

Company Registration Number - 07020916

Charity Registration Number - 1132336

**New Life Suwarta Sangat**  
**Annual Report and Unaudited Financial Statements**  
**For the year ended 31 March 2022**

**Contents of the Financial Statements  
for the year ended 31 March 2022**

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## **New Life Suwarta Sanagat**

### **LEGAL AND ADMINISTRATIVE INFORMATION**

|                    |                                                                                                                                                                                                                                              |
|--------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Charity Name:      | New Life Suwarta Sangat                                                                                                                                                                                                                      |
| Charity number:    | 1132336                                                                                                                                                                                                                                      |
| Company number:    | 07020916                                                                                                                                                                                                                                     |
| Registered office: | 17 Northwick Park Road, Harrow,<br>Middlesex HA1 2NY                                                                                                                                                                                         |
| Principal address: | Lorreto Gardens, Kenton, Harrow, Middlesex HA3 9LZ                                                                                                                                                                                           |
| Trustees:          | Matthew Irvine (appointed 16 <sup>th</sup> September 2009)<br>Kanchan Vohra (appointed 22 <sup>nd</sup> November 2019)<br>Dipak Upadhyay (appointed 16 <sup>th</sup> September 2009)<br>Manjula Shah (appointed 29 <sup>th</sup> March 2012) |
| Bankers:           | Santander UK plc<br>2 Triton Square, Regent's Place, London NW1 3AN                                                                                                                                                                          |

## **TRUSTEES' ANNUAL REPORT**

The trustees of the charity, who are also the directors for the purposes of Company Act, have pleasure in submitting their report together with the financial statements for the year ending 31<sup>st</sup> March 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Church's governing document, the Charities Act 2011 and "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)".

### **The purposes of the charity as set out in its governing document**

1. To advance the Christian faith in accordance with the statement of beliefs appearing in the schedule hereto in North West London and in such other parts of The United Kingdom or the world as the directors of the Charity (herein called "the trustees") may from time to time think fit and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the Charity;
2. To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, good or services of any kind, including through the provision of counselling and support in such parts of the United Kingdom or the World as the Trustees from time to time may think fit.

### **The main activities undertaken in relation to those purposes during the year**

The spiritual governance of the church is taken by the Leadership Team which was organised by the Trustees in January 2011. The Leadership Team is comprised of three of the four Trustees, namely, Kanchan Vohora, Dipak Upadhyay, Matthew Irvine and Manjula Shah. There is a division of labour between the Leadership Team (i.e. Spiritual Oversight) and the Trustee Board (i.e. Financial and Administrative Oversight).

The Church conducts regular meetings for the worship of God. The central worship meeting takes place each Sunday at 11 am. During this year of pandemic some of the worship services were conducted on zoom as well as in person.

The main activities undertaken during the year to further the charity's purpose for the public benefit. All members of the public are welcome to attend the service and the activities at the church, and our membership comprises people from various ethnic and socio-economic backgrounds.

There were outreach events held during school holidays or on other significant Christian dates. Attendance at the weekly Sunday meetings ranged from 30 to 50 people.

Youth Clubs for boys and girls met each week during school term time (Wednesday evenings), on zoom during the pandemic year as did the Mums and Toddler Group (Friday mornings). We also conducted periodic spiritual bhajans in needy people's homes for their blessing. There were also regular women's and men's meetings for bible study and encouragement which happened in homes or zoom because of Covid 19 restrictions. (Mondays, Tuesdays, and Thursdays and Saturdays)

### **Risk management**

The Church has operated smoothly over the year in review and the Trustees have not identified any major risks to which the Church may be exposed. Financial and operating procedures are appropriate

for an organisation of this size and nature. An insurance policy is current which mitigates against the financial risk that is commensurate with the nature of activities undertaken by the Church.

During the Corona Virus outbreak the Church has been meeting on Sunday mornings by Zoom meetings. We have also modified mums and toddlers' group and youth meetings as well as Bible studies to do these activities remotely.

### **Objectives And Activities**

#### **Aims and organisation**

The aims of the Church are to advance the Christian faith in North West London and in other such parts of the United Kingdom or the world as the trustees may from time to time think fit.

#### **Public benefit**

All members of the public are welcome to attend the services and activities at the Church, and our membership comprises people from various ethnic and social backgrounds.

### **Achievements And Performance**

#### **Review of operations during the year**

The Church conducts regular meetings for the worship of God. The central worship meeting takes place each Sunday at 11 am. There were outreach events held during school holidays or on significant Christian dates.

Attendance at the fortnightly Sunday meetings ranged from 30 to 50 people. Special outreach events included:

- Nav Jawan – Young adults Conferences two in the year
- Easter Celebrations (4<sup>th</sup> April 2021)
- 8th August Family fun and games at Queensbury Park
- 23rd September 21 McMillan Ladies pamper night for raising funds
- 30th October 21 Baby shower for Karis,
- 31st October 21 Celebration of Light
- 5th Nov to 8th Nov Ladies retreat Ffald Brenni 14th November
- 26th November Thanksgiving desserts with community
- Candlelight Christmas Carol Singing (19h December 21)
- 28th January 22 Community games night
- A Day for Kids Arts Day (February 2022)
- 18th February Pizza and Movie night for community
- Young Adults Bible Study on Monday Evenings
- 4th March 22 OM Training and Outreach
- 8th March RUF Team training and Outreach
- 12th March 22 Ladies Day Conference Who Am I
- 25th March High School kids pizza and movie night

Youth Clubs for boys and girls met each week during school term time (Wednesday evenings), as did the Mums and Toddler Group (Friday mornings). We also conducted periodic spiritual bhajans in people's homes for their blessing if there was no lockdown. There were also regular women's and men's meetings for bible study and encouragement which happened in personal homes or zoom during the lockdown (Mondays, Tuesdays, and Wednesdays)

#### **Financial review of the position at the reporting date 31 March 2022**

The trustees consider the financial performance by the charity during the year to have been satisfactory and in line with aims and objectives of the charity.

Financial and operating procedures are appropriate for an organisation of this size and nature. An insurance policy is current which mitigates against the financial risk that is commensurate with the nature of activities undertaken by the Church.

#### **Policies on reserves**

It is the policy of the Church to maintain unrestricted funds at a level which takes into account the future needs of the Church and the variable nature of general giving. The Church is also planning to employ a youth worker or a pastor at some point. The rent increased considerably from March 2019 when the ten-year lease was renewed for six more years. At 31st March 2022, the free reserves stood at £138,360. This excludes £275 raised by the Mothers and Toddlers Group which has been designated for use by that group. It also includes £1,005 raised by Women Learning Together which is designated to be used by that group.

#### **Availability and adequacy of assets of each of the funds**

The board of trustees is satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

#### **Principal funding sources**

The Church's income is made up entirely of voluntary donations and offerings. Donations received for local or overseas missions and natural disasters are passed on to recipients at full value with no deductions for administrative costs.

#### **Investment policy**

The Trustees decided during 2012 to invest in a number of higher interest earning accounts whilst continuing to hold a prudent amount in a current bank account to cover fluctuations in normal business. Two deposit accounts were opened; one with a building society and another with a bank reflecting the Church's low risk approach and desire to spread risk across the banking sector.

### **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The Trustees (who are also directors of New Life Suwarta Sangat for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company at the balance sheet date and its incoming resources and application of resources, including income and expenditure for the financial year. In preparing these financial statements, the trustees are required to:

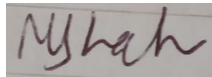
- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the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

The Trustees are responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding

the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### **Approval**

These financial statements have been prepared in accordance with the provisions of the Companies Act 2006 relating to small companies. This report was approved by the trustees and signed on their behalf by:



Signed: .....

Date: ...20/06/2022.....

MANJULA SHAH  
Trustee



Signed: .....

Date: 20/06/2022.....

DIPAK UPADHYAY  
Trustee

## **INDEPENDENT EXAMINER'S REPORT**

### **TO THE TRUSTEES OF NEW LIFE SUWARTA SANGAT**

I report to the trustees on my examination of the financial statements of New Life Suwarta Sangat (the Church) for the year ended 31 March 2022.

#### **Respective responsibilities of the Trustees and the Independent Examiner**

As the trustees of the Church, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the church's financial statement carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

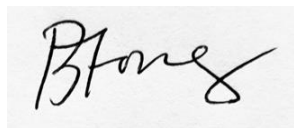
#### **Independent Examiner's Statement**

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you, as Trustees, concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

#### **Independent Examiner's Statement**

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements: to keep accounting records in accordance with Section 130 of The Charities Act 2011, and to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the Charities Act 2011 have not been met; or
- (2) which, in my opinion, attention should be drawn in my report in order to enable a proper understanding of the accounts to be reached.



**Brighton Fong FCCA**  
**135 Eastcote Lane**  
**Harrow Middlesex HA2 8RW**  
**16/06/2022**

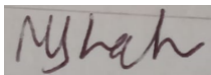
**NEW LIFE SUWARTA SANGAT**  
**Income and Expenditure Account**  
**for the year ended 31 March 2022**

|                                                |                     |                   | <b>2022</b>        | <b>2021</b>        |
|------------------------------------------------|---------------------|-------------------|--------------------|--------------------|
|                                                | <b>Unrestricted</b> | <b>Restricted</b> |                    |                    |
|                                                | <b>Funds</b>        | <b>Funds</b>      | <b>Total Funds</b> | <b>Total Funds</b> |
|                                                | <b>£</b>            | <b>£</b>          | <b>£</b>           | <b>£</b>           |
| <b>INCOME</b>                                  |                     |                   |                    |                    |
| Donations and legacies                         | 36,404              | 0                 | 36,404             | 40,501             |
| Charitable activities                          | 5,757               | 400               | 6,157              | 4,034              |
| Investments                                    | 2,169               | 0                 | 2,169              | 1,523              |
| <b>Total Income</b>                            | <b>44,330</b>       | <b>400</b>        | <b>44,730</b>      | <b>46,058</b>      |
| <b>EXPENDITURE</b>                             |                     |                   |                    |                    |
| Raising funds                                  | 0                   | 0                 | 0                  | 0                  |
| Charitable activities                          | (39,585)            | (174)             | (39,758)           | (50,006)           |
| <b>Total Expenditure</b>                       | <b>(39,585)</b>     | <b>(174)</b>      | <b>(39,758)</b>    | <b>(50,006)</b>    |
| <b>NET INCOME / (EXPENDITURE) FOR THE YEAR</b> | <b>4,745</b>        | <b>226</b>        | <b>4,972</b>       | <b>(3,948)</b>     |
| Balance brought forward                        | 133,614             | 49                | 133,663            | 137,611            |
| <b>BALANCE CARRIED FORWARD</b>                 | <b>138,360</b>      | <b>275</b>        | <b>138,635</b>     | <b>133,663</b>     |

**NEW LIFE SUWARTA SANGAT**  
**Balance Sheet**  
**as at 31 March 2022**

|                                           | Notes | 2022<br>£      | 2021<br>£      |
|-------------------------------------------|-------|----------------|----------------|
| <b>FIXED ASSETS</b>                       |       |                |                |
| Tangible assets                           |       | 0              | 0              |
| Investments                               |       | 80,000         | 80,000         |
|                                           |       | <b>80,000</b>  | <b>80,000</b>  |
| <b>CURRENT ASSETS</b>                     |       |                |                |
| Investments                               |       | 15,000         | 15,000         |
| Debtors                                   | 1     | 1,520          | 1,160          |
| Cash at bank and in hand                  |       | 42,290         | 37,727         |
|                                           |       | <b>58,810</b>  | <b>53,887</b>  |
| <b>CREDITORS</b>                          |       |                |                |
| Amounts falling due within one year       | 2     | (175)          | (224)          |
| <b>NET CURRENT ASSETS / (LIABILITIES)</b> |       | <b>138,635</b> | <b>133,663</b> |
| <b>NET ASSETS / (LIABILITIES)</b>         |       | <b>138,635</b> | <b>133,663</b> |
| <b>FUNDS</b>                              |       |                |                |
| Unrestricted funds                        |       | 138,360        | 133,614        |
| Restricted funds (designated income)      |       | 275            | 49             |
| <b>TOTAL FUNDS</b>                        |       | <b>138,635</b> | <b>133,663</b> |

The financial statements were approved by the Board of Trustee and signed on its behalf by:



Signed: .....



Signed: .....

Date: .....20/06/2022.....

Date: 20/06/22.....

MANJULA SHAH  
Trustee

DIPAK UPADHYAY  
Trustee

## **New Life Suwarta Sangat**

### **Notes to the Accounts for the year ended 31 March 2022**

#### **1. Accounting policies**

##### **Basis of preparation**

The statement of accounts has been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The statement of accounts has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

##### **Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

##### **Incoming resources**

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to categories of income:

- Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when receivable.
- Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.

##### **Resources expended**

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.
- Specific items of expenditure are allocated to Restricted and Unrestricted activities as appropriate and general expenditure is allocated on an estimated apportionment.

##### **Income**

The income of the charity is primary in the form of donations. It is accounted for on an accrual basis as far as it is prudent to do so.

#### **2. Remuneration and payments to Trustees and persons connected with them**

Kanchan Vohara is the only trustee who is connected with them received any remuneration from the charity.

### 3. Income

| Description                            | Unrestricted funds<br>£ | Restricted funds<br>£ | 2022<br>Total funds<br>£ | 2021<br>Total funds<br>£ |
|----------------------------------------|-------------------------|-----------------------|--------------------------|--------------------------|
| <b><u>Donations &amp; Legacies</u></b> |                         |                       |                          |                          |
| Donations and gifts                    | 32,977                  |                       | 32,977                   | 36,953                   |
| Gift Aid                               | 4,587                   |                       | 4,587                    | 3,548                    |
| Legacies                               | 0                       |                       | 0                        | 0                        |
| <b>Total</b>                           | <b>37,564</b>           | <b>0</b>              | <b>37,564</b>            | <b>40,501</b>            |
| <b><u>Charitable Activities</u></b>    |                         |                       |                          |                          |
| Summer Club                            | 0                       |                       | 0                        | 0                        |
| Mums & Tots                            | 0                       | 400                   | 400                      | 200                      |
| West End Press & Karis                 | 3,143                   |                       | 3,143                    | 3,834                    |
| Furlough                               | 1,094                   |                       | 1,094                    | 0                        |
| <b>Total</b>                           | <b>4,237</b>            | <b>400</b>            | <b>4,637</b>             | <b>4,034</b>             |
| <b><u>Investment Income</u></b>        |                         |                       |                          |                          |
| Interest income                        | 89                      |                       | 89                       | 1,523                    |
| Rental income                          | 2,080                   |                       | 2,080                    | 0                        |
| <b>Total</b>                           | <b>2,169</b>            | <b>0</b>              | <b>2,169</b>             | <b>1,523</b>             |
| <b>TOTAL INCOME</b>                    | <b>43,970</b>           | <b>400</b>            | <b>44,370</b>            | <b>46,058</b>            |

### 4. Expenditure

| Description                                        | Unrestricted funds<br>£ | Restricted funds<br>£ | 2022<br>Total funds<br>£ | 2021<br>Total funds<br>£ |
|----------------------------------------------------|-------------------------|-----------------------|--------------------------|--------------------------|
| <b><u>Expenditure on charitable activities</u></b> |                         |                       |                          |                          |
| Grants & donations                                 | 5,172                   |                       | 5,172                    | 8,752                    |
| Church leadership & activities                     | 23,614                  | 174                   | 23,788                   | 22,065                   |
| Overheads                                          | 10,699                  |                       | 10,699                   | 3,807                    |
| Investments                                        | 0                       |                       | 0                        | 15,000                   |
| Governance costs                                   | 248                     |                       | 248                      | 248                      |
| <b>Total</b>                                       | <b>39,733.22</b>        | <b>174</b>            | <b>39,907</b>            | <b>49,872</b>            |

## 5. Investments

| Description                             | Current       | Non-current   | 2022          | 2021          |
|-----------------------------------------|---------------|---------------|---------------|---------------|
|                                         | £             | £             | £             | £             |
| Carrying value at the beginning of year | 15,000        | 80,000        | 95,000        | 80,000        |
| add: transfer in                        | 0             | 0             | 0             | 0             |
| less: transfer out                      | 0             | 0             | 0             | 0             |
| <b>Carrying value at end of year</b>    | <b>15,000</b> | <b>80,000</b> | <b>95,000</b> | <b>80,000</b> |

## 6. Debtors

|               | 2022  | 2021  |
|---------------|-------|-------|
|               | £     | £     |
| Other debtors | 1,520 | 1,160 |

## 7. Charity Funds

| Fund names                              | Fund<br>balances<br>brought<br>forward | Income        | Expense         | Transfers | Gains &<br>losses | Fund<br>balances<br>carried<br>forward |
|-----------------------------------------|----------------------------------------|---------------|-----------------|-----------|-------------------|----------------------------------------|
|                                         | £                                      | £             | £               | £         | £                 | £                                      |
| Unrestricted                            | 133,614                                | 44,330        | (39,585)        | 0         | 0                 | 138,360                                |
| Restricted - Mums & Tots                | 49                                     | 400           | (174)           | 0         | 0                 | 275                                    |
| <b>Total funds as per balance sheet</b> | <b>133,663</b>                         | <b>44,730</b> | <b>(39,758)</b> | <b>0</b>  | <b>0</b>          | <b>138,635</b>                         |