both the organisations have a trustee in common and have similar objectives.

The Trust is completely independent organisation but liaises with other organisations that follow the same spiritual path and have similar objectives.

12. MATERIAL DONATIONS MADE TO INSTITUTIONS

<u>Name of Institutions</u>	<u>Purpose</u>	2022(£)	2021(£)
L M Vora Girls High School	Education	10,155	2,336
L M Vora Girls college of F E	Education	10,536	3,106
KHS Eye Hospital	Medical	10,205	15,051
Sayla Dental Surgery	Medical	1,550	744
Sayla Community Hospital	Medical	51,159	25,157
Ashirwad Trust for the Disabled	Rehabilitation	16,765	8,762
Raj Saubhag Satsang Mandal Sayla (India)	Education	350	1,418
Raj Saubhag Satsang Mandal Sayla (India)	Relief of Poverty	30,205	8,898
	Promotion of Jain		
	Philosophy, and Building		
Raj Saubhag Satsang Mandal Sayla (India)	Infrastructure	25,000	7,523
Raj Saubhag Satsang Mandal Sayla (India)	Animal Welfare	868	653
Raj Saubhag Satsang Mandal Sayla (India)	Spiritual Activities	4,504	-
Raj Saubhag Satsang Mandal Sayla (India)	General Donation	200,345	160,673
	Relief of Poverty - Covid 19		
Samast Mahajan	relief	3,000	-
	Relief of Poverty - Covid 19		
BEHT	relief	1,500	-
	Relief of Poverty - Covid 19		
Manav Sadhna	relief	3,000	-
	Relief of Poverty - Covid 19		
MZ&KZ Foundation	relief	1,500	-
	Relief of Poverty - Covid 19		
Swasth Foundation	relief	1,500	-
	Relief of Poverty - Covid 19		
Aajeevika Bureau	relief	3,000	-
	Relief of Poverty - Covid 19		
Sence International India	relief	1,500	-
	Relief of Poverty - Covid 19		
Blind Peoples Association	relief	3,000	-
	Relief of Poverty - Covid 19		
Samerth Charitable Trust	relief	2,000	-
	Relief of Poverty - Covid 19		
Samprat Education & Charitable Trust	relief	2,000	-
	Relief of Poverty - Covid 19		
The Big Give - Covid 19	relief		1,158
		£383,642	£235,480

SHREE RAJ SAUBHAG SATSANG MANDAL UK

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 5TH APRIL 2022

	2022 £	2021 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	259,538	321,209
Gift aid	34,990	19,215
	<u>294,528</u>	<u>340,424</u>
Investment income		
Bank Interest	24	24
Total incoming resources	<u>294,552</u>	<u>340,448</u>
EXPENDITURE		
Charitable activities		
Advancement of Jain religion	29,504	710
Relief of poverty, sickness & distress and to promote education	68,970	18,819
Animal Welfare	868	652
Ashram Maintenance	2,605	6,812
Education	21,041	22,334
General Donation	197,840	161,233
Medical	62,914	25,479
	<u>383,742</u>	<u>236,039</u>
Support costs		
Management		
Insurance	2,089	2,467
Total resources expended	<u>385,831</u>	<u>238,506</u>
Net (expenditure)/income	<u>(91,279)</u>	<u>101,942</u>

This page does not form part of the statutory financial statements

SHREE RAJ SAUBHAG SATSANG MANDAL UK

England & Wales - Charity number 1112669

Accounts

REGISTERED CHARITY NUMBER: 1112669

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 5TH APRIL 2021
FOR
SHREE RAJ SAUBHAG SATSANG MANDAL UK

PSJ Alexander & Co
Chartered Accountants
1 Doughty Street
London
WC1N 2PH

SHREE RAJ SAUBHAG SATSANG MANDAL UK

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5TH APRIL 2021

	Page
Report of the Trustees	1 to 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Cash Flow Statement	9
Notes to the Cash Flow Statement	10
Notes to the Financial Statements	11 to 18
Detailed Statement of Financial Activities	19

The trustees present their report with the financial statements of the charity for the year ended 5th April 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 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objectives of the Trust are broadly defined as:

1. advancement of Jain religion
2. support institutions promoting Jain philosophy by helping build infrastructure
3. relief of poverty, sickness, and distress amongst people in need
4. advancement of education, in particular of children and young people in rural areas
5. relief of financial need and suffering among victims of natural or other kinds of disaster in the form of money (or other form deemed suitable) for persons, bodies organisations, and/or countries affected, including the provision of medical aid
6. to advance the education of the public in the conservation, protection and improvement of the physical and natural environment
7. to promote humane behaviour towards animals which are in need of care, protection, treatment and security for animals which are in need of care and attention by reason of sickness, maltreatment, poor circumstances or ill usage

OBJECTIVES AND ACTIVITIES

Significant activities

1. Trust Governance

Trustees who are also members of the Executive Committee of the organisation held Trustee meetings along with the Executive Committee meetings. Both the Trust objectives and the financial status of the Trust were discussed during these meetings. Reports were submitted on how the donated funds were being spent.

2. Chairman

Mr J.S. Mehta remained Chairman.

3. Spiritual Activities in the UK

Regular Spiritual Activities in the UK

1. During the year, regular meetings for spiritual discussions were arranged for better understanding of Jain philosophy and the processes necessary for self-development on the spiritual path. Such meetings are organised weekly on at least four days of the week, with others held fortnightly. A significant change was holding meetings by Zoom.
2. Members used to meet twice a week at the Kenton Road temple for the regular discourses. These meetings were cancelled and not replaced by Zoom sessions, due to difficulties with Zoom access and timings, although many of the attendees managed to join similar evening sessions. The other weekly sessions held at various residences, also shifted to Zoom.
3. Youth discussions also shifted to Zoom. Sessions for students and young professionals have not been held for a while.
4. No events were organised by the UK committee due to Covid-19 restrictions, while major celebrations of the spiritual calendar were celebrated with live or near-live broadcasts on youtube.
5. During the regular spiritual meetings, the members were updated with charitable activities supported by the Trust and encouraged to make further donations.

4. GDPR

- a. Ongoing reviews are taking place.
- b. Another committee meeting to explore the implications of GDPR is planned.

5. Volunteer Engagement

- a. There have been very few opportunities to volunteer during the year, with no major events.
- b. The Humanitarian Ambassadors team has not become active, with meetings and discussion held towards the end of 2019, but a plan was not formalised until June, due to delays in information flow from India, identified as a key strategic challenge in communicating the value of the work in India.
- c. An appeal was made in March 2020 to the members to raise funds to support victims to the pandemic in India, which was very successful, with funds mostly being raised and successfully disbursed in the next fiscal year.
- d. Due to the various restrictions and risks to health, plan for tree planting at Stockers Lake in Hertfordshire initially planned for March 2020 and then again in the late autumn of 2020, was cancelled. A number of volunteers and participants had been expected, and a plan will be made once there is a clarity on the pandemic, and it is safe to meet in numbers.

6. Charitable activities in India

Trustees have, unusually, not visited Sayla in Gujarat, India, which is the main centre of all charitable activities to review the projects supported by the Trust. However, much discussion has been had via digital methods. Amongst the main projects supported are:

a. New Projects

- i. The Ashram was mostly shut for a lot of the year with little activity.
- ii. New projects were not commenced.

b. Existing projects

- i. It is clear that the Ashram needs funds for its central running costs, as well as for the support it provides to its various humanitarian projects and this matter was taken into consideration for future fundraising.
 - ii. The recently opened Eye Hospital has now succeeded in reaching a capacity of 800 operations a month, although in the year in question about 27,000 patients were seen and 5,000 operations conducted.
 - iii. The Community Health centre has also received considerable support from the UK Members, including a wonderful fundraising success when Ajaybhai Doshi, a generous supporter, ran the Virgin London Marathon in October.
 - iv. The Ashirwad Trust for the Disabled has received considerable support from the UK for its outreach program.
 - v. A camp was organised for the UK and Kenya based family of a deceased member in which various mobility aids and hearing devices were distributed. Many of the family members attended and also volunteered.
-

OBJECTIVES AND ACTIVITIES

- vi. Rural education promotion project 'Prem ni Parab' holds regular workshops for both the teachers and students to stay abreast of the new development in education methods.
- vii. UK members continue to generously sponsor girls at both the high school and college for further education.
- viii. UK members continue to support monthly grain distribution to the needy and also assisted with funding for cattle fodder.

7. Donations made for disaster relief

- a. A donation was made to the Big Give which was raising funds with matching to support the NET response to Covid-19 in the UK.
- b. An appeal was launched to support Covid-19 related work in India at the end of March 2021 and substantial funds were expected.

8. Donations made to UK Charities

- a. The only donation made to UK charities was that made to the Big Give discussed above and to the Institute of Jainology.

9. Fundraising

- a. Humanitarian Ambassadors: It was agreed to develop a team of volunteers who would be able to inform the community more widely about Raj Saubhag Humanitarian Activities. This team is called Humanitarian Ambassadors. The team has begun to hold discussions and to plan activities.
- b. The Managing Trustee continues to raise substantial funds.

10. UK Community Involvement

- a. Members of Raj Saubhag UK are actively involved in the work of the Institute of Jainology, Mahavir Foundation and Young Jains.
- b. Maitri Moves UK: These activities came to a halt under the pandemic due to lockdown rules and risk to health.

11. Financial Risks

- a. The trustees considered and sanctioned several financial risks in 2020/21, involving the forward booking of venues or commitments to rentals, but nothing materialised due to lockdown rules and risks to health.
- b. The Trustees agreed that in view of the large donations being received from some of the donors - a KYC file for all donors of £10,000 and above should be maintained to ensure that the Trust does not inadvertently get involved in any money laundering

12. Vulnerable Beneficiaries, Slavery and Trafficking

- a. The Trust does not generally serve vulnerable individuals on a regular basis, but the Trustees note that there were events which a number of the elderly, young children and a disabled member attended. These individuals were never left alone with a single volunteer and were always in large groups.
- b. We do not believe that members or any part-time staff are potential victims of slavery or trafficking.

13. Technology

- a. The bespoke accounting software package, Charity Receipt, continues to be used which makes use of the existing database to smooth the issue of receipts as well as record keeping.
- b. The website www.rajsaubhag.org has become much more active and informative. Facebook groups and pages are used- Raj Saubhag UK for UK spiritual activities and Raj Saubhag Humanitarian for the charitable work, as well as an Instagram page for Raj Saubhag Humanitarian.
- c. The Trust funds the hosting of the website and the subscription to Squarespace. The Trust also funds cloud storage via Dropbox and Smugmug
- d. Zoom has begun to be used for regular discussions and with members contributing towards the costs of subscriptions.
- e. Raj Saubhag uses UK Virgin's online donations systems, as well as Just Giving, Paypal Foundation and Facebook Donations. Well-wishers are able to donate to us by spending on Amazon or on a specific Virgin charity credit card, as well as the "cash back" site, Give as You Live/ Everyclick. Passive income from members' and well-wishers' spending now contributes over £150 per month and the online donation systems are helping capture spontaneous donations.
- f. Several discussions for Youth by the Indian affiliate's spiritual leader, Mr Nalin Kothari, were broadcast live to all UK members.

OBJECTIVES AND ACTIVITIES

Public benefit

Public Benefit Statement:

The Trustees confirm that they have complied with the duty in Section 4 of the Charities Act 2006 to have due regard to the Charity Commissioner's general guidance on public benefit, 'Charities and Public Benefit'.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Trustees are very pleased with the way their contributions have achieved successful results in all sectors of activities where the Trust has been active - particularly in fields of education, healthcare, support for the disabled children's activities, relief of poverty and promotion of Jain philosophy.

FINANCIAL REVIEW

Financial position

During the accounting period under review, the Trust raised a sum of £340,448 (2020: £524,249) from donations and tax credit including a small amount of interest of £24. Bulk of the donations was from the members of the group, with some donations received from other individual well-wishers. There was an 35.1% decrease in incoming revenue compared to the previous year.

A total of £238,506 (2020: £529,217) was expended to finance the spiritual and charitable activities supported by the Trust.

Currently the Trust does not have any plans for investments.

Donations by the Trust will be restricted to the amount of donations received by the trust so that deficits cannot arise.

Reserves policy

The trustees conduct an annual review of the level of unrestricted reserves in the general fund by considering risks associated with the various income streams, expenditure plans and balance sheet items. This enables an estimate to be made of the level of reserves that are sufficient:

- to allow time for re-organisation in the event of a downturn in income or asset values;
- to protect on-going work programme; and
- to allow the Association to meet its objectives

The level of free reserves as at 5th April 2021 were approximately £129,989 (2020: £28,047) which is in line with the Executive Committee expectation.

OTHER INFORMATION

All Trustees' activities are voluntary and no remuneration is paid to any Trustee.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Governing Document: Trust Deed

Charity is constituted as: A Trust

Trustees Appointment: By selection

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1112669

Principal address

NIRANJAN
10 Walled Garden Court
Hampton Road
Stanmore
HA7 3GE

SHREE RAJ SAUBHAG SATSANG MANDAL UK

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 5TH APRIL 2021

Trustees

J.S. Mehta
A.A. Shah
H.M. Sanghvi

Independent Examiner

Manesh Shah
FCA
PSJ Alexander & Co
Chartered Accountants
1 Doughty Street
London
WC1N 2PH

Approved by order of the board of trustees on 10th December 2021 and signed on its behalf by:



.....
A.A. Shah - Trustee

Independent examiner's report to the trustees of Shree Raj Saubhag Satsang Mandal UK

I report to the charity trustees on my examination of the accounts of Shree Raj Saubhag Satsang Mandal UK (the Trust) for the year ended 5th April 2021.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

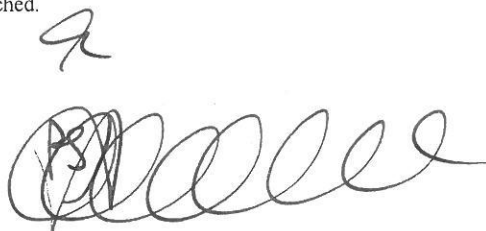
Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of FCA which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.



Manesh Shah
FCA
PSJ Alexander & Co
Chartered Accountants
1 Doughty Street
London
WC1N 2PH

Date: 10. December 2021

SHREE RAJ SAUBHAG SATSANG MANDAL UK

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 5TH APRIL 2021

	Notes	Unrestricted fund £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	263,259	77,165	340,424	524,073
Investment income	3	24	-	24	175
Total		263,283	77,165	340,448	524,248
EXPENDITURE ON					
Charitable activities					
Relief of poverty, sickness and distress and to promote education	4	-	10,056	10,056	9,015
Helping Jain philosophy by building infrastructure		-	710	710	179,652
Animal Welfare		-	652	652	1,723
Ashram Maintenance		-	6,812	6,812	7,721
Children Rehabilitation		-	8,763	8,763	31,712
Education		-	6,861	6,861	9,270
General Donation		161,233	-	161,233	262,083
Medical expenses		-	40,952	40,952	17,728
Spiritual Activities		-	-	-	9,222
Other		2,467	-	2,467	1,091
Total		163,700	74,806	238,506	529,217
NET INCOME/(EXPENDITURE)		99,583	2,359	101,942	(4,969)
RECONCILIATION OF FUNDS					
Total funds brought forward		26,276	1,771	28,047	33,016
TOTAL FUNDS CARRIED FORWARD		125,859	4,130	129,989	28,047

The notes form part of these financial statements

SHREE RAJ SAUBHAG SATSANG MANDAL UK

BALANCE SHEET
5TH APRIL 2021

	Notes	Unrestricted fund £	Restricted funds £	2021 Total funds £	2020 Total funds £
CURRENT ASSETS					
Debtors	9	3,846	1,188	5,034	3,036
Cash at bank		122,013	2,942	124,955	28,080
		<u>125,859</u>	<u>4,130</u>	<u>129,989</u>	<u>31,116</u>
CREDITORS					
Amounts falling due within one year	10	-	-	-	(3,069)
		<u>125,859</u>	<u>4,130</u>	<u>129,989</u>	<u>28,047</u>
NET CURRENT ASSETS					
		<u>125,859</u>	<u>4,130</u>	<u>129,989</u>	<u>28,047</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>125,859</u>	<u>4,130</u>	<u>129,989</u>	<u>28,047</u>
NET ASSETS					
		<u>125,859</u>	<u>4,130</u>	<u>129,989</u>	<u>28,047</u>
FUNDS	11				
Unrestricted funds				125,859	26,276
Restricted funds				4,130	1,771
TOTAL FUNDS				<u>129,989</u>	<u>28,047</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 10th December 2021 and were signed on its behalf by:



A.A. Shah - Trustee



H.M. Sanghvi - Trustee

The notes form part of these financial statements

SHREE RAJ SAUBHAG SATSANG MANDAL UK

CASH FLOW STATEMENT
FOR THE YEAR ENDED 5TH APRIL 2021

	Notes	2021 £	2020 £
Cash flows from operating activities			
Cash generated from operations	1	<u>96,875</u>	<u>(1,787)</u>
Net cash provided by/(used in) operating activities		<u>96,875</u>	<u>(1,787)</u>
Change in cash and cash equivalents in the reporting period		<u>96,875</u>	<u>(1,787)</u>
Cash and cash equivalents at the beginning of the reporting period		<u>28,080</u>	<u>29,867</u>
Cash and cash equivalents at the end of the reporting period		<u><u>124,955</u></u>	<u><u>28,080</u></u>

The notes form part of these financial statements

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES	2021	2020
	£	£
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	101,942	(4,969)
Adjustments for:		
(Increase)/decrease in debtors	(1,998)	1,250
(Decrease)/increase in creditors	(3,069)	1,932
Net cash provided by/(used in) operations	<u>96,875</u>	<u>(1,787)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 6/4/20	Cash flow	At 5/4/21
	£	£	£
Net cash	28,080	96,875	124,955
Cash at bank	<u>28,080</u>	<u>96,875</u>	<u>124,955</u>
Total	<u>28,080</u>	<u>96,875</u>	<u>124,955</u>

1. ACCOUNTING POLICIES**Basis of preparing the financial statements**

The financial statements of the charity, 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 Charities Act 2011. 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.

Taxation

The charity is exempt from 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.

2. DONATIONS AND LEGACIES

	2021	2020
	£	£
Donations	321,209	473,994
Gift aid	19,215	50,079
	<u>340,424</u>	<u>524,073</u>

3. INVESTMENT INCOME

	2021	2020
	£	£
Bank Interest	24	175
	<u>24</u>	<u>175</u>

4. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 5) £
Relief of poverty, sickness and distress and to promote education	10,056
Helping Jain philosophy by building infrastructure	710
Animal Welfare	652
Ashram Maintenance	6,812
Children Rehabilitation	8,763
Education	6,861
General Donation	161,233
Medical expenses	40,952
	<u>236,039</u>

5. DIRECT COSTS OF CHARITABLE ACTIVITIES

Raj Saubhag UK's main focus of operation is the provision of support to its members throughout the UK in their spiritual striving, supporting charitable activities centred in Sayla where its affiliate Raj Saubhag Sayla is based, as well as engaging with various other organisations involved in humanitarian and spiritual work.

Raj Saubhag UK provides the financial support that the affiliate needs for both its spiritual activities and humanitarian activities.

Developing Infrastructure:

The Indian Affiliate provides the members of the Trust spiritual teaching both in Sayla and in the UK, study material, boarding and lodging facilities in Sayla. The Trust provides funding to support all these facilities.

Medical Fund:

Raj Saubhag funds three categories of medical activities:

1. General Health Welfare & Medical Care through the Community Health Centre
2. Ophthalmic Services and cataract conditions in particular
3. Dental Care

Education Fund:

The Trust provides considerable funding for managing of the Girls High School and the College of Further Education.

There is substantial funding for the project 'Prem ni Parab' for uplifting the quality and standard of education in primary schools in the district of Sayla is also provided by the Trust.

Children's Rehabilitation Fund

There are three centres for rehabilitation of children with disabilities (both mental and physical) in Sayla, Surendranagar and Limbdi. These receive extensive funding from the Trust and directly from some of the Trust. Members meet the operating costs. Sponsoring of mobility accessory distribution camps provides additional funding for the centres.

Relief of Poverty

An on-going activity in Sayla of distributing grains to those below poverty line in the villages in the district of Sayla continues. This activity is also supported by the Trust. Additionally a lending hand is provided to cases of extreme financial distress experienced by individuals.

5. DIRECT COSTS OF CHARITABLE ACTIVITIES - continued

During the scorching hot summer months, milk powder is distributed to make butter milk and distribute it freely to the members of public.

Spiritual Activities in the UK

Regular donation is made to Mahavir Foundation for provision of a centrally located place for holding discourse meetings.

Funding is provided for inviting spiritually learned persons from Sayla for holding discourses and retreats in the UK. This funding will cater for air fares, visas costs etc.

The Trust would pay for the one day non-residential events by hiring the hall, transportation and providing food. Members try to make these events self-sufficient by paying the participation fees.

6. SUPPORT COSTS

Other resources expended

Management
£
<u>2,467</u>

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 5th April 2021 nor for the year ended 5th April 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 5th April 2021 nor for the year ended 5th April 2020.

8. GOVERNANCE COST

The Charity's accountants did not charge for their services during the current and previous years. The estimated value of their services is £2,051 (2020: £1,951).

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Other debtors	<u>5,034</u>	<u>3,036</u>

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Other creditors	-	3,069

11. MOVEMENT IN FUNDS

	At 6/4/20	Net	At
	£	movement	5/4/21
		in funds	£
		£	
Unrestricted funds			
General fund	26,276	99,583	125,859
Restricted funds			
Ashram maintenance fund	330	401	731
Children rehabilitation fund	355	326	681
Poverty relief fund	129	290	419
Medical fund	339	670	1,009
Educational fund	165	1,060	1,225
Promotion of Jain Philosopphy through building infrastructure	152	(118)	34
Animal Welfare	77	(46)	31
London Marathon	224	(224)	-
	<u>1,771</u>	<u>2,359</u>	<u>4,130</u>
TOTAL FUNDS	<u>28,047</u>	<u>101,942</u>	<u>129,989</u>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	263,283	(163,700)	99,583
Restricted funds			
Ashram maintenance fund	7,213	(6,812)	401
Children rehabilitation fund	9,089	(8,763)	326
Poverty relief fund	10,346	(10,056)	290
Medical fund	26,149	(25,479)	670
Educational fund	7,921	(6,861)	1,060
Promotion of Jain Philosopphy through building infrastructure	592	(710)	(118)
Animal Welfare	606	(652)	(46)
London Marathon	15,249	(15,473)	(224)
	<u>77,165</u>	<u>(74,806)</u>	<u>2,359</u>
TOTAL FUNDS	<u>340,448</u>	<u>(238,506)</u>	<u>101,942</u>

11. MOVEMENT IN FUNDS - continued**Comparatives for movement in funds**

	At 6/4/19 £	Net movement in funds £	Transfers between funds £	At 5/4/20 £
Unrestricted funds				
General fund	29,638	(1,362)	(2,000)	26,276
Restricted funds				
Ashram maintenance fund	750	(421)	-	329
Children rehabilitation fund	1,422	(2,267)	1,200	355
Poverty relief fund	-	(71)	200	129
Medical fund	175	164	-	339
Educational fund	31	(67)	200	164
Promotion of Jain Philosopphy through building infrastructure	1,000	(1,247)	400	153
Animal Welfare	-	78	-	78
London Marathon	-	224	-	224
	<u>3,378</u>	<u>(3,607)</u>	<u>2,000</u>	<u>1,771</u>
TOTAL FUNDS	<u>33,016</u>	<u>(4,969)</u>	<u>-</u>	<u>28,047</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	276,622	(277,984)	(1,362)
Restricted funds			
Ashram maintenance fund	7,300	(7,721)	(421)
Children rehabilitation fund	29,145	(31,412)	(2,267)
Poverty relief fund	5,993	(6,064)	(71)
Medical fund	17,892	(17,728)	164
Educational fund	9,203	(9,270)	(67)
Promotion of Jain Philosopphy through building infrastructure	177,069	(178,316)	(1,247)
Animal Welfare	301	(223)	78
Spiritual Activities	103	(103)	-
London Marathon	620	(396)	224
	<u>247,626</u>	<u>(251,233)</u>	<u>(3,607)</u>
TOTAL FUNDS	<u>524,248</u>	<u>(529,217)</u>	<u>(4,969)</u>

11. MOVEMENT IN FUNDS - continued

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

	At 6/4/19 £	Net movement in funds £	Transfers between funds £	At 5/4/21 £
Unrestricted funds				
General fund	29,638	98,221	(2,000)	125,859
Restricted funds				
Ashram maintenance fund	750	(20)	-	730
Children rehabilitation fund	1,422	(1,941)	1,200	681
Poverty relief fund	-	219	200	419
Medical fund	175	834	-	1,009
Educational fund	31	993	200	1,224
Promotion of Jain Philosophy through building infrastructure	1,000	(1,365)	400	35
Animal Welfare	-	32	-	32
	<u>3,378</u>	<u>(1,248)</u>	<u>2,000</u>	<u>4,130</u>
TOTAL FUNDS	<u>33,016</u>	<u>96,973</u>	<u>-</u>	<u>129,989</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	539,905	(441,684)	98,221
Restricted funds			
Ashram maintenance fund	14,513	(14,533)	(20)
Children rehabilitation fund	38,234	(40,175)	(1,941)
Poverty relief fund	16,339	(16,120)	219
Medical fund	44,041	(43,207)	834
Educational fund	17,124	(16,131)	993
Promotion of Jain Philosophy through building infrastructure	177,661	(179,026)	(1,365)
Animal Welfare	907	(875)	32
Spiritual Activities	103	(103)	-
London Marathon	15,869	(15,869)	-
	<u>324,791</u>	<u>(326,039)</u>	<u>(1,248)</u>
TOTAL FUNDS	<u>864,696</u>	<u>(767,723)</u>	<u>96,973</u>

11. MOVEMENT IN FUNDS - continued

Ashram maintenance fund is a scheme under which the Charity members are encouraged to make yearly contributions and this fund is principally utilised for the maintenance of the Charity, towards supporting its general activities, for religious activities and for donations to other charities, both here in the UK and in India, with similar objectives as this Charity.

Children rehabilitation fund was set up to rehabilitate disabled children in India.

Poverty relief fund was set up to provide food and other necessities to the poor and needy in India.

Medical fund was set up for the maintenance of community health centre and an eye hospital in Sayla, India.

Educational fund was set up for the maintenance of L M Vora Girls High School in India and for educational standards improvement programme.

Religious publication fund was set up for the publications and distributions of religious books, magazines and for similar activities.

The infrastructure fund is for supporting the construction of new premises for delivery of spiritual discourses, holding seminars and workshops and provision of meditation rooms.

Animal Welfare is the trust that supports the Cow Shelter and also works alongside Panjrapoles (Animal Welfare Shelters) in Gujarat to help in sustainable and ethical animal welfare.

Spiritual Activities is regular donation made to Mahavir Foundation for provision of a centrally located place for holding discourse meetings. Funding is provided for inviting spiritually learned persons from Sayla for holding discourses and retreats in the UK. This funding will cater for air fares, visas costs etc.

The Trust would pay for the one day non-residential events by hiring the hall, transportation and providing food. Members try to make these events self-sufficient by paying the participation fees.

Support is provided to members and guidance given to seekers through a series of steps along a clear path to self realisation.

London Marathon Fund is setup for 2020-21 and the charity had a marathon runner to run on behalf of the charity to collect donation for the hospital in Sayla.

12. RELATED PARTY DISCLOSURES

The charity received Donations of £1,568 (2020: £251) from Mahavir Trust. The charity also transferred £20,000 during the year for safekeeping, to Mahavir trust - these were returned back before the year end and no balance was outstanding. Both the organisations have a trustee in common and have similar objectives.

The charity received Donation of £1,500 (2020: £101) from Maitri Foundation. Both the organisations have a trustee in common and have similar objectives.

The charity paid donation of £100 (2020: £200) to Jainology. Both the organisations have a trustee in common and have similar objectives.

The Trust is completely independent organisation but liaises with other organisations that follow the same spiritual path and have similar objectives.

13. MATERIAL DONATIONS MADE TO INSTITUTIONS

<u>Name of Institutions</u>	<u>Purpose</u>	<u>2021(£)</u>	<u>2020(£)</u>
L M Vora Girls High School	Education	2,336	6,727
L M Vora Girls college of F E	Education	3,106	1,338
KHS Eye Hospital	Medical	15,051	14,655
Sayla Dental Surgery	Medical	744	125
Sayla Community Hospital	Medical	25,157	3,125
Ashirwad Trust for the Disabled	Rehabilitation	8,762	30,564
Raj Saubhag Satsang Mandal Sayla (India)	Education	1,418	1,250
Raj Saubhag Satsang Mandal Sayla (India)	Relief of Poverty	8,898	3,799
	Promotion of Jain		
	Philosophy, and Building		
Raj Saubhag Satsang Mandal Sayla (India)	Infrastructure	7,523	176,553
Raj Saubhag Satsang Mandal Sayla (India)	Animal Welfare	653	313
Raj Saubhag Satsang Mandal Sayla (India)	Spiritual Activities	-	4,810
Raj Saubhag Satsang Mandal Sayla (India)	General Donation	160,673	270,702
DEC - East African Relief Fund	Relief of poverty	-	1,152
	Promotion of Jain		
	Philosophy	-	1,800
Mahavir Foundation	Tree Planting	-	1,100
Shree Rajchandra Mission Dharampur UK			
	Promotion of Jain		
	Philosophy	-	351
Shree Rajchandra Mission Dharampur UK	Poverty relief	-	500
St. Lukes	Animal Welfare	-	500
Jain Animal Sanctuaries	Animal Welfare	-	500
Royal Veterinary College	Relief of Poverty	-	1,000
Asian People's Disability Alliance	Animal Welfare	-	500
Hugletts Wood	Relief of Poverty	-	500
Age UK	Tree Planting	-	1,000
Friends of Stockers Lake	Relief of Poverty	1,158	2,100
The Big Give - Covid 19			
		£235,480	£524,964

SHREE RAJ SAUBHAG SATSANG MANDAL UK

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 5TH APRIL 2021

	2021 £	2020 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	321,209	473,994
Gift aid	19,215	50,079
	<u>340,424</u>	<u>524,073</u>
Investment income		
Bank Interest	24	175
Total incoming resources	<u>340,448</u>	<u>524,248</u>
EXPENDITURE		
Charitable activities		
Advancement of Jain religion	710	178,419
Relief of poverty, sickness & distress and to promote education	18,819	37,476
Animal Welfare	652	223
Ashram Maintenance	6,812	7,721
Education	22,334	9,666
General Donation	161,233	276,893
Medical	25,479	17,728
	<u>236,039</u>	<u>528,126</u>
Support costs		
Management		
Insurance	2,467	1,091
Total resources expended	<u>238,506</u>	<u>529,217</u>
Net income/(expenditure)	<u>101,942</u>	<u>(4,969)</u>

This page does not form part of the statutory financial statements

