

**Sikh Women's AID**  
**Company Limited by Guarantee**  
**Unaudited Financial Statements**  
**30 April 2024**

**XL ASSOCIATES LTD**

Chartered Certified Accountants and Registered Auditors  
Hazara House  
502 - 504 Dudley Road  
Wolverhampton  
West Midlands  
WV2 3AA

# **`Sikh Women's AID**

**Registered Charity 1198851**

**Trustees' Annual Report**

**Year ended 30 April 2024**

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	<b>Page</b>
Trustees' annual report	<b>3</b>
Independent examiner's report to the trustees	
Statement of financial activities (including income and expenditure account)	<b>9</b>
Statement of financial position	<b>10</b>
Statement of cash flows	<b>11</b>
Notes to the financial statements	<b>12</b>
<b>The following pages do not form part of the financial statements</b>	
Detailed statement of financial activities	<b>19</b>
Notes to the detailed statement of financial activities	<b>20</b>

# **`Sikh Women's AID**

**Registered Charity 1198851**

**Trustees' Annual Report**

**Year ended 30 April 2024**

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The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 30 April 2024.

## **Reference and administrative details**

**Registered charity name** Sikh Women's Aid

**Charity registration number** 1198851

**Principal office and registered office** C/O XL Associates Ltd  
Hazara House  
502-504 Dudley Road  
Wolverhampton  
West Midlands  
WV2 3AA

## **The trustees**

Mrs S Kaur  
Mrs M K Sungu  
Mrs G K Kang

## **Accountants**

XL Associates LTD  
Chartered Certified Accountants and Registered Auditors  
Hazara House  
502 - 504 Dudley Road  
Wolverhampton  
West Midlands

# **`Sikh Women's AID**

**Registered Charity 1198851**

**Trustees' Annual Report**

**Year ended 30 April 2024**

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## **Chair's Report**

### **Chair's Report - Sukhvinder Kaur - Chair of Trustees**

The year 2023 – 2024 has been a period of unprecedented demand, growth, and stabilisation for Sikh Women's Aid. As our core service delivery expanded, we prioritised strengthening our processes, financial controls, and capacity management to ensure long-term sustainability.

### **Key Achievements Impact**

#### **Enhancing Mental Health Support**

We have made significant investments in our mental health support services, expanding our team from one therapist to three. Sikh Women's Aid now has two dedicated therapists of Sikh Panjabi heritage to support victims and children. Additionally, we have engaged a culturally appropriate psychotherapist focused on staff well-being, ensuring that our workforce receives the emotional and culturally specific support they need.

#### **Strengthening Expertise in Domestic Homicide Reviews (DHR)**

I was recruited for the Domestic Homicide Review (DHR) Mentoring Scheme, enabling Sikh Women's Aid to have two qualified DHR Chairs within the organisation. This ensures that we can offer cultural expertise in the form of chairing and expert panel membership in DHRs and contribute to better-informed safeguarding and justice processes.

#### **Advocacy for Victims: The Case of Pooja Kanda**

In June 2023, we had the privilege of meeting Pooja and Nikita Kanda. Pooja's son, Ronan, was tragically stabbed to death in a case of mistaken identity. The two perpetrators were Sikh Panjabi boys, and during the trial, their families sought character references from places of worship to reduce their sentences.

Sikh Women's Aid supported Pooja in holding these religious institutions accountable, shedding light on the problematic use of character references in cases of murder, domestic abuse, and sexual violence. This is an ongoing campaign that we are committed to pushing forward, as the Sikh faith should never be weaponised to protect perpetrators.

#### **Sikh Women's Remembrance Day – 17th July 2023**

In July 2023, we launched the first-ever Sikh Women's Remembrance Day, highlighting the growing number of domestic homicides, unexplained deaths, and suicides of Sikh Panjabi women. Currently, there is no wider community discussion about these deaths—only Sikh Women's Aid is raising awareness of these critical issues.

#### **National Advocacy and Policy Influence**

January 2024 – Sikh Women's Aid joined the Employers Initiative Against Domestic Abuse (EIDA) as an Advisory Council member, contributing to a network of over 1,800 businesses representing 25% of the UK workforce.

# **`Sikh Women's AID**

**Registered Charity 1198851**

**Trustees' Annual Report**

**Year ended 30 April 2024**

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## **Growth and Organisational Development**

Sikh Women's Aid has expanded its team and service capacity, now employing:

- ✓ 1 full-time CEO
- ✓ 2 full-time Domestic Violence (DV) support workers
- ✓ 2 part-time Domestic Violence (DV) support workers
- ✓ 2 part-time therapists for service users
- ✓ 1 in-house staff therapist
- ✓ 1 volunteer coordinator supporting our volunteer recruitment strategy

## **Challenges Future Goals**

### **Working with Faith Settings**

While we have made some progress in building relationships with faith institutions, there remain significant safeguarding concerns within many Gurdwaras across the UK. Three years after our founding, many places of worship still fail to meet safeguarding responsibilities.

Despite ongoing resistance from certain sections of the Sikh religious community due to perceptions of shame and honour, we remain steadfast in advocating for change.

### **Strategic Expansion**

As Chair, it has been an honour to provide strategic leadership for a much-needed, culturally specific support service. Over the next few years, once our core base of service delivery is fully established in the West Midlands, we plan to expand provisions into London and the East Midlands, as these are our second-highest areas of referrals outside our commissioned work in the West Midlands.

Overall, 2023/24 has been a year of consolidated modest growth. My sincerest thanks to our funders, donors, staff, volunteers and fellow trustees, without whom none of this would have been possible.

### **Structure, Governance and Management**

Sikh Women's Aid has converted from a not-for-profit company to a CIO (Charitable Incorporated Organisation). At the time of writing this report, we are winding down the old not-for-profit company. We have three trustees, a CEO to oversee service delivery and overall management of the charity. We have four part time support workers, one healthy relationships education worker for our early intervention and prevention project across Birmingham. We also have a Bid-writing and Policy Officer and a volunteer co-ordinator.

The Trustee Board meets with the CEO on a bi-monthly basis for updates and business planning.

# **`Sikh Women's AID**

**Registered Charity 1198851**

**Trustees' Annual Report**

**Year ended 30 April 2024**

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## **Objectives**

### **Vision**

Ending the abuse, oppression and violence of Sikh/Panjabi women and children.

### **Mission**

To make sure all Sikh/Panjabi women and children are safe and protected from harm in the home, community, and wider society, and are able to live their best life.

Sikh Women's Aid three core strategic objectives are:

I. At the individual level Developing and delivering sustainable quality information, advice and support services for Sikh Panjabi women and children.

II. At the societal and community level - raising awareness of the characterisation and prevalence of domestic abuse within the Sikh Punjabi diaspora community, as well as amongst professional colleagues.

III. At the organisational level being a high quality, fit for purpose organisation that works collaboratively and seeks to continually innovate.

## **Policies and Procedures**

Sikh Women's Aid continues to regularly review it's policies and procedures, and has during the year reviewed it's safeguarding policy.

There have been no serious safeguarding concerns reported during the year

There has been one complaint during the year levied at a staff member. The matter was resolved in accordance with our stage 1 complaints investigation policy and procedure.

## **Charitable Activities during 2023/24**

### **Achievements and performance**

#### **Key outputs and outcomes for 2023/234**

- Introduction of a new counselling service via the employment of two part-time staff, one as a therapist and the other as a counsellor
- Hosted and administered the funeral of Lakhveer Kaur, an overseas student who found took her own life after finding herself abandoned in the UK by the father of her unborn child
- Provided expert advice to several Domestic Homicide Reviews
- Launch of the now annual Sikh Women's Remembrance Day, taking into account the rising number of Sikh Women that have died as a result of male violence
- We began work on the development of 'Dear Didi' a historical review of the violence experienced by 21 women across three different generations.
- Delivered relationship workshops to pupils in the West Midlands via our healthy relationships initiative
- With a closer focus on faith-based abuse and sexual and physical violence against women in faith-based settings, we have joined and actively participated in activities of the Faith and

# **`Sikh Women's AID**

**Registered Charity 1198851**

## **Trustees' Annual Report**

**Year ended 30 April 2024**

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VAWG Coalition, as well as contributed to discussions for the Independent Inquiry into Child Sexual Abuse.

- Contributed to discussions around caste discrimination
- Added to the debate on harmful practices
- Winner of Sikh Charity of the Year
- Contributed to Asian and Sikh media discussions around male violence in the Sikh community

Contributed to various forums such as:-

- Black Country Mental Health Forum.
- Sandwell Domestic Abuse Forum.
- Violence Reduction Partnerships.
- Standing Together.
- Faith and VAWG Coalition.
- APPG for Safeguarding in Faith Settings.

### **Financial review**

Secured new funding from

- National Lottery Community Fund (Cost of Living Crisis Fund)
- Heart of England
- Heritage Lottery Fund
- Postcode Lottery

Retained core funding from

- Ministry of Justice
- Birmingham City Council
- Winter Food Aid Fund (to support beneficiaries)

### **Plans for future periods**

#### **Our priorities 2024/2025**

- Consolidation of existing work and staff posts
- Expansion into East Midlands and London with a dedicated part-time worker in both
- Development of an in-house expertise in family law
- Development of a support offer for children and young people from the Sikh community affected by domestic violence
- Expansion of the Board to include an additional two trustees
- Adoption of the Charity Governance Code
- Development of more multiyear funding streams
- Appointment of a HR and Finance Business Partner

The trustees' annual report was approved on ..... and signed on behalf of the board of trustees by:

Mrs S Kaur  
Trustee

Mrs G K Kang  
Trustee

Mrs M K Sungu  
Trustee

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# **`Sikh Women's AID**

**Registered Charity 1198851**

**Trustees' Annual Report**

**Year ended 30 April 2024**

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## **Independent Examiner's Report to the Trustees of Sikh Women's Aid**

I report to the trustees on my examination of the financial statements of Sikh Women's Aid ('the charity') for the year ended 30 April 2024.

### **Responsibilities and basis of report**

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

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

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

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 charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements 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.

Harminster Chahal FCCA  
XL Associates Ltd  
Independent Examiner

Hazara House  
502 - 504 Dudley Road  
Wolverhampton  
West Midlands  
WV2 3AA



# Sikh Women's AID

Registered Charity 1198851

## Statement of Financial Activities (including income and expenditure account)

Year ended 30 April 2024

	Note	2024 Total funds £	2023 Total funds £
<b>Income</b>			
Grants and Donations	5	220,425	207,115
<b>Total income</b>		<u>220,425</u>	<u>207,115</u>
<b>Expenditure</b>			
Front line delivery	6	182,001	206,216
Governance and fundraising costs	7,8	33,910	899
<b>Total expenditure</b>		<u>215,911</u>	<u>207,115</u>
<b>Net income and net movement in funds</b>		<u>4,514</u>	<u>—</u>
<b>Reconciliation of funds</b>			
Total funds brought forward		—	—
<b>Total funds carried forward</b>		<u>—</u>	<u>—</u>

The statement of financial activities includes all gains and losses recognised in the year.  
All income and expenditure derive from continuing activities.

The notes on pages 12 to 17 form part of these financial statements.

# Sikh Women's AID

Registered Charity 1198851

## Statement of Financial Position

30 April 2024

	Note	2024 £	2023 £
<b>Fixed assets</b>			
Tangible fixed assets	11	6,068	6,068
<b>Current assets</b>			
Debtors	12	615	–
Cash at bank and in hand		105,274	101,658
		<u>105,889</u>	<u>101,658</u>
<b>Creditors: amounts falling due within one year</b>	13	107,443	107,726
<b>Net current liabilities</b>		<u>1,554</u>	<u>6,068</u>
<b>Total assets less current liabilities</b>		<u>4,514</u>	<u>–</u>
<b>Net assets</b>		<u>4,514</u>	<u>–</u>

For the year ending 30 April 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

These financial statements were approved by the board of trustees and authorised for issue on 27.02.2025, and are signed on behalf of the board by:

Mrs S Kaur  
Trustee

Mrs G K Kang  
Trustee

Mrs M K Sungu  
Trustee

The notes on pages 12 to 17 form part of these financial statements.

# Sikh Women's AID

Registered Charity 1198851

## Statement of Cash Flows

Year ended 30 April 2024

	2024 £	2023 £
<b>Cash flows from operating activities</b>		
Net income	4,514	–
<i>Adjustments for:</i>		
Accrued expenses	–	89,126
<i>Changes in:</i>		
Trade and other debtors	(615)	–
Trade and other creditors	(283)	3,013
Cash generated from operations	3,616	92,139
Net cash from operating activities	<u>3,616</u>	<u>92,139</u>
<b>Cash flows from investing activities</b>		
Purchase of tangible assets	–	(6,068)
Net cash used in investing activities	<u>–</u>	<u>(6,068)</u>
<b>Net increase in cash and cash equivalents</b>	3,616	86,071
<b>Cash and cash equivalents at beginning of year</b>	<u>101,658</u>	<u>15,587</u>
<b>Cash and cash equivalents at end of year</b>	<u>105,274</u>	<u>101,658</u>

The notes on pages 12 to 17 form part of these financial statements.

# **Sikh Women's AID**

**Registered Charity 1198851**

## **Notes to the Financial Statements**

**Year ended 30 April 2024**

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### **1. General information**

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is C/O XL Associates Ltd, Hazara House, 502-504 Dudley Road, Wolverhampton, West Midlands, WV2 3AA.

### **2. Statement of compliance**

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

### **3. Accounting policies**

#### **Basis of preparation**

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

#### **Going concern**

There are no material uncertainties about the charity's ability to continue.

#### **Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

# Sikh Women's AID

Registered Charity 1198851

## Notes to the Financial Statements *(continued)*

Year ended 30 April 2024

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### 3. Accounting policies *(continued)*

#### Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

#### Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

#### Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

# Sikh Women's AID

Registered Charity 1198851

## Notes to the Financial Statements *(continued)*

Year ended 30 April 2024

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### 3. Accounting policies *(continued)*

#### Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

#### Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

#### Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

### 4. Limited by guarantee

#### Statement of Guarantee

Sukhvinder Kaur - Amount Guaranteed : GBP 1.00

Mandeep Kaur Sungu - Amount Guaranteed : GBP 1.00

Gagandeep Kaur Kang- Amount Guaranteed : GBP 1.00

# Sikh Women's AID

Registered Charity 1198851

## Notes to the Financial Statements *(continued)*

Year ended 30 April 2024

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### 5. Income

	<b>Total Funds 2024 £</b>	Total Funds 2023 £
<b>Donations</b>		
Donation Unrestricted	58,031	75,210
Donations Restricted	162,394	131,905
	<u>220,425</u>	<u>207,115</u>

### 6. Expenditure

Frontline activities	182,001	186,588
Governance and Fundraising costs	31,509	19,628
	<u>215,911</u>	<u>206,216</u>

### 8. Staff costs

The average head count of employees during the year was Nil (2023: 8). The average number of full-time equivalent employees during the year is analysed as follows:

	<b>2024 No.</b>	2023 No.
Number of staff	<u>7</u>	<u>8</u>

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

# Sikh Women's AID

Registered Charity 1198851

## Notes to the Financial Statements *(continued)*

Year ended 30 April 2024

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### 9. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity were received by the trustees.

Trustees were paid their out-of-pocket expenses.

### 10. Tangible fixed assets

	Equipment £
<b>Cost</b>	
At 1 May 2023 and 30 April 2024	<u>6,068</u>
<b>Depreciation</b>	
At 1 May 2023 and 30 April 2024	<u>—</u>
<b>Carrying amount</b>	
At 30 April 2024	<u>6,068</u>
At 30 April 2023	<u>6,068</u>

### 11. Debtors

	2024 £	2023 £
Other debtors	<u>615</u>	<u>—</u>

### 12. Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	1,919	1,918
Accruals and deferred income	104,073	104,073
Social security and other taxes	—	1,735
Other creditors	<u>1,451</u>	<u>—</u>
	<u>107,443</u>	<u>107,726</u>

### 13. Pensions and other post-retirement benefits

#### Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £8,954 (2023: £Nil).



# Sikh Women's AID

Registered Charity 1198851

Notes to the Financial Statements *(continued)*

Year ended 30 April 2024

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## 14. Analysis of net assets between funds

	Restricted Funds	Total Funds
	£	2024
	£	£
Current assets	<u>15,587</u>	<u>15,587</u>

	Restricted Funds	Total Funds
	£	2023
	£	£
Current assets	<u>15,587</u>	<u>15,587</u>

## 15. Analysis of changes in net debt

	At 1 May 2023	Cash flows	At 30 Apr 2024
	£	£	£
Cash at bank and in hand	<u>101,658</u>	<u>3,616</u>	<u>105,274</u>

# **Sikh Women's AID**

**Registered Charity 1198851**

**Management Information**

**Year ended 30 April 2024**

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**The following page does not form part of the financial statements.**

# Sikh Women's AID

Registered Charity 1198851

## Detailed Statement of Financial Activities

Year ended 30 April 2024

	2024 £	2023 £
<b>Income</b>		
<b>Grants and Donations</b>		
Donations Unrestricted	58,031	75,210
Grant Restricted-WAF-Col Grant	1,000	
Grant Restricted-Women's Aid Foundation- Cost of Living Grant	15,000	
Restricted-OPPC MOJ Grant	52,565	
Grant Restricted-Birmingham Council	48,992	
Donations Restricted-Lakhveer Kaur	10,323	
Grant Restricted-National Lottery Cost of Living	34,514	
		131,905
	<u>220,425</u>	<u>207,115</u>
<b>Total income</b>	<u>220,425</u>	<u>207,115</u>
<b>Expenditure</b>		
<b>Costs of raising donations and legacies</b>		
Purchases	38,567	104,805
Wages and salaries	142,575	80,216
Pension costs	8,954	—
Insurance	—	974
Other motor/travel costs	809	2,603
Legal and professional fees	1,400	1,022
Telephone	752	459
Other office costs	6,898	3,099
AGM Expenses	—	6,511
Printing, Stationery and Postage	219	870
Staff Training	8,970	1,668
Advertising	4,366	2,418
Sundry Expenses	—	1,571
Legal and professional fees	2,401	899
	<u>215,911</u>	<u>207,115</u>
<b>Total expenditure</b>	<u>215,911</u>	<u>207,115</u>
<b>Net income</b>	<u>4,514</u>	<u>—</u>

