

SINGH SABHA LONDON EAST

England & Wales · Charity number 262277

Details

Other names	THE EAST LONDON SINGH SABHA (SIKH SOCIETY) BARKING, ESSEX, BARKING SIKH TEMPLE, GURDWARA
Status	Registered
Legal form	Other
Registered	1973-05-31
Register	View on the Charity Commission register

Contact

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1 Gurdwara Way
Barking
Essex
IG11 8UJ

Phone 02085943940

Email gurdwarabarking@hotmail.com

Website www.singhsabhale.org

Activities

Objects: TO ADVANCE THE SIKH RELIGION AND CULTURE AS FOLLOWS:(A) TO PROVIDE FACILITIES FOR THE RELIGIOUS AND SOCIAL NEEDS OF THE SIKH COMMUNITY. (B) TO ARRANGE DIWANS AND CELEBRATE GURPURBS. (C) ESTABLISH AND MANTAIN THE GURDWARAS. (D) PROVIDE FACILITIES FOR THE LEARNING OF THE PUNJABI. (E) TO MAINTAIN A LIBRARY CONTAINING IMPORTANT BOOKS ON SIKH RELIGION AND OTHER RELIGIOUS LITERATURE IN PUNJABI, HINDI AND ENGLISH AND OTHER LANGUAGES FOR THE USE OF MEMBERS. (F) DEVELOP MUTUAL UNDERSTANDING AND HARMINOUS RELATIONS WITH OTHER COMMUNITES AND CHARITABLE ORGANISATIONS. (G) ORGANISE THEOLOGICAL DISCUSSIONS AND PROMOTE SIKH REHAT MARYADA. (H) PROVIDE FINANCIAL SUPPORT TOWARDS RESEARCH ON SIKHISM. (I) DISCOURAGE PRACTICES NOT IN KEEPING WITH SIKH SCRIPTURES.

Activities: Sikhs religious place of worship, cultural get together.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Acts As An Umbrella Or Resource Body, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, Disability, Overseas Aid/famine Relief, Religious Activities, Arts/culture/heritage/science, Amateur Sport, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity, Recreation, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- **Area of benefit:** EAST SIDE OF LONDON
- Barking And Dagenham
- Essex
- Havering
- Newham
- Redbridge

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£2,174,548	£1,679,456	£11,771,206	1
2024-03-31	£1,701,742	£1,738,729	£11,276,114	1
2023-03-31	£1,805,514	£1,364,328	£11,313,101	1
2022-03-31	£2,059,476	£1,082,807	£10,871,915	1
2021-03-31	£1,176,851	£565,208	£9,895,246	1

Trustees

Name	Role	Appointed
Satnam Singh	Chair	2022-07-22
Amrik Singh Degun		2025-12-18
Avtar Sehmi		2025-12-18
Balbir Singh		2025-12-06
Charanjit Bhatia		2025-12-18
Daljit Singh		2022-07-15
Daljit Singh Nijjar		2024-07-15
Dr Inder Pal Singh Sehmbhi		2025-04-05
GURDIAL SINGH BADALA		2022-07-15
Gurdip Singh Hundal		2025-12-18
Gurmeet Singh Kambo		2025-12-18
Gurpreet Singh Toot		2025-12-19
Gurvinder Kaur		2022-07-15
Jarnail Singh		2025-12-18
Jaswant Singh		2018-07-08
Jaswant Singh		2025-12-18
Jaswinder Singh		2022-07-15
Karnail Narwal		2025-12-18
Karnail Singh		2025-12-06
Karnail Singh Maitala		2025-12-18
Kashmir Singh		2025-12-18
Lember Singh		2025-12-19
Pardeep Kaur Bassan		2024-07-15
Parmjit Singh		2025-12-19
Pritpal Singh Chhoker		2024-07-15
RASHPAUL SINGH PAWAR		2022-07-15
Raghbir Singh Bhangal		2025-12-18

Name	Role	Appointed
Rajbir Singh Sahota		2023-05-06
Sukhninder Singh Gill		2024-07-14
Surjit Singh		2025-12-19
Swarn Singh Doal		2025-12-18

SINGH SABHA LONDON EAST

England & Wales - Charity number 262277

Accounts

CHARITY REGISTRATION NUMBER: 262277

Singh Sabha London East
Financial Statements
31 March 2025

CHOWDHARY & CO
Chartered accountants & statutory auditor
46 Syon Lane
Osterley
Middx TW7 5NQ

Singh Sabha London East

Financial Statements

Year ended 31 March 2025

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Singh Sabha London East

Trustees' Annual Report

Year ended 31 March 2025

The trustees present their report and the financial statements of the charity for the year ended 31 March 2025.

Chair's report

The trustees who served the charity during this financial period were as follows:

Trustees and Executives

Satnam Singh (President)
Daljit Singh Nijjar (Vice President)
Karnail Singh (Vice President)
Jaswant Singh Sidhu (Treasurer)
Pritpal Singh Chhoker (Assistant Treasurer)

Other Trustees

Dr Inderpal Singh Sehmbhi (Secretary)
Rashpaul Singh Pawar (Secretary)
Amrik Singh Degun (Secretary)
Gurmeet Singh Kambo
Rajvir Singh Sahota
Avtar Singh Sehmi
Gurvinder Kaur
Gurdial Singh Badala
Karnail Singh Maitalla
Daljit Singh Dhillon
Paramjit Singh
Kuljeet Singh
Jarnail Singh
Pardeep Kaur Basan
Surjit Singh Toot
Swaran Doal
Jaswinder Singh Sandhu
Charanjit Singh Bhatia
Lember Singh Ladhar
Ajit Singh Sahota
Sukhninder Singh Gill
Kashmir Singh Shergill
Gurpreet Singh Toot

Singh Sabha London East
Trustees' Annual Report *(continued)*
Year ended 31 March 2025

Reference and administrative details

Registered charity name Singh Sabha London East
Charity registration number 262277
Principal office 100 North Street
Barking
Essex IG11 8JD

The trustees

Satnam Singh (President)
Daljit Singh Nijjar (Vice President)
Karnail Singh Singh (Vice President)
Jaswant Singh Sidhu (Treasurer)
Pritpal Singh Chhoker (Assistant Treasurer)

Auditor Chowdhary & Co
Chartered Accountants & statutory auditor
46 Syon Lane
Osterley
Middx TW7 5NQ

Bankers HSBC Bank PLC
23 Ripple Road
Barking
Essex IG11 7NW

National Westminster
27 High Road
Chadwell Heath
Romford
Essex RM6 6QD

Solicitors DKLM LLP
3 Cranwood Street
London
EC1V 9PE

Singh Sabha London East

Trustees' Annual Report *(continued)*

Year ended 31 March 2025

Structure, governance and management

Governing Document

The charity is governed by a constitution adopted in October 1970 and last updated in October 2003. The trustees, who are elected every 2 years, are responsible for the general control and management of the charity. The trustees give their time freely and receive no remuneration or other financial benefits.

The trustees meet monthly to conduct the business of the charity. These meetings follow a formal agenda and decisions are based on a simple majority.

At the monthly meetings the trustees agree the broad strategy and areas of activity for the charity including reserves and risk management, relationships with other groups and charities and individuals, policies and performance. The day to day administration of the charity is delegated to the Executive Committee.

The charity is a member of the local Council for Voluntary Service and the local faith forum.

The charity also has representation on local racial equality councils, local area committees and has very good working relationships with the education departments of the four constituent boroughs.

Trustee induction and training

Most trustees are already familiar with the practical work of the charity. New trustees (and volunteers) are encouraged to attain the necessary skills required to achieve the objectives of the charity. The charity arranges appropriate training through other voluntary sector training providers.

New trustees are invited and encouraged to familiarise themselves with the charity and the context within which it operates.

Risk Management

The trustees carry out an annual review of the risks the charity may face and are satisfied that that systems are in place to monitor and control these risks to mitigate any impact they may have on the charity in the future.

The trustees have considered the major financial and other risks faced by the charity and where appropriate have enlisted the help of professional advisors to establish systems and procedures to manage those risks.

Objectives and activities

The objects of the charity are the promotion of Sikhism and the development of community integration by providing facilities to support its members and others in the understanding of Sikh philosophies through education and discussions, principally in the London Boroughs of Barking and Dagenham, Havering, Newham and Redbridge.

Singh Sabha London East
Trustees' Annual Report *(continued)*
Year ended 31 March 2025

Objectives and activities *(continued)*

The aims of the charity are:

- + To arrange Diwans and celebrate Gurburbs.
- + To maintain the Gurdwara and the Sikh Centre.
- + To provide facilities for the learning of the Punjabi language and Sikh Studies
- + To maintain a library and other resources and material on the Sikh religion, history and heritage.
- + To develop mutual understanding and harmonious relationships with other communities and charitable organisations.
- + To organise philosophical discussions and to promote the Sikh Rehat Maryada.
- + To provide financial support for research on Sikhism.
- + To discourage practices not in keeping with Sikh scriptures.

These are pursued in a variety of ways including organising formal talks, seminars, training and other educational activities. Religious services are held daily and a (free) kitchen langar operates every day of the year. Religious ceremonies are conducted as appropriate including the celebration of Gurburbs, weekly Diwans and Nargar Kirtan.

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

Singh Sabha London East
Trustees' Annual Report *(continued)*
Year ended 31 March 2025

Achievements and performance

The trustees are pleased that Singh Sabha London East, (SSLE) has continued to perform well.

Congregations

Arranged regular congregations of the Sadh Sangat (people who have faith in Sikhism) to worship Akal Purkh (the immortal one) in the guru's way.

Religious activities etc

We continue to fulfil all religious needs of the sangat

Nagar Kirtan was led on 1 September 2024. It was an enormous success.

Promote wellbeing of women

Medical checks for the sangat

Dementia Awareness project

Basic Siki Katha

Commemoration of Saka Sarhand - to remember the martyrdom Chhotay Sahibzadey

Amrit Sanchar

Summary of Building Projects

All work related to the Seven Kings Gurdwara Sahib were completed, including considerable work that was unplanned. Each project is briefly described below, and the work was completed during the last fiscal year. A new project at Barking Gurdwara Sahib has commenced on 14 April 2024 to convert unused classrooms so that they can be used for more practical purpose. It is important to clarify here that, vat is charged at 20% on all quotes as per normal business practice, thus leading to consequential increase of final expenditure. The executive committee of Singh Sabha London East would like to take this opportunity to thank all members of the Building Sub-Committee for providing useful advice and timely ongoing support and dedication, especially Boota Singh Nijjer for his attendance at all meetings. The building sub-committee strongly recommends that the gurdwara management should only approve projects that provide a longterm resolutions and discourage quick fixes.

Work completed

- 1) Three Storey Infill Extension.
- 2) Roof Repair of the Main Building
- 3) Passenger Lift - Replacement in the Main Building
- 4) Langar Hall renovation
- 5) Partially Re-install Paving in Forecourt (Minimise the risk of falls)

Three Storey Infill Extension

Right Build Building Solutions Ltd. undertook this project, and the quote of this work was £115,000 but discounted to the Gurdwara at £84,000. Our gratitude to Ilford Building Supplies for their building material seva and thus reducing the gurdwara expenditure by £17,000. Our appreciation also goes to Woodstyle for their shoe racking seva. We are also grateful to Fairview Homes for their co-operation during the construction phase. The ground floor was allocated for ladies' shoe area. Two rooms on first and second floor were earmarked for back office use and general purpose accommodation respectively. The main purpose of this project was to reduce overcrowding in the shoe area.

Singh Sabha London East

Trustees' Annual Report *(continued)*

Year ended 31 March 2025

Additional work completed with above project

Improved the ventilation of the existing shoe area. The stale air problem was noticed after the construction of three storey brickwork. Hence, retrospective action was undertaken to achieve the required ventilation. The work entailed diamond drilling, installation of commercial extractor fan, variable speed controller and a programmable ON/OFF timer. The Executive Committee acknowledges the seva of Tarsem Singh Bains for providing a customised colour matched external grill for the extractor fan.

Ground and first floor ceilings were lowered to create a better proportional dimension.

Laminated flooring was installed on the first and second floor and staircase plus respective landings.

Where necessary, sensor taps were replaced or rationalised. Rinse Spray tap replaced in the dishwasher kitchen. Sensor taps and oak stools were supplied from the Gurdwara stock. Total cost of the above project was £84,000 inclusive of £14,000 vat.

Roof Repair

It is a well known fact that the lifespan of the traditional materials used in flat roofing may only last for around 15 to 20 years. However, the durability of new materials has continued to improve. With routine good maintenance the flat roof can last up to 50 years.

The leaking roof of the main building has damaged some tiles of suspended ceiling of the top diwan hall. Inspection of the roof revealed a few issues. Time had taken its toll on the roof and the asphalt layer had manifested some considerable surface cracking. Pooling of water was evident at several places. This was due to the deterioration and sinking of the supporting substrate. Past repairs were also beginning to fail. The absence of edge-drip on the lift shaft roof allowed water seepage along its wall into the top diwan hall.

To fix the leaking roof problem, the stability of the weaken substrate was first resolved followed by an application of torch-on new roofing felt on the entire roof. Similarly, the roof problem of lift shaft was solved by the application of new roofing felt and appropriate edge trimmings.

Roof Work Cost: The expected cost of this work would have been £15,000. But this was avoided as Gurwinder Singh Mann and his team undertook this work as seva. We appreciate this gesture. However, to speed up the work, additional paid workforce was employed. We also appreciate Ilford Building Supplies for doing seva of roof material. Hence reducing the cost to £3,900.

Passenger Lift Replacement in the Main Building

After providing two decades of service the old lift was frequently breaking down. Despite a complete overhaul, it made no improvement to the reliability. Taking several factors into account, such as the inconvenience to the sangat, the management, age of the lift and its hydraulic system, uneconomical repair and maintenance cost. Maintaining the status quo was not an option and hence a replacement lift was ordered. This was the only long-term cost-effective solution.

As scheduled, the lift replacement work commenced on 6th January 2025. The completion was anticipated within five weeks, but, as usual, replacement work is far from straightforward job and unforeseen snags caused timescale slippage. Although the new lift was fully installed and working due to safety issues it remained out of service after installation. However a limited service was offered under exceptional cases. The lift became fully operational on 12 March 2025. The committee unreservedly apologises for this prolonged inconvenience to the sangat. Many thanks to Concrete Singh for their seva to supply and fit the lining inside the lift shaft. The total cost of replacement lift was £58,042, of which £56,200 paid to Nexus lift company was zero rated vat. The remainder of the cost £1842 was for making good of lift surrounds as well as lift grounding connection to the fire alarm

Singh Sabha London East
Trustees' Annual Report *(continued)*
Year ended 31 March 2025

system.

Langar Hall Renovation

The initial scope of this work to brighten up the interior of hall, by replacing the suspended ceiling tiles, lights and painting the walls and ceiling frame. However, a week before start of work, at the site meeting, the gurdwara management and the building sub-committee re-inspected the condition of langar hall and revised the scope of this work, that is, replacement of ceiling mounted fans, retiling of specific areas and closing the gaps between the suspended ceiling and one of the wall. The original quoted price of this work was £13,000 but excluded any additional planned and unplanned work.

As work progressed, further requirements were added, and some new issues also came to light. Post removal of tiles from the boxed-up sections of heating pipes, (the plinth) a historic water leak was discovered and fixed. This entailed a major task of draining and refilling of heating system, serving all three floors. The plinth structure was strengthened to withstand the rigorous use followed by the installation of a suitable backer board to ensure a good adhesion between two materials. A frequent breakage of plastic access panels was another problem. The broken panels were observed by the local council food hygiene inspectorate and mandated the gurdwara to rectify this pest hazard issue. Enamel paint was applied to restore freshness to the tired looking radiators. The larger size fan speed regulators, integral part of new fans ceiling fans necessitated the replacement of electrical back box. Without going into finer details, all noncompliance electrics were upgraded and all safety related electrical issues were addressed. Large gaps between the suspended ceiling and wall were bridged. Several plumbing problems, including related and unrelated to langar hall were also fixed. As part of the final requirement, lighting improvements in two other areas was also completed. Many thanks to Tarsem Singh Bains for powder coating the existing down rods, retained for reuse with new ceiling fans. The total cost of all completed work was £21,548.

Forecourt Paving Work

Some visitors, particularly the wheelchair users were at risk of falling when entering the gurdwara via the main door. The building sub-committee was given an urgent task to minimise this risk. The steep slope, uneven surface and the rainwater drainage compounded the above-mentioned hazard. As agreed with gurdwara management, paving blocks in the identified section were re-laid to reduce the gradient as well as repositioning of surface water drain. Prior to full completion the re-laid surface was tested by a wheelchair user. Cost of this work was £1,800.

Volunteers

The trustees would like to convey their gratitude to all volunteers and donors for their continued contributions, financial or otherwise, particularly in the kitchen which have helped the smooth running of both Gurdwaras.

Financial review

The trustees are pleased to report that the net increase in funds for the year was £495,092 (2024 - £36,987 decrease) taking the accumulated funds to £11,771,206 (2024 - £11,276,114).

Reserves policy

The charity relies on donations and offerings from its members. It is recognised that donations and offerings can fluctuate from year to year. The trustees aim to ensure that the charity has sufficient resources to continue its activities and to meet its obligations and to provide for future capital expenditure. To this end, it is considered prudent that sufficient liquid funds are maintained.

Singh Sabha London East
Trustees' Annual Report *(continued)*
Year ended 31 March 2025

Plans for future periods

The charity does not anticipate any change in its operations and expects to continue with its stated objectives and to continue to provide improving facilities to the members of the Sikh community as well as the wider local community.

Trustees' responsibilities statement

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period.

In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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 Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust Deed. 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.

Singh Sabha London East

Trustees' Annual Report *(continued)*

Year ended 31 March 2025

The trustees' annual report was approved on19/12/25..... and signed on behalf of the board of trustees by:



Satnam Singh (President)
Trustee



Daljit Singh Nijjar (Vice President)
Trustee



Jaswant Singh Sidhu (Treasurer)
Trustee

Singh Sabha London East

Independent Auditor's Report to the Members of Singh Sabha London East

Year ended 31 March 2025

Opinion

We have audited the financial statements of Singh Sabha London East (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Singh Sabha London East

Independent Auditor's Report to the Members of Singh Sabha London East (continued)

Year ended 31 March 2025

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Singh Sabha London East

Independent Auditor's Report to the Members of Singh Sabha London East (continued)

Year ended 31 March 2025

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identified and assessed the risks of material misstatement of the financial statements from irregularities, whether due to fraud or error, and discussed these among our audit team members. We then designed and performed audit procedures responsive to those risks, including obtaining audit evidence sufficient and appropriate to provide a basis for our opinion.

We gained an understanding of the legal and regulatory framework applicable to the charity operates and considered the risk of acts by the charity that were contrary to applicable laws and regulations, including fraud. We designed audit procedures to respond to the risk, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

We focussed on laws and regulations which could give rise to a material effect in the financial statements or the operations of the charity, including, but not limited to, the Charities Act 2011, Charities (Accounts and Reports Regulations) and the Charities SORP (FRS 102), data protection and anti-money laundering. Our tests included agreeing the financial statement disclosures to underlying supporting documentation and enquiries with management. There are inherent limitations in the audit procedures described above and, the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. We did not identify any key audit matters relating to irregularities, including fraud. As in all our audits, we also addressed the risk of management override of internal controls, including testing journals and evaluating whether there was evidence of bias by the trustees that represented a risk of of material misstatement due to fraud.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
 - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
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Singh Sabha London East

Independent Auditor's Report to the Members of Singh Sabha London East (continued)

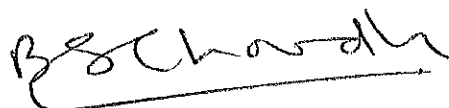
Year ended 31 March 2025

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



Bhupindar Chowdhary FCA (Senior Statutory Auditor)

For and on behalf of
Chowdhary & Co
Chartered accountants & statutory auditor

46 Syon Lane
Osterley
Middx TW7 5NQ

22/12/25

Singh Sabha London East

Independent Auditor's Report to the Members of Singh Sabha London East (continued)

Year ended 31 March 2025

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Bhupindar Chowdhary FCA (Senior Statutory Auditor)

For and on behalf of
Chowdhary & Co
Chartered accountants & statutory auditor

46 Syon Lane
Osterley
Middx TW7 5NQ

Singh Sabha London East
Statement of Financial Activities
Year ended 31 March 2025

	Note	2025		2024
		Unrestricted funds £	Total funds £	Total funds £
Income and endowments				
Donations and legacies	4	1,527,998	1,527,998	1,146,665
Charitable activities	5	643,610	643,610	549,672
Investment income	6	2,940	2,940	3,666
Other income	7	–	–	1,739
Total income		<u>2,174,548</u>	<u>2,174,548</u>	<u>1,701,742</u>
Expenditure				
Expenditure on raising funds:				
Costs of raising donations and legacies	8	949,304	949,304	928,348
Expenditure on charitable activities	9,10	730,152	730,152	810,381
Total expenditure		<u>1,679,456</u>	<u>1,679,456</u>	<u>1,738,729</u>
Net income/(expenditure) and net movement in funds		<u>495,092</u>	<u>495,092</u>	<u>(36,987)</u>
Reconciliation of funds				
Total funds brought forward		11,276,114	11,276,114	11,313,101
Total funds carried forward		<u>11,771,206</u>	<u>11,771,206</u>	<u>11,276,114</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 17 to 24 form part of these financial statements.

Singh Sabha London East
Statement of Financial Position

31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible fixed assets	17	15,779,735	16,027,356
Current assets			
Debtors	18	18,878	19,530
Cash at bank and in hand		<u>602,247</u>	<u>462,414</u>
		621,125	481,944
Creditors: amounts falling due within one year	19	<u>241,460</u>	<u>170,630</u>
Net current assets		<u>379,665</u>	<u>311,314</u>
Total assets less current liabilities		<u>16,159,400</u>	<u>16,338,670</u>
Creditors: amounts falling due after more than one year	20	<u>4,388,194</u>	<u>5,062,556</u>
Net assets		<u>11,771,206</u>	<u>11,276,114</u>
Funds of the charity			
Unrestricted funds		<u>11,771,206</u>	<u>11,276,114</u>
Total charity funds	22	<u>11,771,206</u>	<u>11,276,114</u>

These financial statements were approved by the board of trustees and authorised for issue on 19/12/25, and are signed on behalf of the board by:



Satnam Singh (President)
Trustee



Daljit Singh Nijjar (Vice President)
Trustee

The notes on pages 17 to 24 form part of these financial statements.

Singh Sabha London East

Statement of Cash Flows

Year ended 31 March 2025

	2025 £	2024 £
Cash flows from operating activities		
Net income/(expenditure)	495,092	(36,987)
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	405,209	389,351
Other interest receivable and similar income	(2,940)	(3,666)
Interest payable and similar charges	365,029	433,783
Gains on disposal of tangible fixed assets	–	(1,739)
Accrued expenses/(income)	12,417	(15,205)
<i>Changes in:</i>		
Trade and other debtors	652	55,102
Trade and other creditors	1,413	22
Cash generated from operations	<u>1,276,872</u>	820,661
Interest paid	(365,029)	(433,783)
Interest received	2,940	3,666
Net cash from operating activities	<u>914,783</u>	<u>390,544</u>
Cash flows from investing activities		
Purchase of tangible assets	(157,588)	(111,162)
Proceeds from sale of tangible assets	–	1,740
Net cash used in investing activities	<u>(157,588)</u>	<u>(109,422)</u>
Cash flows from financing activities		
Repayments of borrowings	(617,362)	(380,165)
Net cash used in financing activities	<u>(617,362)</u>	<u>(380,165)</u>
Net increase/(decrease) in cash and cash equivalents	139,833	(99,043)
Cash and cash equivalents at beginning of year	462,414	561,457
Cash and cash equivalents at end of year	<u>602,247</u>	<u>462,414</u>

The notes on pages 17 to 24 form part of these financial statements.

Singh Sabha London East
Notes to the Financial Statements
Year ended 31 March 2025

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 100 North Street, Barking, Essex, IG11 8JD.

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 Charities Act 2011.

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.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires the Trustees to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

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.

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

Incoming resources

All income is 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.

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

All fixed assets are initially recorded at cost.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold property	-	Over 50 years
Fixtures & fittings	-	20% straight line
Motor vehicles	-	20% straight line

Singh Sabha London East

Notes to the Financial Statements (continued)

Year ended 31 March 2025

3. Accounting policies (continued)

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.

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. Donations and legacies

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Donations				
Donations and offerings	1,346,764	1,346,764	962,500	962,500
Education income	5,591	5,591	4,500	4,500
Donations - Building	175,643	175,643	179,665	179,665
	<u>1,527,998</u>	<u>1,527,998</u>	<u>1,146,665</u>	<u>1,146,665</u>

5. Charitable activities

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Kitchen langar	643,610	643,610	549,672	549,672

6. Investment income

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Bank interest receivable	2,940	2,940	3,666	3,666

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

7. Other income

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Gain on disposal of tangible fixed assets held for charity's own use	—	—	1,739	1,739

8. Costs of raising donations and legacies

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Staff costs	13,797	13,797	12,489	12,489
Premises	651,915	651,915	616,358	616,358
Donations	38,529	38,529	41,623	41,623
Miscellaneous support costs	197,557	197,557	194,479	194,479
Insurance	21,357	21,357	23,227	23,227
Sundries	4,709	4,709	15,644	15,644
Communications	6,886	6,886	8,325	8,325
Bank charges	14,554	14,554	16,203	16,203
	<u>949,304</u>	<u>949,304</u>	<u>928,348</u>	<u>928,348</u>

9. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Interest on loans	365,029	365,029	433,783	433,783
Kitchen Langar	355,353	355,353	362,558	362,558
Support costs	9,770	9,770	14,040	14,040
	<u>730,152</u>	<u>730,152</u>	<u>810,381</u>	<u>810,381</u>

10. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2025 £	Total fund 2024 £
Interest on loans	365,029	—	365,029	433,783
Kitchen Langar	355,353	—	355,353	362,558
Governance costs	—	9,770	9,770	14,040
	<u>720,382</u>	<u>9,770</u>	<u>730,152</u>	<u>810,381</u>

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

11. Net income/(expenditure)

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

	2025	2024
	£	£
Depreciation of tangible fixed assets	405,209	389,351
Gains on disposal of tangible fixed assets	—	(1,739)

12. Auditors remuneration

	2025	2024
	£	£
Fees payable for the audit of the financial statements	10,440	10,440

13. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024
	£	£
Wages and salaries	13,577	12,304
Employer contributions to pension plans	220	185

The average head count of employees during the year was 1 (2024: 1).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

14. Trustee remuneration and expenses

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

15. Transfers between funds

There were no transfers between the funds during the year.

16. Capital commitments

At 31 March 2025, SSLE has capital commitments contracted for but not provided for in these financial statements of £Nil (2024 - £Nil)

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

17. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Motor vehicles £	Total £
Cost				
At 1 April 2024	18,239,509	167,803	5,000	18,412,312
Additions	84,360	73,228	–	157,588
At 31 March 2025	<u>18,323,869</u>	<u>241,031</u>	<u>5,000</u>	<u>18,569,900</u>
Depreciation				
At 1 April 2024	2,314,723	69,233	1,000	2,384,956
Charge for the year	356,477	47,732	1,000	405,209
At 31 March 2025	<u>2,671,200</u>	<u>116,965</u>	<u>2,000</u>	<u>2,790,165</u>
Carrying amount				
At 31 March 2025	<u>15,652,669</u>	<u>124,066</u>	<u>3,000</u>	<u>15,779,735</u>
At 31 March 2024	<u>15,924,786</u>	<u>98,570</u>	<u>4,000</u>	<u>16,027,356</u>

18. Debtors

	2025 £	2024 £
Other debtors	<u>18,878</u>	<u>19,530</u>

19. Creditors: amounts falling due within one year

	2025 £	2024 £
Bank loans and overdrafts	188,000	131,000
Accruals and deferred income	52,007	39,590
Other creditors	1,453	40
	<u>241,460</u>	<u>170,630</u>

Bank loans of £188,000 (2024 - £131,000) disclosed under creditors falling due within one year are secured by the charity's assets.

20. Creditors: amounts falling due after more than one year

	2025 £	2024 £
Bank loans and overdrafts	<u>4,388,194</u>	<u>5,062,556</u>

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

20. Creditors: amounts falling due after more than one year *(continued)*

Bank loans of £4,388,194 (2024 - £5,062,556) disclosed under creditors falling due after one year are secured by the charity's assets.

21. 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 £220 (2024: £185).

22. Analysis of charitable funds

Unrestricted funds

	At 1 April 2024 £	Income £	Expenditure £	At 31 March 2025 £
General funds	11,276,114	2,174,548	(1,679,456)	11,771,206

	At 1 April 2023 £	Income £	Expenditure £	At 31 March 2024 £
General funds	11,313,101	1,701,742	(1,738,729)	11,276,114

23. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2025 £
Tangible fixed assets	15,779,735	15,779,735
Current assets	621,125	621,125
Creditors less than 1 year	(241,460)	(241,460)
Creditors greater than 1 year	(4,388,194)	(4,388,194)
Net assets	11,771,206	11,771,206

	Unrestricted Funds £	Total Funds 2024 £
Tangible fixed assets	16,027,356	16,027,356
Current assets	481,944	481,944
Creditors less than 1 year	(170,630)	(170,630)
Creditors greater than 1 year	(5,062,556)	(5,062,556)
Net assets	11,276,114	11,276,114

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

24. Analysis of changes in net debt

	At 1 Apr 2024	Cash flows	At 31 Mar 2025
	£	£	£
Cash at bank and in hand	462,414	139,833	602,247
Debt due within one year	(131,000)	(57,000)	(188,000)
Debt due after one year	<u>(5,062,556)</u>	<u>674,362</u>	<u>(4,388,194)</u>
	<u>(4,731,142)</u>	<u>757,195</u>	<u>(3,973,947)</u>

SINGH SABHA LONDON EAST

England & Wales - Charity number 262277

Accounts

CHARITY REGISTRATION NUMBER: 262277

**Singh Sabha London East
Financial Statements
31 March 2024**

INGER & COMPANY
Accountants & statutory auditor
7 Redbridge Lane East
Redbridge, Ilford
Essex IG4 5ET

Singh Sabha London East

Financial Statements

Year ended 31 March 2024

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Singh Sabha London East

Trustees' Annual Report

Year ended 31 March 2024

The trustees present their report and the financial statements of the charity for the year ended 31 March 2024.

Chair's report

The trustees who served the charity during this financial period were as follows:

Trustees and Executives

Satnam Singh (President)
Raghibir Singh Bhangal (Vice President)
Gurdip Singh Hundal (Vice President)
Jagdish Singh Jutle (Treasurer)

Other Trustees

Naranjan Singh Chahal (General Secretary)
Rashpaul Singh Pawar
Rajbir Singh Sahota
Pradeep Singh
Gurdish Singh Sall
Charanjit Singh Bhatia
Gurdial Singh Badala
Daljit Singh
Mandeep Singh Binning
Gurvinder Kaur
Inderjit Kaur Bhatia
Dr Jaswant Singh
Jaswant Singh
Jatinder Singh Bassan
Kuldeep Singh
Chhinder Singh Gill
Gurprit Singh Toot
Raghibir Singh Bancel
Jaswinder Singh
Karnail Singh Narwal

Singh Sabha London East

Trustees' Annual Report *(continued)*

Year ended 31 March 2024

Reference and administrative details

Registered charity name Singh Sabha London East
Charity registration number 262277
Principal office 100 North Street
Barking
Essex IG11 8JD

The trustees

Satnam Singh (President)
Raghubir Singh Bhangal (Vice
President)
Gurdip Singh Hundal (Vice
President)
Jagdish Singh Jutle (Treasurer)

Auditor Inger & Company
Accountants & statutory auditor
7 Redbridge Lane East
Redbridge, Ilford
Essex IG4 5ET

Bankers HSBC Bank PLC
23 Ripple Road
Barking
Essex IG11 7NW

National Westminster
27 High Road
Chadwell Heath
Romford
Essex RM6 6QD

Solicitors DKLM LLP
3 Cranwood Street
London
EC1V 9PE

Singh Sabha London East

Trustees' Annual Report *(continued)*

Year ended 31 March 2024

Structure, governance and management

Governing Document

The charity is governed by a constitution adopted in October 1970 and last updated in October 2003. The trustees, who are elected every 2 years, are responsible for the general control and management of the charity. The trustees give their time freely and receive no remuneration or other financial benefits.

The trustees meet monthly to conduct the business of the charity. These meetings follow a formal agenda and decisions are based on a simple majority.

At the monthly meetings the trustees agree the broad strategy and areas of activity for the charity including reserves and risk management, relationships with other groups and charities and individuals, policies and performance. The day to day administration of the charity is delegated to the Executive Committee.

The charity is a member of the local Council for Voluntary Service and the local faith forum.

The charity also has representation on local racial equality councils, local area committees and has very good working relationships with the education departments of the four constituent boroughs.

Trustee induction and training

Most trustees are already familiar with the practical work of the charity. New trustees (and volunteers) are encouraged to attain the necessary skills required to achieve the objectives of the charity. The charity arranges appropriate training through other voluntary sector training providers.

New trustees are invited and encouraged to familiarise themselves with the charity and the context within which it operates.

Risk Management

The trustees carry out an annual review of the risks the charity may face and are satisfied that the systems are in place to monitor and control these risks to mitigate any impact they may have on the charity in the future.

The trustees have considered the major financial and other risks faced by the charity and where appropriate have enlisted the help of professional advisors to establish systems and procedures to manage those risks.

Objectives and activities

The objects of the charity are the promotion of Sikhism and the development of community integration by providing facilities to support its members and others in the understanding of Sikh philosophies through education and discussions, principally in the London Boroughs of Barking and Dagenham, Havering, Newham and Redbridge.

Singh Sabha London East

Trustees' Annual Report *(continued)*

Year ended 31 March 2024

Objectives and activities *(continued)*

The aims of the charity are:

- + To arrange Diwans and celebrate Gurpurbs.
- + To maintain the Gurdwara and the Sikh Centre.
- + To provide facilities for the learning of the Punjabi language and Sikh Studies
- + To maintain a library and other resources and material on the Sikh religion, history and heritage.
- + To develop mutual understanding and harmonious relationships with other communities and charitable organisations.
- + To organise philosophical discussions and to promote the Sikh Rehat Maryada.
- + To provide financial support for research on Sikhism.
- + To discourage practices not in keeping with Sikh scriptures.

These are pursued in a variety of ways including organising formal talks, seminars, training and other educational activities. Religious services are held daily and a (free) kitchen langar operates every day of the year. Religious ceremonies are conducted as appropriate including the celebration of Gurpurbs, weekly Diwans and Nargar Kirtan.

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

Singh Sabha London East

Trustees' Annual Report *(continued)*

Year ended 31 March 2024

Achievements and performance

The trustees are pleased that Singh Sabha London East, (SSLE) has continued to perform well.

Congregations

Arranged regular congregations of the Sadh Sangat (people who have faith in Sikhism) to worship Akal Purkh (the immortal one) in the guru's way.

Religious activities etc

Welcoming All: Gurdwaras, symbolizing that everyone is welcome, regardless of status, occupation, gender, religion, or wealth. Sikhs believe in the equality of all people.

Divan Hall (Sangat): The main prayer hall in a Sikh gurdwara is called the divan hall. Here, the congregation (sangat) gathers to worship Waheguru, the one God. People sit on the floor, emphasizing humility and equality.

Guru Granth Sahib: The Guru Granth Sahib, the most important Sikh holy book, resides in the divan hall during the day. It contains songs, prayers, hymns from Sikh Gurus, and teachings from other faiths. Sikhs treat it as a living Guru.

Sach Khand: This room is where the Guru Granth Sahib is placed overnight. It represents an individual's union with God.

Langar (Free Kitchen): After services, volunteers serve vegetarian meals in the langar. This act of Sewa (charity) provides food to anyone who wishes to eat there, reinforcing community and selflessness. Symbolic Elements: The palki sahib houses the Guru Granth Sahib, and the Nishan Sahib (Sikh flag) stands outside. The Guru Granth Sahib always sits higher than the congregation, symbolizing respect and devotion.

Amrit Sanchar the Sikh baptism and initiation ceremony takes place in a secluded part of the gurdwara. New initiates join the worshipers in the gurdwara where services are held.

Fund raising

This Charity raises funds from the public but has not authorised any professional or commercial fundraiser. This ensures protection of vulnerable people.

Ex Homebase site

A legally binding document, known as "Agreement to Lease" was signed off on 7th December 2023. Satnam Singh and Jon Spring were the signatories for Singh Sabha London East and Hadley Goodmayes LLP, respectively. This document has secured a 250 Sq m plot of land for Singh Sabha London East, adjoining Seven Kings Gurdwara, for a 250 years lease. The plot will be handed over to the Gurdwara upon completion of development and Lease agreement within the next five years when we exercise our right.

Sevenkings Gurdwara Kitchen etc

Post completion of the refurbishment, the main kitchen became was brought into service on 11th April 2024. The overall cost of this project was around £130,000. Gents and Ladies toilets was completed. The refurbishment cost was around £30000.

HSBC loan

A lump sum payment of £250,000 was made on 30 January 2024. A further £180,000 lump sum payment was made on 10 May 2024. This will reduce the interest paid on the loan still due to HSBC.

Refundable Thames Water Security Bond

Singh Sabha London East

Trustees' Annual Report *(continued)*

Year ended 31 March 2024

As per legal agreement, £56,000 (80%) was refunded during the year.
The remainder £14,000, (20%) will be paid after one year maintenance period, around August 2024.

E Golaks

The cashless Golak pilot became operational in September 2023. One machine per site was installed at Barking & Seven Kings Gurdwara respectively also, in addition 2 extra contactless machine are in operation.

Volunteers

The trustees would like to convey their gratitude to all volunteers and donors for their continued contributions, financial or otherwise, particularly in the kitchen which have helped the smooth running of both Gurdwaras.

Financial review

The trustees are pleased to report that the net decrease in funds for the year was £36,987 (2023 - £441,186 increase) taking the accumulated funds to £11,276,114 (2023 - £11,313,101).

Reserves policy

The charity relies on donations and offerings from its members. It is recognised that donations and offerings can fluctuate from year to year. The trustees aim to ensure that the charity has sufficient resources to continue its activities and to meet its obligations and to provide for future capital expenditure. To this end, it is considered prudent that sufficient liquid funds are maintained.

Plans for future periods

The charity does not anticipate any change in its operations and expects to continue with its stated objectives and to continue to provide improving facilities to the members of the Sikh community as well as the wider local community.

Trustees' responsibilities statement

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period.

In preparing these financial statements, the trustees are required to:

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

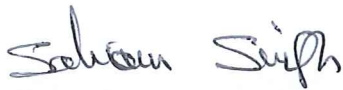
Singh Sabha London East

Trustees' Annual Report *(continued)*

Year ended 31 March 2024

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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 Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust Deed. 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.

The trustees' annual report was approved on 20/6/24..... and signed on behalf of the board of trustees by:



Satnam Singh (President)
Trustee



Gurdip Singh Hundal (Vice President)
Trustee



Jagdish Singh Jutle (Treasurer)
Trustee

Singh Sabha London East

Independent Auditor's Report to the Members of Singh Sabha London East

Year ended 31 March 2024

Opinion

We have audited the financial statements of Singh Sabha London East (the 'charity') for the year ended 31 March 2024 which comprise the statement of financial activities, statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Singh Sabha London East

Independent Auditor's Report to the Members of Singh Sabha London East (continued)

Year ended 31 March 2024

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Singh Sabha London East

Independent Auditor's Report to the Members of Singh Sabha London East

(continued)

Year ended 31 March 2024

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identified and assessed the risks of material misstatement of the financial statements from irregularities, whether due to fraud or error, and discussed these among our audit team members. We then designed and performed audit procedures responsive to those risks, including obtaining audit evidence sufficient and appropriate to provide a basis for our opinion.

We gained an understanding of the legal and regulatory framework applicable to the charity operates and considered the risk of acts by the charity that were contrary to applicable laws and regulations, including fraud. We designed audit procedures to respond to the risk, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

We focussed on laws and regulations which could give rise to a material effect in the financial statements or the operations of the charity, including, but not limited to, the Charities Act 2011, Charities (Accounts and Reports Regulations) and the Charities SORP (FRS 102), data protection and anti-money laundering. Our tests included agreeing the financial statement disclosures to underlying supporting documentation and enquiries with management. There are inherent limitations in the audit procedures described above and, the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. We did not identify any key audit matters relating to irregularities, including fraud. As in all our audits, we also addressed the risk of management override of internal controls, including testing journals and evaluating whether there was evidence of bias by the trustees that represented a risk of of material misstatement due to fraud.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
 - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
-

Singh Sabha London East

Independent Auditor's Report to the Members of Singh Sabha London East (continued)

Year ended 31 March 2024

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



R C Patel (Senior Statutory Auditor)

For and on behalf of
Inger & Company
Accountants & statutory auditor

7 Redbridge Lane East
Redbridge, Ilford
Essex IG4 5ET

20 June 2024

Singh Sabha London East
Statement of Financial Activities
Year ended 31 March 2024

		2024		2023
	Note	Unrestricted funds £	Total funds £	Total funds £
Income and endowments				
Donations and legacies	4	1,146,665	1,146,665	1,234,024
Charitable activities	5	549,672	549,672	568,215
Investment income	6	3,666	3,666	276
Other income	7	1,739	1,739	2,999
Total income		<u>1,701,742</u>	<u>1,701,742</u>	<u>1,805,514</u>
Expenditure on charitable activities	8 -10	<u>1,738,729</u>	<u>1,738,729</u>	<u>1,364,328</u>
Net (expenditure)/income and net movement in funds		<u>(36,987)</u>	<u>(36,987)</u>	<u>441,186</u>
Reconciliation of funds				
Total funds brought forward		11,313,101	11,313,101	10,871,915
Total funds carried forward		<u>11,276,114</u>	<u>11,276,114</u>	<u>11,313,101</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 15 to 22 form part of these financial statements.

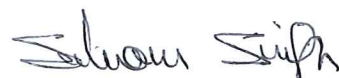
Singh Sabha London East

Statement of Financial Position

31 March 2024

	Note	2024		2023
		£	£	£
Fixed assets				
Tangible fixed assets	17		16,027,356	16,305,546
Current assets				
Debtors	18	19,530		74,632
Cash at bank and in hand		462,414		561,457
		481,944		636,089
Creditors: amounts falling due within one year	19	170,630		250,813
Net current assets			311,314	385,276
Total assets less current liabilities			16,338,670	16,690,822
Creditors: amounts falling due after more than one year	20		5,062,556	5,377,721
Net assets			11,276,114	11,313,101
Funds of the charity				
Unrestricted funds			11,276,114	11,313,101
Total charity funds	22		11,276,114	11,313,101

These financial statements were approved by the board of trustees and authorised for issue on 20/6/24, and are signed on behalf of the board by:



Satnam Singh (President)
Trustee



Gurdip Singh Hundal (Vice President)
Trustee

The notes on pages 15 to 22 form part of these financial statements.

Singh Sabha London East

Statement of Cash Flows

Year ended 31 March 2024

	2024	2023
	£	£
Cash flows from operating activities		
Net (expenditure)/income	(36,987)	441,186
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	389,351	374,181
Other interest receivable and similar income	(3,666)	(276)
Interest payable and similar charges	433,783	261,671
Gains on disposal of tangible fixed assets	(1,739)	(2,999)
Accrued income	(15,205)	(234,462)
<i>Changes in:</i>		
Trade and other debtors	55,102	17
Trade and other creditors	22	(110)
Cash generated from operations	<u>820,661</u>	<u>839,208</u>
Interest paid	(433,783)	(261,671)
Interest received	3,666	276
Net cash from operating activities	<u>390,544</u>	<u>577,813</u>
Cash flows from investing activities		
Purchase of tangible assets	(111,162)	(194,769)
Proceeds from sale of tangible assets	1,740	3,000
Net cash used in investing activities	<u>(109,422)</u>	<u>(191,769)</u>
Cash flows from financing activities		
Repayments of borrowings	(380,165)	(445,168)
Net cash used in financing activities	<u>(380,165)</u>	<u>(445,168)</u>
Net decrease in cash and cash equivalents	(99,043)	(59,124)
Cash and cash equivalents at beginning of year	561,457	620,581
Cash and cash equivalents at end of year	<u>462,414</u>	<u>561,457</u>

The notes on pages 15 to 22 form part of these financial statements.

Singh Sabha London East
Notes to the Financial Statements
Year ended 31 March 2024

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 100 North Street, Barking, Essex, IG11 8JD.

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 Charities Act 2011.

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.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires the Trustees to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

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.

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

3. Accounting policies *(continued)*

Incoming resources

All income is 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.

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

All fixed assets are initially recorded at cost.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold property	-	Over 50 years
Fixtures & fittings	-	20% straight line
Motor vehicles	-	20% straight line

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

3. Accounting policies *(continued)*

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.

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. Donations and legacies

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Donations				
Donations and offerings	962,500	962,500	967,913	967,913
Education income	4,500	4,500	3,605	3,605
Donations - Building	179,665	179,665	262,506	262,506
	<u>1,146,665</u>	<u>1,146,665</u>	<u>1,234,024</u>	<u>1,234,024</u>

5. Charitable activities

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Kitchen langar	<u>549,672</u>	<u>549,672</u>	<u>568,215</u>	<u>568,215</u>

6. Investment income

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Bank interest receivable	<u>3,666</u>	<u>3,666</u>	<u>276</u>	<u>276</u>

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

7. Other income

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Gain on disposal of tangible fixed assets held for charity's own use	1,739	1,739	2,999	2,999

8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Staff costs	12,489	12,489	12,410	12,410
Premises	616,358	616,358	495,334	495,334
Donations	41,623	41,623	42,351	42,351
Miscellaneous	194,479	194,479	188,206	188,206
Insurance	23,227	23,227	20,818	20,818
Sundries	15,644	15,644	1,223	1,223
Communications	8,325	8,325	8,119	8,119
Bank charges	16,203	16,203	15,614	15,614
	<u>928,348</u>	<u>928,348</u>	<u>784,075</u>	<u>784,075</u>

9. Expenditure on charitable activities by fund type (other)

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Interest on loans	433,783	433,783	261,671	261,671
Kitchen Langar	362,558	362,558	307,322	307,322
Support costs	14,040	14,040	11,260	11,260
	<u>810,381</u>	<u>810,381</u>	<u>580,253</u>	<u>580,253</u>

10. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2024 £	Total fund 2023 £
Note 8	928,348	-	928,348	784,075
Interest on loans	433,783	-	433,783	261,671
Kitchen Langar	362,558	-	362,558	307,322
Governance costs	-	14,040	14,040	11,260
	<u>1,724,689</u>	<u>14,040</u>	<u>1,738,729</u>	<u>1,364,328</u>

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

11. Net (expenditure)/income

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

	2024	2023
	£	£
Depreciation of tangible fixed assets	389,351	374,181
Gains on disposal of tangible fixed assets	<u>(1,739)</u>	<u>(2,999)</u>

12. Auditors remuneration

	2024	2023
	£	£
Fees payable for the audit of the financial statements	<u>10,440</u>	<u>9,480</u>

13. Staff costs

The average head count of employees during the year was 1 (2023: 1).

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

14. Trustee remuneration and expenses

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

15. Transfers between funds

There were no transfers between the funds during the year.

16. Capital commitments

At 31 March 2024, SSLE has capital commitments contracted for but not provided for in these financial statements of £Nil (2023 - £Nil)

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

17. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Motor vehicles £	Total £
Cost				
At 1 April 2023	18,225,280	175,610	16,100	18,416,990
Additions	14,229	91,933	5,000	111,162
Disposals	–	(99,740)	(16,100)	(115,840)
At 31 March 2024	<u>18,239,509</u>	<u>167,803</u>	<u>5,000</u>	<u>18,412,312</u>
Depreciation				
At 1 April 2023	1,959,933	135,412	16,099	2,111,444
Charge for the year	354,790	33,561	1,000	389,351
Disposals	–	(99,740)	(16,099)	(115,839)
At 31 March 2024	<u>2,314,723</u>	<u>69,233</u>	<u>1,000</u>	<u>2,384,956</u>
Carrying amount				
At 31 March 2024	<u>15,924,786</u>	<u>98,570</u>	<u>4,000</u>	<u>16,027,356</u>
At 31 March 2023	<u>16,265,347</u>	<u>40,198</u>	<u>1</u>	<u>16,305,546</u>

18. Debtors

	2024 £	2023 £
Other debtors	<u>19,530</u>	<u>74,632</u>

19. Creditors: amounts falling due within one year

	2024 £	2023 £
Bank loans and overdrafts	131,000	196,000
Accruals and deferred income	39,590	54,795
Social security and other taxes	–	18
Other creditors	40	–
	<u>170,630</u>	<u>250,813</u>

Bank loans of £131,000 (2023 - £196,000) disclosed under creditors falling due within one year are secured by the charity's assets.

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

20. Creditors: amounts falling due after more than one year

	2024	2023
	£	£
Bank loans and overdrafts	<u>5,062,556</u>	<u>5,377,721</u>

Bank loans of £5,062,556 (2023 - £5,377,721) disclosed under creditors falling due after one year are secured by the charity's assets.

21. 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 £185 (2023: £Nil).

22. Analysis of charitable funds

Unrestricted funds

	At 1 April 2023	Income	Expenditure	At 31 March 2024
	£	£	£	£
General funds	<u>11,313,101</u>	<u>1,701,742</u>	<u>(1,738,729)</u>	<u>11,276,114</u>

	At 1 April 2022	Income	Expenditure	At 31 March 2023
	£	£	£	£
General funds	<u>10,871,915</u>	<u>1,805,514</u>	<u>(1,364,328)</u>	<u>11,313,101</u>

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

23. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2024 £
Tangible fixed assets	16,027,356	16,027,356
Current assets	481,944	481,944
Creditors less than 1 year	(170,630)	(170,630)
Creditors greater than 1 year	(5,062,556)	(5,062,556)
Net assets	<u>11,276,114</u>	<u>11,276,114</u>

	Unrestricted Funds £	Total Funds 2023 £
Tangible fixed assets	16,305,546	16,305,546
Current assets	636,089	636,089
Creditors less than 1 year	(250,813)	(250,813)
Creditors greater than 1 year	(5,377,721)	(5,377,721)
Net assets	<u>11,313,101</u>	<u>11,313,101</u>

24. Analysis of changes in net debt

	At 1 Apr 2023 £	Cash flows £	At 31 Mar 2024 £
Cash at bank and in hand	561,457	(99,043)	462,414
Debt due within one year	(196,000)	65,000	(131,000)
Debt due after one year	(5,377,721)	315,165	(5,062,556)
	<u>(5,012,264)</u>	<u>281,122</u>	<u>(4,731,142)</u>

SINGH SABHA LONDON EAST

England & Wales - Charity number 262277

Accounts

CHARITY REGISTRATION NUMBER: 262277

**Singh Sabha London East
Financial Statements
31 March 2023**

INGER & COMPANY
Accountants & statutory auditor
7 Redbridge Lane East
Redbridge, Ilford
Essex IG4 5ET

Singh Sabha London East

Financial Statements

Year ended 31 March 2023

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Singh Sabha London East

Trustees' Annual Report

Year ended 31 March 2023

The trustees present their report and the financial statements of the charity for the year ended 31 March 2023.

Chair's report

The trustees who served the charity during this financial period were as follows:

Trustees and Executives

Satnam Singh (President)
Ragbir Singh Bhangal (Vice President)
Gurdip Singh Hundal (Vice President)
Jagdish Singh Jutle (Treasurer)

Other Trustees

Naranjan Singh Chahal (General Secretary)
Rashpaul Singh Pawar
Rajbir Singh Sahota
Pradeep Singh
Gurdish Singh Sall
Charanjit Singh Bhatia
Jaswant Singh Sidhu
Gurdial Singh Badala
Daljit Singh
Mandeep Singh Binning
Gurvinder Kaur
Inderjit Kaur Bhatia
Dr Jaswant Singh
Jaswant Singh
Jatinder Singh Bassan
Kuldeep Singh
Chhinder Singh Gill
Gurprit Singh Toot
Ragbir Singh Bancil
Jaswinder Singh Sandhu
Karnail Singh Narwal

Singh Sabha London East
Trustees' Annual Report *(continued)*
Year ended 31 March 2023

Reference and administrative details

Registered charity name Singh Sabha London East
Charity registration number 262277
Principal office 100 North Street
Barking
Essex IG11 8JD

The trustees

Satnam Singh (President)
Raghibir Singh Bhangal (Vice President)
Gurdip Singh Hundal (Vice President)
Jagdish Singh Jutle (Treasurer)

Auditor Inger & Company
Accountants & statutory auditor
7 Redbridge Lane East
Redbridge, Ilford
Essex IG4 5ET

Bankers HSBC Bank PLC
23 Ripple Road
Barking
Essex IG11 7NW

National Westminster
27 High Road
Chadwell Heath
Romford
Essex RM6 6QD

Solicitors DKLM LLP
3 Cranwood Street
London
EC1V 9PE

Singh Sabha London East

Trustees' Annual Report *(continued)*

Year ended 31 March 2023

Structure, governance and management

Governing Document

The charity is governed by a constitution adopted in October 1970 and last updated in October 2003. The trustees, who are elected every 2 years, are responsible for the general control and management of the charity. The trustees give their time freely and receive no remuneration or other financial benefits.

The trustees meet monthly to conduct the business of the charity. These meetings follow a formal agenda and decisions are based on a simple majority.

At the monthly meetings the trustees agree the broad strategy and areas of activity for the charity including reserves and risk management, relationships with other groups and charities and individuals, policies and performance. The day to day administration of the charity is delegated to the Executive Committee.

The charity is a member of the local Council for Voluntary Service and the local faith forum.

The charity also has representation on local racial equality councils, local area committees and has very good working relationships with the education departments of the four constituent boroughs.

Trustee induction and training

Most trustees are already familiar with the practical work of the charity. New trustees (and volunteers) are encouraged to attain the necessary skills required to achieve the objectives of the charity. The charity arranges appropriate training through other voluntary sector training providers.

New trustees are invited and encouraged to familiarise themselves with the charity and the context within which it operates.

Risk Management

The trustees carry out an annual review of the risks the charity may face and are satisfied that the systems are in place to monitor and control these risks to mitigate any impact they may have on the charity in the future.

The trustees have considered the major financial and other risks faced by the charity and where appropriate have enlisted the help of professional advisors to establish systems and procedures to manage those risks.

Objectives and activities

The objects of the charity are the promotion of Sikhism and the development of community integration by providing facilities to support its members and others in the understanding of Sikh philosophies through education and discussions, principally in the London Boroughs of Barking and Dagenham, Havering, Newham and Redbridge.

Singh Sabha London East
Trustees' Annual Report *(continued)*
Year ended 31 March 2023

Objectives and activities *(continued)*

The aims of the charity are:

- + To arrange Diwans and celebrate Gurpurbs.
- + To maintain the Gurdwara and the Sikh Centre.
- + To provide facilities for the learning of the Punjabi language and Sikh Studies
- + To maintain a library and other resources and material on the Sikh religion, history and heritage.
- + To develop mutual understanding and harmonious relationships with other communities and charitable organisations.
- + To organise philosophical discussions and to promote the Sikh Rehat Maryada.
- + To provide financial support for research on Sikhism.
- + To discourage practices not in keeping with Sikh scriptures.

These are pursued in a variety of ways including organising formal talks, seminars, training and other educational activities. Religious services are held daily and a (free) kitchen langar operates every day of the year. Religious ceremonies are conducted as appropriate including the celebration of Gurupurbs, weekly Diwans and Nargar Kirtan.

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

Singh Sabha London East

Trustees' Annual Report *(continued)*

Year ended 31 March 2023

Achievements and performance

The trustees are pleased that Singh Sabha London East, (SSLE) has continued to perform well.

Congregations

Arranged regular congregations of the Sadh Sangat (people who have faith in Sikhism) to worship Akal Purkh (the immortal one) in the guru's way.

Religious activities etc

Celebrated 'gurpurabs' (anniversaries of the Sikh religion) and other Sikh festivals. Invited speakers, preachers and other learned persons from other parts of the country to give lectures on Sikh history and to explain the preaching's of the ten gurus and their mission. Distributed books and other religious literature which enlighten people about the Sikh religion. Encouraged people to worship the Akal Purkh in accordance with the Guru Granth sahib, to attend Gurdwara regularly and to keep faith only in Sikhism. The charity appreciates Jasminder Kaur Panesar for the weekly Kirtan Class and preparing the students to take part in live kirtan Gurpurabs. Her dedication and commitment are admirable. All students collectively performed Kirtan. They were also presented with certificates in recognition for their achievements along with a £15 voucher. Istri Sat Sangh continued every week at 10.00am, where the ladies lead the services, reading Sukhmani Sahib Paath followed by kirtan till 1.00pm (Barking - Tuesday and Thursday and Seven Kings - Monday and Wednesday). Our Nagar Kirtan was held on Sunday 4 September 2022, with the route remaining unchanged. It was an enormously successful event.

Education etc

Provided facilities for teaching the Punjabi language to Sikh children. These popular classes are conducted throughout the week. The demand for them is increasing. Students include beginners to intermediate level and GCSE A Level. Also started religious class where the students learn basics of Sikhism. Facilities were made available for performing engagement, marriage and other rites according to Sikh traditions in accordance with the laws of England. Name giving ceremonies for new born babies of Sikh families were also held during the year. An evening kirtan was performed at Barking Gurdwara to celebrate the martyrdom of Chhotay Sahibzadey day. The performance was televised by Sikh Channel.

Other activities

In order to accommodate and deliver the services/activities for the community's benefit including the diverse neighbourhoods which surround both gurdwaras, many volunteers (particularly those with specific skills and experience) were empowered to ensure successful delivery of them e.g sports, cultural, education, welfare and social needs.

HSBC loan

The committee took the decision to pay back £250,000 to reduce the debt. This was done on 30 November 2022.

Health check surgery

A diabetic health screening surgery is held at regular intervals by a qualified diabetic team who measure the height, weight and blood pressure of those attending and giving advice on blood glucose and general issues including tips for healthy eating.

Volunteers

The trustees would like to convey their gratitude to all volunteers and donors for their continued contributions, financial or otherwise, particularly in the kitchen which have helped the smooth running of both Gurdwaras.

Singh Sabha London East
Trustees' Annual Report *(continued)*
Year ended 31 March 2023

Financial review

The trustees are pleased to report that the net increase in funds for the year was £441,186 (2022 - £976,669) taking the accumulated funds to £11,313,101 (2022 - £10,871,915).

Reserves policy

The charity relies on donations and offerings from its members. It is recognised that donations and offerings can fluctuate from year to year. The trustees aim to ensure that the charity has sufficient resources to continue its activities and to meet its obligations and to provide for future capital expenditure. To this end, it is considered prudent that sufficient liquid funds are maintained.

Plans for future periods

The charity does not anticipate any change in its operations and expects to continue with its stated objectives and to continue to provide improving facilities to the members of the Sikh community as well as the wider local community.

Trustees' responsibilities statement

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period.

In preparing these financial statements, the trustees are required to:

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

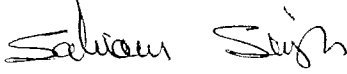
The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust Deed. 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.

Singh Sabha London East

Trustees' Annual Report *(continued)*

Year ended 31 March 2023

The trustees' annual report was approved on ...14/11/2023... and signed on behalf of the board of trustees by:



Satnam Singh (President)
Trustee

Gurdip Singh Hundal (Vice President)
Trustee



Jagdish Singh Jutle (Treasurer)
Trustee



Singh Sabha London East

Independent Auditor's Report to the Members of Singh Sabha London East

Year ended 31 March 2023

Opinion

We have audited the financial statements of Singh Sabha London East (the 'charity') for the year ended 31 March 2023 which comprise the statement of financial activities, statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Singh Sabha London East

Independent Auditor's Report to the Members of Singh Sabha London East

(continued)

Year ended 31 March 2023

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Singh Sabha London East

Independent Auditor's Report to the Members of Singh Sabha London East (continued)

Year ended 31 March 2023

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identified and assessed the risks of material misstatement of the financial statements from irregularities, whether due to fraud or error, and discussed these among our audit team members. We then designed and performed audit procedures responsive to those risks, including obtaining audit evidence sufficient and appropriate to provide a basis for our opinion.

We gained an understanding of the legal and regulatory framework applicable to the charity operates and considered the risk of acts by the charity that were contrary to applicable laws and regulations, including fraud. We designed audit procedures to respond to the risk, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

We focussed on laws and regulations which could give rise to a material effect in the financial statements or the operations of the charity, including, but not limited to, the Charities Act 2011, Charities (Accounts and Reports Regulations) and the Charities SORP (FRS 102), data protection and anti-money laundering. Our tests included agreeing the financial statement disclosures to underlying supporting documentation and enquiries with management. There are inherent limitations in the audit procedures described above and, the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. We did not identify any key audit matters relating to irregularities, including fraud. As in all our audits, we also addressed the risk of management override of internal controls, including testing journals and evaluating whether there was evidence of bias by the trustees that represented a risk of material misstatement due to fraud.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
 - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
-

Singh Sabha London East

Independent Auditor's Report to the Members of Singh Sabha London East (continued)

Year ended 31 March 2023

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



R C Patel (Senior Statutory Auditor)

For and on behalf of
Inger & Company
Accountants & statutory auditor

7 Redbridge Lane East
Redbridge, Ilford
Essex IG4 5ET

14/11/2023

Singh Sabha London East
Statement of Financial Activities
Year ended 31 March 2023

	Note	2023		2022
		Unrestricted funds £	Total funds £	Total funds £
Income and endowments				
Donations and legacies	4	1,234,024	1,234,024	1,554,370
Charitable activities	5	568,215	568,215	505,033
Investment income	6	276	276	73
Other income	7	2,999	2,999	—
Total income		<u>1,805,514</u>	<u>1,805,514</u>	<u>2,059,476</u>
Expenditure				
Expenditure on raising funds:				
Costs of raising donations and legacies	8	784,075	784,075	673,265
Expenditure on charitable activities	9,10	580,253	580,253	409,542
Total expenditure		<u>1,364,328</u>	<u>1,364,328</u>	<u>1,082,807</u>
Net income and net movement in funds		<u>441,186</u>	<u>441,186</u>	<u>976,669</u>
Reconciliation of funds				
Total funds brought forward		10,871,915	10,871,915	9,895,246
Total funds carried forward		<u>11,313,101</u>	<u>11,313,101</u>	<u>10,871,915</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 15 to 21 form part of these financial statements.

Singh Sabha London East

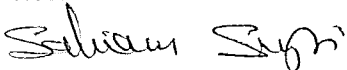
Statement of Financial Position

31 March 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible fixed assets	17	16,305,546	16,484,959
Current assets			
Debtors	18	74,632	74,649
Cash at bank and in hand		561,457	620,581
		636,089	695,230
Creditors: amounts falling due within one year	19	250,813	565,385
Net current assets		385,276	129,845
Total assets less current liabilities		16,690,822	16,614,804
Creditors: amounts falling due after more than one year	20	5,377,721	5,742,889
Net assets		11,313,101	10,871,915
Funds of the charity			
Unrestricted funds		11,313,101	10,871,915
Total charity funds	21	11,313,101	10,871,915

These financial statements were approved by the board of trustees and authorised for issue on 14/11/2023, and are signed on behalf of the board by:

Satnam Singh (President)
Trustee



Gurdip Singh Hundal (Vice President)
Trustee



The notes on pages 15 to 21 form part of these financial statements.

Singh Sabha London East

Statement of Cash Flows

Year ended 31 March 2023

	2023 £	2022 £
Cash flows from operating activities		
Net income	441,186	976,669
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	374,181	371,843
Other interest receivable and similar income	(276)	(73)
Interest payable and similar charges	261,671	182,133
Gains on disposal of tangible fixed assets	(2,999)	—
Accrued income	(234,462)	(36,651)
<i>Changes in:</i>		
Trade and other debtors	17	5,779
Trade and other creditors	(110)	(180,414)
Cash generated from operations	839,208	1,319,286
Interest paid	(261,671)	(182,133)
Interest received	276	73
Net cash from operating activities	<u>577,813</u>	<u>1,137,226</u>
Cash flows from investing activities		
Purchase of tangible assets	(194,769)	(892,726)
Proceeds from sale of tangible assets	3,000	—
Net cash used in investing activities	<u>(191,769)</u>	<u>(892,726)</u>
Cash flows from financing activities		
Proceeds from borrowings	—	1,540,000
Repayments of borrowings	(445,168)	(1,474,861)
Net cash (used in)/from financing activities	<u>(445,168)</u>	<u>65,139</u>
Net (decrease)/increase in cash and cash equivalents	(59,124)	309,639
Cash and cash equivalents at beginning of year	620,581	310,942
Cash and cash equivalents at end of year	<u>561,457</u>	<u>620,581</u>

The notes on pages 15 to 21 form part of these financial statements.

Singh Sabha London East
Notes to the Financial Statements
Year ended 31 March 2023

1. General Information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 100 North Street, Barking, Essex, IG11 8JD.

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 Charities Act 2011.

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.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires the Trustees to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

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.

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

3. Accounting policies *(continued)*

Incoming resources

All income is 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.

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

All fixed assets are initially recorded at cost.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold property	-	Over 50 years
Fixtures & fittings	-	20% straight line
Motor vehicles	-	20% straight line

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

3. Accounting policies *(continued)*

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.

4. Donations and legacies

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Donations				
Donations and offerings	967,913	967,913	976,037	976,037
Education Income	3,605	3,605	4,604	4,604
Donations - Building	262,506	262,506	573,729	573,729
	<u>1,234,024</u>	<u>1,234,024</u>	<u>1,554,370</u>	<u>1,554,370</u>

5. Charitable activities

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Kitchen langar	568,215	568,215	505,033	505,033

6. Investment Income

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Bank interest receivable	276	276	73	73

7. Other Income

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Gain on disposal of tangible fixed assets held for charity's own use	2,999	2,999	—	—

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

8. Costs of raising donations and legacies

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Staff costs	12,410	12,410	11,952	11,952
Premises	495,334	495,334	434,858	434,858
Donations	42,351	42,351	30,465	30,465
Support costs	188,206	188,206	147,249	147,249
Insurance	20,818	20,818	19,032	19,032
Sundries	1,223	1,223	3,658	3,658
Communications	8,119	8,119	8,573	8,573
Bank charges	15,614	15,614	17,478	17,478
	<u>784,075</u>	<u>784,075</u>	<u>673,265</u>	<u>673,265</u>

9. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Interest on loans	261,671	261,671	182,133	182,133
Kitchen Langar and Sports	307,322	307,322	209,769	209,769
Support costs	11,260	11,260	17,640	17,640
	<u>580,253</u>	<u>580,253</u>	<u>409,542</u>	<u>409,542</u>

10. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2023 £	Total fund 2022 £
Interest on loans	261,671	-	261,671	182,133
Kitchen Langar and Sports	307,322	-	307,322	209,769
Governance costs	-	11,260	11,260	17,640
	<u>568,993</u>	<u>11,260</u>	<u>580,253</u>	<u>409,542</u>

11. Net income

Net income is stated after charging/(crediting):

	2023 £	2022 £
Depreciation of tangible fixed assets	374,181	371,843
Gains on disposal of tangible fixed assets	<u>(2,999)</u>	<u>-</u>

12. Auditors remuneration

	2023 £	2022 £
Fees payable for the audit of the financial statements	<u>9,480</u>	<u>9,240</u>

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

13. Staff costs

The average head count of employees during the year was 1 (2022: 1).

No employee received employee benefits of more than £60,000 during the year (2022: Nil).

14. Trustee remuneration and expenses

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

15. Transfers between funds

There were no transfers between the funds during the year.

16. Capital commitments

At 31 March 2023, SSLE has capital commitments contracted for but not provided for in these financial statements of £Nil (2022 - £Nil)

17. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Motor vehicles £	Total £
Cost				
At 1 April 2022	18,048,401	157,720	35,835	18,241,956
Additions	176,879	17,890	-	194,769
Disposals	-	-	(19,735)	(19,735)
At 31 March 2023	<u>18,225,280</u>	<u>175,610</u>	<u>16,100</u>	<u>18,416,990</u>
Depreciation				
At 1 April 2022	1,605,427	115,737	35,833	1,756,997
Charge for the year	354,506	19,675	-	374,181
Disposals	-	-	(19,734)	(19,734)
At 31 March 2023	<u>1,959,933</u>	<u>135,412</u>	<u>16,099</u>	<u>2,111,444</u>
Carrying amount				
At 31 March 2023	<u>16,265,347</u>	<u>40,198</u>	<u>1</u>	<u>16,305,546</u>
At 31 March 2022	<u>16,442,974</u>	<u>41,983</u>	<u>2</u>	<u>16,484,959</u>

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

18. Debtors

	2023	2022
	£	£
Other debtors	<u>74,632</u>	<u>74,649</u>

19. Creditors: amounts falling due within one year

	2023	2022
	£	£
Bank loans and overdrafts	196,000	276,000
Accruals and deferred income	54,795	289,257
Social security and other taxes	18	94
Other creditors	-	34
	<u>250,813</u>	<u>565,385</u>

Bank loans of £196,000 (2022 - £276,000) disclosed under creditors falling due within one year are secured by the charity's assets.

20. Creditors: amounts falling due after more than one year

	2023	2022
	£	£
Bank loans and overdrafts	<u>5,377,721</u>	<u>5,742,889</u>

Bank loans of £5,377,721 (2022 - £5,742,889) disclosed under creditors falling due after one year are secured by the charity's assets.

21. Analysis of charitable funds

Unrestricted funds

	At 1 April 2022	Income	Expenditure	Transfers	At 31 March 2023
	£	£	£	£	£
General funds	<u>10,871,915</u>	<u>1,805,514</u>	<u>(1,364,328)</u>	-	<u>11,313,101</u>

	At 1 April 2021	Income	Expenditure	Transfers	At 31 March 2022
	£	£	£	£	£
General funds	<u>9,884,047</u>	<u>2,059,476</u>	<u>(1,082,807)</u>	<u>11,199</u>	<u>10,871,915</u>

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

22. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2023 £
Tangible fixed assets	16,305,546	16,305,546
Current assets	636,089	636,089
Creditors less than 1 year	(250,813)	(250,813)
Creditors greater than 1 year	(5,377,721)	(5,377,721)
Net assets	<u>11,313,101</u>	<u>11,313,101</u>

	Unrestricted Funds £	Total Funds 2022 £
Tangible fixed assets	16,484,959	16,484,959
Current assets	695,230	695,230
Creditors less than 1 year	(565,385)	(565,385)
Creditors greater than 1 year	(5,742,889)	(5,742,889)
Net assets	<u>10,871,915</u>	<u>10,871,915</u>

23. Analysis of changes in net debt

	At 1 Apr 2022 £	Cash flows £	At 31 Mar 2023 £
Cash at bank and in hand	620,581	(59,124)	561,457
Debt due within one year	(276,000)	80,000	(196,000)
Debt due after one year	(5,742,889)	365,168	(5,377,721)
	<u>(5,398,308)</u>	<u>386,044</u>	<u>(5,012,264)</u>

SINGH SABHA LONDON EAST

England & Wales - Charity number 262277

Accounts

CHARITY REGISTRATION NUMBER: 262277

**Singh Sabha London East
Financial Statements
31 March 2022**

INGER & COMPANY
Accountants & statutory auditor
7 Redbridge Lane East
Redbridge, Ilford
Essex IG4 5ET

Singh Sabha London East

Financial Statements

Year ended 31 March 2022

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Statement of financial position	13
Statement of cash flows	14
Notes to the financial statements	15 to 23

Singh Sabha London East

Trustees' Annual Report

Year ended 31 March 2022

The trustees present their report and the financial statements of the charity for the year ended 31 March 2022.

Chair's report

The trustees who served the charity during this financial period were as follows:

Trustees and Executives

Major Singh Basi (President)
Lehmbhar Singh Lehal (Vice President)
Karnail Singh Narwal (Vice President)
Balvinder Singh Rayat (General Secretary)
Balbir Singh (Treasurer)

Other Trustees

Gurdip Singh Hundal
Hardial Singh Rai
Inderjit Kaur Bhatia
Inderpal Singh Malhi
Jagdish Singh Jutle
Jasjit Singh Padda
Jaswant Singh Sidhu
Jaswant Singh
Jaswant Singh, (Dr)
Jatinder Singh Bassan
Karnail Singh Maitala
Mohinder Kaur
Naranjan Singh Chahal
Paramjit Singh
Raghbir Singh Bancil
Raghbir Singh Bhangal
Rajjvinder Singh Dhaliwal
Surat Singh Atwal
Surjit Singh

Singh Sabha London East
Trustees' Annual Report *(continued)*
Year ended 31 March 2022

Reference and administrative details

Registered charity name Singh Sabha London East
Charity registration number 262277
Principal office 100 North Street
Barking
Essex IG11 8JD

The trustees

Major Singh Basi (President)
Lehmbhar Singh Lehal (Vice
President)
Karnail Singh Narwal (Vice
President)
Balvinder Singh Rayat (General
Secretary)
Balbir Singh (Treasurer)

Auditor Inger & Company
Accountants & statutory auditor
7 Redbridge Lane East
Redbridge, Ilford
Essex IG4 5ET

Bankers HSBC Bank PLC
23 Ripple Road
Barking
Essex IG11 7NW

National Westminster
27 High Road
Chadwell Heath
Romford
Essex RM6 6QD

Solicitors DKLM LLP
3 Cranwood Street
London
EC1V 9PE

Singh Sabha London East

Trustees' Annual Report *(continued)*

Year ended 31 March 2022

Structure, governance and management

Governing Document

The charity is governed by a constitution adopted in October 1970 and last updated in October 2003. The trustees, who are elected every 2 years, are responsible for the general control and management of the charity. The trustees give their time freely and receive no remuneration or other financial benefits.

The trustees meet monthly to conduct the business of the charity. These meetings follow a formal agenda and decisions are based on a simple majority.

At the monthly meetings the trustees agree the broad strategy and areas of activity for the charity including reserves and risk management, relationships with other groups and charities and individuals, policies and performance. The day to day administration of the charity is delegated to the Executive Committee.

The charity is a member of the local Council for Voluntary Service and the local faith forum.

The charity also has representation on local racial equality councils, local area committees and has very good working relationships with the education departments of the four constituent boroughs.

Trustee induction and training

Most trustees are already familiar with the practical work of the charity. New trustees (and volunteers) are encouraged to attain the necessary skills required to achieve the objectives of the charity. The charity arranges appropriate training through other voluntary sector training providers.

New trustees are invited and encouraged to familiarise themselves with the charity and the context within which it operates.

Risk Management

The trustees carry out an annual review of the risks the charity may face and are satisfied that that systems are in place to monitor and control these risks to mitigate any impact they may have on the charity in the future.

The trustees have considered the major financial and other risks faced by the charity and where appropriate have enlisted the help of professional advisors to establish systems and procedures to manage those risks.

Objectives and activities

The objects of the charity are the promotion of Sikhism and the development of community integration by providing facilities to support its members and others in the understanding of Sikh philosophies through education and discussions, principally in the London Boroughs of Barking and Dagenham, Havering, Newham and Redbridge.

Singh Sabha London East
Trustees' Annual Report *(continued)*
Year ended 31 March 2022

Objectives and activities *(continued)*

The aims of the charity are:

- + To arrange Diwans and celebrate Gurburbs.
- + To maintain the Gurdwara and the Sikh Centre.
- + To provide facilities for the learning of the Panjabi language and Sikh Studies
- + To maintain a library and other resources and material on the Sikh religion, history and heritage.
- + To develop mutual understanding and harmonious relationships with other communities and charitable organisations.
- + To organise philosophical discussions and to promote the Sikh Rehat Maryada.
- + To provide financial support for research on Sikhism.
- + To discourage practices not in keeping with Sikh scriptures.

These are pursued in a variety of ways including organising formal talks, seminars, training and other educational activities. Religious services are held daily and a (free) kitchen langar operates every day of the year. Religious ceremonies are conducted as appropriate including the celebration of Gurburbs, weekly Diwans and Nargar Kirtan.

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

Singh Sabha London East

Trustees' Annual Report *(continued)*

Year ended 31 March 2022

Achievements and performance

Considering the slowdown of the global economy the trustees are pleased that Singh Sabha London East, (SSLE) has continued to perform well and has largely achieved its planned targets.

Notable achievements for the year are as follows:

Barking Building Project

The new building was inaugurated on 29 May 2021 and the ceremony concluded on 31 May 2021. The entire project has cost in excess of £15M since the start in 2012 and includes construction costs and other related costs including fixtures and fittings. The old building has been renovated and now offers two reception halls.

Seven Kings Development

The building work has been fully completed, including resurfacing of car parking area. New lift has been provided and completion certificate from the Building Control was received on 16 May 2022. The fire detection system in the main building at Seven Kings Gurdwara was completely overhauled and fitted with new control unit and new detectors. This project is now fully completed, and all dues have been settled during the current fiscal year.

Seven Kings Homebase site

Heads of Terms document were signed off in March 2022 to lease a 250 square metre plot of land, adjoining the Seven Kings Gurdwara, from the Hadley Property Group. Legal formalities are expected to be completed shortly. However, this plot will be transferred to the Gurdwara only when the property owner has redeveloped the Homebase site. This is likely to take about 7 years from now.

New Processes

Covid-19 pandemic which entailed social distancing, and limited gatherings resulted in long queues and standing for a couple of hours outside the bank branches. Closure of several branches caused a considerable inconvenience to the public. To mitigate this and ensure the safety and security of our members, cash collection from Barking Gurdwara sahib has been outsourced to G4S. Cash is now collected weekly by G4S personnel and transported to cash centres, (Vaultex) for processing and is normally credited within 48 hours into Singh Sabha account. Until recently, charities have enjoyed a free banking service, but this is no longer the case. Except online services, cash and cheques transactions are now chargeable items but charities are given a discounted rate of 0.7%. Due to this, the projected annual bank charges will be in excess of £15,000. However, bank charges can be reduced by exploiting online services, advance self-service ATM machines as well as installing additional cashless card machines.

Religious Activities

All Gurpurbs were celebrated whilst observing Covid-19 restrictions and Government guidelines.

Charitable Service

In conjunction with volunteers of Lions Club, the charity has continued the delivery of cooked food to the homeless and needy people on a twice weekly basis.

Volunteers

The trustees would like to convey their gratitude to all volunteers and donors whose contributions, financial or otherwise, particularly in the kitchen have helped the smooth running of both Gurdwaras.

Financial review

The trustees are pleased to report that the net increase in funds for the year was £976,669 (2021 - £611,643) taking the accumulated funds to £10,871,915 (2021 - £9,895,246).

Singh Sabha London East
Trustees' Annual Report *(continued)*
Year ended 31 March 2022

Financial review *(continued)*

Reserves policy

The charity relies on donations and offerings from its members. It is recognised that donations and offerings can fluctuate from year to year. The trustees aim to ensure that the charity has sufficient resources to continue its activities and to meet its obligations and to provide for future capital expenditure. To this end, it is considered prudent that sufficient liquid funds are maintained.

Plans for future periods

The charity does not anticipate any change in its operations and expects to continue with its stated objectives and to continue to provide improving facilities to the members of the Sikh community as well as the wider local community.

Review and update SSLE's constitution to suit the 21st century and reflect the current Charity law and acts as well as the law of the land.

The main staircase at Seven Kings Gurdwara, leading to Darbar Sahibs is a bottleneck and a feasibility study has indicated that this problem can be rectified. This work may be done at the appropriate time depending on financial resources availability in future.

SSLE aims to reduce cash transactions by installing contactless card reader machines at appropriate locations (Electronic Golaks). Post expiry of contractor's one year guarantee period, it is proposed that SSLE set up service contracts to maintain the plant at Barking Gurdwara.

Apart from building projects expenditure, the core operating cost is largely due to langar, support costs including light and gas utilities (steep hike in their tariffs currently), maintenance etc. To ensure that SSLE is getting the required level of service or value for money, all expenses are being monitored and kept under review and where possible the spending is being rationalised.

Trustees' responsibilities statement

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period.

In preparing these financial statements, the trustees are required to:

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

Singh Sabha London East

Trustees' Annual Report *(continued)*

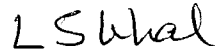
Year ended 31 March 2022

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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 Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust Deed. 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.


The trustees' annual report was approved on 6 July 2022 and signed on behalf of the board of trustees by:



Major Singh Basi (President)
Trustee



Lehmbhar Singh Lehal (Vice President)
Trustee



Balbir Singh (Treasurer)
Trustee

Singh Sabha London East

Independent Auditor's Report to the Members of Singh Sabha London East

Year ended 31 March 2022

Opinion

We have audited the financial statements of Singh Sabha London East (the 'charity') for the year ended 31 March 2022 which comprise the statement of financial activities, statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Singh Sabha London East

Independent Auditor's Report to the Members of Singh Sabha London East (continued)

Year ended 31 March 2022

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Singh Sabha London East

Independent Auditor's Report to the Members of Singh Sabha London East (continued)

Year ended 31 March 2022

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identified and assessed the risks of material misstatement of the financial statements from irregularities, whether due to fraud or error, and discussed these among our audit team members. We then designed and performed audit procedures responsive to those risks, including obtaining audit evidence sufficient and appropriate to provide a basis for our opinion.

We gained an understanding of the legal and regulatory framework applicable to the charity operates and considered the risk of acts by the charity that were contrary to applicable laws and regulations, including fraud. We designed audit procedures to respond to the risk, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

We focussed on laws and regulations which could give rise to a material effect in the financial statements or the operations of the charity, including, but not limited to, the Charities Act 2011, Charities (Accounts and Reports Regulations) and the Charities SORP (FRS 102), data protection and anti-money laundering. Our tests included agreeing the financial statement disclosures to underlying supporting documentation and enquiries with management. There are inherent limitations in the audit procedures described above and, the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. We did not identify any key audit matters relating to irregularities, including fraud. As in all our audits, we also addressed the risk of management override of internal controls, including testing journals and evaluating whether there was evidence of bias by the trustees that represented a risk of material misstatement due to fraud.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
 - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
-

Singh Sabha London East

Independent Auditor's Report to the Members of Singh Sabha London East (continued)

Year ended 31 March 2022

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



R C Patel (Senior Statutory Auditor)

For and on behalf of
Inger & Company
Accountants & statutory auditor

7 Redbridge Lane East
Redbridge, Ilford
Essex IG4 5ET

6 July 2022

Singh Sabha London East
Statement of Financial Activities
Year ended 31 March 2022

		2022	2021		
	Unrestricted funds	Restricted funds	Total funds		
Note	£	£	£		
Income and endowments					
Donations and legacies	4	1,554,370	–	1,554,370	1,038,424
Charitable activities	5	505,033	–	505,033	138,410
Investment income	6	73	–	73	17
Total income		<u>2,059,476</u>	<u>–</u>	<u>2,059,476</u>	<u>1,176,851</u>
Expenditure					
Expenditure on raising funds:					
Costs of raising donations and legacies	7	673,265	–	673,265	290,919
Expenditure on charitable activities	8,9	409,542	–	409,542	274,289
Total expenditure		<u>1,082,807</u>	<u>–</u>	<u>1,082,807</u>	<u>565,208</u>
Net income		<u>976,669</u>	<u>–</u>	<u>976,669</u>	<u>611,643</u>
Transfers between funds		11,199	(11,199)	–	–
Net movement in funds		<u>987,868</u>	<u>(11,199)</u>	<u>976,669</u>	<u>611,643</u>
Reconciliation of funds					
Total funds brought forward		9,884,047	11,199	9,895,246	9,283,603
Total funds carried forward		<u>10,871,915</u>	<u>–</u>	<u>10,871,915</u>	<u>9,895,246</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 15 to 23 form part of these financial statements.


Singh Sabha London East

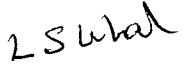
Statement of Financial Position

31 March 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible fixed assets	16	16,484,959	15,964,076
Current assets			
Debtors	17	74,649	80,428
Cash at bank and in hand		<u>620,581</u>	<u>310,942</u>
		695,230	391,370
Creditors: amounts falling due within one year	18	<u>565,385</u>	581,450
Net current assets		<u>129,845</u>	<u>(190,080)</u>
Total assets less current liabilities		16,614,804	15,773,996
Creditors: amounts falling due after more than one year	19	<u>5,742,889</u>	5,878,750
Net assets		<u>10,871,915</u>	<u>9,895,246</u>
Funds of the charity			
Restricted funds		-	11,199
Unrestricted funds		<u>10,871,915</u>	<u>9,884,047</u>
Total charity funds	20	<u>10,871,915</u>	<u>9,895,246</u>

These financial statements were approved by the board of trustees and authorised for issue on 6 July 2022, and are signed on behalf of the board by:


Major Singh Basi (President)
Trustee


Lehmbhar Singh Lehal (Vice President)
Trustee

The notes on pages 15 to 23 form part of these financial statements.

Singh Sabha London East

Statement of Cash Flows

Year ended 31 March 2022

	2022 £	2021 £
Cash flows from operating activities		
Net income	976,669	611,643
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	371,843	97,811
Other interest receivable and similar income	(73)	(17)
Interest payable and similar charges	182,133	185,803
Accrued (income)/expenses	(36,651)	105,049
<i>Changes in:</i>		
Trade and other debtors	5,779	91,922
Trade and other creditors	(180,414)	(88,424)
Cash generated from operations	<u>1,319,286</u>	<u>1,003,787</u>
Interest paid	(182,133)	(185,803)
Interest received	73	17
Net cash from operating activities	<u>1,137,226</u>	<u>818,001</u>
Cash flows from investing activities		
Purchase of tangible assets	(892,726)	(3,533,590)
Net cash used in investing activities	<u>(892,726)</u>	<u>(3,533,590)</u>
Cash flows from financing activities		
Proceeds from borrowings	1,540,000	2,471,000
Repayments of borrowings	(1,474,861)	(75,000)
Net cash from financing activities	<u>65,139</u>	<u>2,396,000</u>
Net increase/(decrease) in cash and cash equivalents	309,639	(319,589)
Cash and cash equivalents at beginning of year	310,942	630,531
Cash and cash equivalents at end of year	<u>620,581</u>	<u>310,942</u>

The notes on pages 15 to 23 form part of these financial statements.

Singh Sabha London East
Notes to the Financial Statements
Year ended 31 March 2022

1. General Information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 100 North Street, Barking, Essex, IG11 8JD.

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 Charities Act 2011.

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.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires the Trustees to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

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.

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2022

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

All fixed assets are initially recorded at cost.

Singh Sabha London East

Notes to the Financial Statements (continued)

Year ended 31 March 2022

3. Accounting policies (continued)

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold property	-	Over 50 years
Fixtures & fittings	-	20% straight line
Motor vehicles	-	20% straight line

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.

4. Donations and legacies

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Donations				
Donations and offerings	976,037	976,037	428,146	428,146
Education income	4,604	4,604	-	-
Donations - Building	573,729	573,729	610,278	610,278
	<u>1,554,370</u>	<u>1,554,370</u>	<u>1,038,424</u>	<u>1,038,424</u>

5. Charitable activities

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Kitchen langar	<u>505,033</u>	<u>505,033</u>	<u>138,410</u>	<u>138,410</u>

6. Investment income

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Bank interest receivable	<u>73</u>	<u>73</u>	<u>17</u>	<u>17</u>

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2022

7. Costs of raising donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Staff costs	446,810	-	446,810
Advertising and publicity	-	-	-
Donations	30,465	-	30,465
Support costs	147,249	-	147,249
Insurance	19,032	-	19,032
Sundries	3,658	-	3,658
Communications	8,573	-	8,573
Bank charges	17,478	-	17,478
	<u>673,265</u>	<u>-</u>	<u>673,265</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Staff costs	121,958	-	121,958
Advertising and publicity	145	-	145
Donations	55,131	25,563	80,694
Support costs	64,489	-	64,489
Insurance	10,660	-	10,660
Sundries	2,628	-	2,628
Communications	3,634	-	3,634
Bank charges	6,711	-	6,711
	<u>265,356</u>	<u>25,563</u>	<u>290,919</u>

8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Interest on loans	182,133	182,133	185,803	185,803
Kitchen Langar and Sports	209,769	209,769	78,086	78,086
Support costs	17,640	17,640	10,400	10,400
	<u>409,542</u>	<u>409,542</u>	<u>274,289</u>	<u>274,289</u>

9. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2022 £	Total fund 2021 £
Interest on loans	182,133	-	182,133	185,803
Kitchen Langar and Sports	209,769	-	209,769	78,086
Governance costs	-	17,640	17,640	10,400
	<u>391,902</u>	<u>17,640</u>	<u>409,542</u>	<u>274,289</u>

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2022

10. Net income

Net income is stated after charging/(crediting):

	2022	2021
	£	£
Depreciation of tangible fixed assets	<u>371,843</u>	<u>97,811</u>

11. Auditors remuneration

	2022	2021
	£	£
Fees payable for the audit of the financial statements	<u>9,240</u>	<u>8,400</u>

12. Staff costs

The average head count of employees during the year was 1 (2021: 1).

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

13. Trustee remuneration and expenses

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

14. Transfers between funds

The restricted fund balances of Shaheedi fund and Punjab Flood Appeal fund were transferred to unrestricted funds during the year.

15. Capital commitments

At 31 March 2022, SSLE has capital commitments contracted for but not provided for in these financial statements of £Nil (2021 - £Nil)

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2022

16. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Motor vehicles £	Total £
Cost				
At 1 April 2021	17,171,510	141,885	35,835	17,349,230
Additions	876,891	15,835	–	892,726
At 31 March 2022	<u>18,048,401</u>	<u>157,720</u>	<u>35,835</u>	<u>18,241,956</u>
Depreciation				
At 1 April 2021	1,254,459	94,862	35,833	1,385,154
Charge for the year	350,968	20,875	–	371,843
At 31 March 2022	<u>1,605,427</u>	<u>115,737</u>	<u>35,833</u>	<u>1,756,997</u>
Carrying amount				
At 31 March 2022	<u>16,442,974</u>	<u>41,983</u>	<u>2</u>	<u>16,484,959</u>
At 31 March 2021	<u>15,917,051</u>	<u>47,023</u>	<u>2</u>	<u>15,964,076</u>

17. Debtors

	2022 £	2021 £
Other debtors	<u>74,649</u>	<u>80,428</u>

18. Creditors: amounts falling due within one year

	2022 £	2021 £
Bank loans and overdrafts	276,000	75,000
Accruals and deferred income	289,257	325,908
Social security and other taxes	94	–
Other creditors	34	180,542
	<u>565,385</u>	<u>581,450</u>

Bank loans of £276,000 (2021 - £75,000) disclosed under creditors falling due within one year are secured by the charity's assets.

19. Creditors: amounts falling due after more than one year

	2022 £	2021 £
Bank loans and overdrafts	<u>5,742,889</u>	<u>5,878,750</u>

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2022

19. Creditors: amounts falling due after more than one year *(continued)*

Bank loans of £5,742,889 (2021 - £5,878,750) disclosed under creditors falling due after one year are secured by the charity's assets.

Bank loans of £5,742,889 (2021 - £5,878,750) disclosed under creditors falling due after one year are secured by the charity's assets.

20. Analysis of charitable funds

Unrestricted funds

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
General funds	<u>9,884,047</u>	<u>2,059,476</u>	<u>(1,082,807)</u>	<u>11,199</u>	<u>10,871,915</u>

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
General funds	<u>9,246,841</u>	<u>1,176,851</u>	<u>(539,645)</u>	<u>-</u>	<u>9,884,047</u>

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2022

20. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
Restricted Fund - Shaheedi Fund	1,180	-	-	(1,180)	-
Restricted Fund - Seven Kings Stabbing Victims Fund	-	-	-	-	-
Restricted fund - Punjab Flood Appeal	10,019	-	-	(10,019)	-
	<u>11,199</u>	<u>-</u>	<u>-</u>	<u>(11,199)</u>	<u>-</u>

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
Restricted Fund - Shaheedi Fund	1,180	-	-	-	1,180
Restricted Fund - Seven Kings Stabbing Victims Fund	25,563	-	(25,563)	-	-
Restricted fund - Punjab Flood Appeal	10,019	-	-	-	10,019
	<u>36,762</u>	<u>-</u>	<u>(25,563)</u>	<u>-</u>	<u>11,199</u>

21. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	16,484,959	-	16,484,959
Current assets	695,230	-	695,230
Creditors less than 1 year	(565,385)	-	(565,385)
Creditors greater than 1 year	(5,742,889)	-	(5,742,889)
Net assets	<u>10,871,915</u>	<u>-</u>	<u>10,871,915</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Tangible fixed assets	15,964,076	-	15,964,076
Current assets	380,171	11,199	391,370
Creditors less than 1 year	(581,450)	-	(581,450)
Creditors greater than 1 year	(5,878,750)	-	(5,878,750)
Net assets	<u>9,884,047</u>	<u>11,199</u>	<u>9,895,246</u>

Singh Sabha London East
Notes to the Financial Statements (continued)
Year ended 31 March 2022

22. Analysis of changes in net debt

	At 1 Apr 2021	Cash flows	At 31 Mar 2022
	£	£	£
Cash at bank and in hand	310,942	309,639	620,581
Debt due within one year	(75,000)	(201,000)	(276,000)
Debt due after one year	(5,878,750)	135,861	(5,742,889)
	<u>(5,642,808)</u>	<u>244,500</u>	<u>(5,398,308)</u>

SINGH SABHA LONDON EAST

England & Wales - Charity number 262277

Accounts

CHARITY REGISTRATION NUMBER: 262277

**Singh Sabha London East
Financial Statements
31 March 2021**

INGER & COMPANY

Statutory auditor
7 Redbridge Lane East
Redbridge, Ilford
Essex IG4 5ET

Singh Sabha London East

Financial Statements

Year ended 31 March 2021

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Singh Sabha London East

Trustees' Annual Report

Year ended 31 March 2021

The trustees present their report and the financial statements of the charity for the year ended 31 March 2021.

Chair's report

The trustees who served the charity during this financial period were as follows:

Trustees and Executives

Major Singh Basi (President)
Lehmbar Singh Lehal (Vice President)
Karnail Singh Narwal (Vice President)
Balvinder Singh Rayat (General Secretary)
Balbir Singh (Treasurer)

Other Trustees

Avtar Singh Sehmbi
Gurdip Singh Hundal
Hardial Singh Rai
Inderjit Kaur Bhatia
Inder Singh Jamu
Inderpal Singh Malhi
Jagdish Singh Jutle
Jaswant Singh Sidhu
Jaswant Singh
Jaswant Singh, (Dr)
Jatinder Singh Bassan
Karnail Singh Maitala
Mohinder Kaur
Naranjan Singh Chahal
Paramjit Singh
Raghbir Singh Bancil
Raghbir Singh Bhangal
Rajjvinder Singh Dhaliwal
Surat Singh Atwal
Surjit Singh

Singh Sabha London East

Trustees' Annual Report *(continued)*

Year ended 31 March 2021

Reference and administrative details

Registered charity name Singh Sabha London East
Charity registration number 262277
Principal office 100 North Street
Barking
Essex IG11 8JD

The trustees

Major Singh Basi (President)
Lehmbar Lehal Singh (Vice
President)
Karnail Singh Narwal (Vice
President)
Balvinder Singh Rayat (General
Secretary)
Balbir Singh (Treasurer)

Auditor Inger & Company
Statutory auditor
7 Redbridge Lane East
Redbridge, Ilford
Essex IG4 5ET

Bankers HSBC Bank PLC
23 Ripple Road
Barking
Essex IG11 7NW

National Westminster
27 High Road
Chadwell Heath
Romford
Essex RM6 6QD

Solicitors S S Basi and Co
153 Cranbrook Road
Ilford
Essex
IG1 4TA

Singh Sabha London East

Trustees' Annual Report *(continued)*

Year ended 31 March 2021

Structure, governance and management

Governing Document

The charity is governed by a constitution adopted in October 1970 and last updated in October 2003. The trustees, who are elected every 2 years, are responsible for the general control and management of the charity. The trustees give their time freely and receive no remuneration or other financial benefits.

The trustees meet monthly to conduct the business of the charity. These meetings follow a formal agenda and decisions are based on a simple majority.

At the monthly meetings the trustees agree the broad strategy and areas of activity for the charity including reserves and risk management, relationships with other groups and charities and individuals, policies and performance. The day to day administration of the charity is delegated to the Executive Committee.

The charity is a member of the local Council for Voluntary Service and the local faith forum.

The charity also has representation on local racial equality councils, local area committees and has very good working relationships with the education departments of the four constituent boroughs.

Trustee induction and training

Most trustees are already familiar with the practical work of the charity. New trustees (and volunteers) are encouraged to attain the necessary skills required to achieve the objectives of the charity. The charity arranges appropriate training through other voluntary sector training providers.

New trustees are invited and encouraged to familiarise themselves with the charity and the context within which it operates.

Risk Management

The trustees carry out an annual review of the risks the charity may face and are satisfied that systems are in place to monitor and control these risks to mitigate any impact they may have on the charity in the future.

The trustees have considered the major financial and other risks faced by the charity and where appropriate have enlisted the help of professional advisors to establish systems and procedures to manage those risks.

Objectives and activities

The objects of the charity are the promotion of Sikhism and the development of community integration by providing facilities to support its members and others in the understanding of Sikh philosophies through education and discussions, principally in the London Boroughs of Barking and Dagenham, Havering, Newham and Redbridge.

Singh Sabha London East

Trustees' Annual Report *(continued)*

Year ended 31 March 2021

Objectives and activities *(continued)*

The aims of the charity are:

- + To arrange Diwans and celebrate Gurpurbs.
- + To maintain the Gurdwara and the Sikh Centre.
- + To provide facilities for the learning of the Panjabi language and Sikh Studies
- + To maintain a library and other resources and material on the Sikh religion, history and heritage.
- + To develop mutual understanding and harmonious relationships with other communities and charitable organisations.
- + To organise philosophical discussions and to promote the Sikh Rehat Maryada.
- + To provide financial support for research on Sikhism.
- + To discourage practices not in keeping with Sikh scriptures.

These are pursued in a variety of ways including organising formal talks, seminars, training and other educational activities. Religious services are held daily and a (free) kitchen langar operates every day of the year. Religious ceremonies are conducted as appropriate including the celebration of Gurpurbs, weekly Diwans and Nargar Kirtan.

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

Singh Sabha London East

Trustees' Annual Report *(continued)*

Year ended 31 March 2021

Achievements and performance

The trustees are pleased to report that Singh Sabha London East ("SSLE") has continued to perform well and has largely achieved its planned targets despite the disruption caused by Covid-19.

Lockdown rules have kept worshippers away. The impact of COVID-19 on daily life is still extensive while restrictions on mass gatherings had far reaching consequences, particularly on the income of religious organisations like ours who totally rely on donations.

During the lockdowns funerals were the main source of income. However as there were no other events the related expenses were also less.

Notable achievements for the year are as follows:

Seven Kings Development

The building work has been fully completed. A new lift has been provided and completion certificate will be requested once connected to fire detection system. The fire detection system in the main building at Seven Kings Gurdwara was completely overhauled and a new control unit and new detectors were fitted.

Seven Kings Homebase site

Negotiations are in progress to acquire a 250 square metre plot of land adjoining the Seven Kings Gurdwara from Hadley Property Group, the owner of Homebase. Heads of terms document drafted by the landlord is being finalised. The proposed lease is for 250 years at a peppercorn rent. However, the plot would be handed over to Gurdwara in about 7 years' time, after the redevelopment of Homebase site.

Barking Building Project - Final Phase, External & Internal Works

Social distancing and isolation rules along with a shortage of building materials caused unforeseen delays and the scheduled completion date could not be met. The completion timescale slipped to the end of May 2021. The new building was inaugurated on 29 May 2021 and the opening ceremony was held on 31 May 2021. The total cost of the project, which started in 2012, is about £13.5 million.

Religious Activities

All Gurpurbs were celebrated whilst observing Covid-19 restrictions and Government guidelines.

Charitable Service

In conjunction with volunteers of Lions Club, the charity has started to deliver cooked food to the homeless, elderly, vulnerable people and NHS staff. Since the start of coronavirus lockdown SSLE has been delivering over 4,000 meals per week. Post the easing of lockdown rules, cooked meals were reverted to twice weekly frequency. In recognition of this service the charity has received a gift of £500 as well as a trophy from Faith and Belief Forum.

Volunteers

The trustees would like to convey their gratitude to all volunteers and donors whose contributions, financial or otherwise, particularly in the kitchen have helped the smooth running of both Gurdwaras.

Financial review

The trustees are pleased to report that the net increase in funds for the year was £611,643 (2020 - £1,666,747) taking the accumulated funds to £9,895,246 (2020 - £9,283,603).

Singh Sabha London East

Trustees' Annual Report *(continued)*

Year ended 31 March 2021

Financial review *(continued)*

RESERVES POLICY

The charity relies on donations and offerings from its members. It is recognised that donations and offerings can fluctuate from year to year. The trustees aim to ensure that the charity has sufficient resources to continue its activities and to meet its obligations and to provide for future capital expenditure. To this end, it is considered prudent that sufficient liquid funds are maintained.

Plans for future periods

The charity does not anticipate any change in its operations and expects to continue with its stated objectives and to continue to provide improving facilities to the members of the Sikh community as well as the wider local community.

Full conclusion of ongoing building projects at Barking and Seven Kings including snagging and addressing any new additional operation requirements.

Review and update SSLE's constitution to suit the 21st century and reflect the current Charity law and acts as well as the law of the land.

The main staircase at Seven Kings Gurdwara, leading to Darbar Sahibs is a bottleneck and a feasibility has indicated that this problem can be rectified. This work may be scoped at the appropriate time depending on financial resources availability in future.

Trustees' responsibilities statement

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period.

In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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 Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust Deed. 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.

Singh Sabha London East

Trustees' Annual Report *(continued)*

Year ended 31 March 2021

The trustees' annual report was approved on6/9/21..... and signed on behalf of the board of trustees by:

MSBasi

Major Singh Basi (President)
Trustee

LSingh

Lehmbar Lehal Singh (Vice President)
Trustee

B. Singh

Balbir Singh (Treasurer)
Trustee

Singh Sabha London East

Independent Auditor's Report to the Members of Singh Sabha London East

Year ended 31 March 2021

Opinion

We have audited the financial statements of Singh Sabha London East (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities, statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice.
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Singh Sabha London East

Independent Auditor's Report to the Members of Singh Sabha London East (continued)

Year ended 31 March 2021

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Singh Sabha London East

Independent Auditor's Report to the Members of Singh Sabha London East (continued)

Year ended 31 March 2021

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We gained an understanding of the legal and regulatory framework applicable to the charity operates and considered the risk of acts by the charity that were contrary to applicable laws and regulations, including fraud. We designed audit procedures to respond to the risk, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

We focussed on laws and regulations which could give rise to a material effect in the financial statements or the operations of the charity, including, but not limited to, the Charities Act 2011, Charities (Accounts and Reports Regulations) and the Charities SORP (FRS 102), data protection and anti-money laundering. Our tests included agreeing the financial statement disclosures to underlying supporting documentation and enquiries with management. There are inherent limitations in the audit procedures described above and, the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. We did not identify any key audit matters relating to irregularities, including fraud. As in all our audits, we also addressed the risk of management override of internal controls, including testing journals and evaluating whether there was evidence of bias by the trustees that represented a risk of material misstatement due to fraud.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
 - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
-

Singh Sabha London East

Independent Auditor's Report to the Members of Singh Sabha London East (continued)

Year ended 31 March 2021

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



R C Patel (Senior Statutory Auditor)

For and on behalf of
Inger & Company
Statutory auditor

7 Redbridge Lane East
Redbridge, Ilford
Essex IG4 5ET

6 September 2021

Singh Sabha London East
Statement of Financial Activities
Year ended 31 March 2021

	Note	Unrestricted funds £	2021 Restricted funds £	Total funds £	2020 Total funds £
Income and endowments					
Donations and legacies	4	1,038,424	–	1,038,424	2,018,042
Charitable activities	5	138,410	–	138,410	248,575
Investment income	6	17	–	17	101
Total income		<u>1,176,851</u>	<u>–</u>	<u>1,176,851</u>	<u>2,266,718</u>
Expenditure					
Expenditure on raising funds:					
Costs of raising donations and legacies	7	265,356	25,563	290,919	342,300
Expenditure on charitable activities	8,9	274,289	–	274,289	257,671
Total expenditure		<u>539,645</u>	<u>25,563</u>	<u>565,208</u>	<u>599,971</u>
Net income and net movement in funds		<u>637,206</u>	<u>(25,563)</u>	<u>611,643</u>	<u>1,666,747</u>
Reconciliation of funds					
Total funds brought forward		9,246,841	36,762	9,283,603	7,616,856
Total funds carried forward		<u>9,884,047</u>	<u>11,199</u>	<u>9,895,246</u>	<u>9,283,603</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 15 to 23 form part of these financial statements.

Singh Sabha London East
Statement of Financial Position

31 March 2021

	Note	2021		2020
		£	£	£
Fixed assets				
Tangible fixed assets	16		15,964,076	12,528,297
Current assets				
Debtors	17	80,428		172,350
Cash at bank and in hand		<u>310,942</u>		<u>630,531</u>
		391,370		802,881
Creditors: amounts falling due within one year	18	<u>581,450</u>		<u>564,429</u>
Net current liabilities			<u>(190,080)</u>	<u>238,452</u>
Total assets less current liabilities			<u>15,773,996</u>	<u>12,766,749</u>
Creditors: amounts falling due after more than one year	19		<u>5,878,750</u>	<u>3,483,146</u>
Net assets			<u>9,895,246</u>	<u>9,283,603</u>
Funds of the charity				
Restricted funds			11,199	36,762
Unrestricted funds			<u>9,884,047</u>	<u>9,246,841</u>
Total charity funds	20		<u>9,895,246</u>	<u>9,283,603</u>

These financial statements were approved by the board of trustees and authorised for issue on 6/9/21, and are signed on behalf of the board by:

MSBasi

Major Singh Basi (President)
Trustee

LSura

Lehmbur Lehal Singh (Vice President)
Trustee

The notes on pages 15 to 23 form part of these financial statements.

Singh Sabha London East

Statement of Cash Flows

Year ended 31 March 2021

	2021 £	2020 £
Cash flows from operating activities		
Net income	611,643	1,666,747
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	97,811	88,115
Other interest receivable and similar income	(17)	(101)
Interest payable and similar charges	185,803	44,983
Accrued expenses	105,049	106,334
<i>Changes in:</i>		
Trade and other debtors	91,922	56,215
Trade and other creditors	(88,424)	(18,885)
Cash generated from operations	1,003,787	1,943,408
Interest paid	(185,803)	(44,983)
Interest received	17	101
Net cash from operating activities	<u>818,001</u>	<u>1,898,526</u>
Cash flows from investing activities		
Purchase of tangible assets	(3,533,590)	(5,023,321)
Net cash used in investing activities	<u>(3,533,590)</u>	<u>(5,023,321)</u>
Cash flows from financing activities		
Proceeds from borrowings	2,471,000	3,589,000
Repayments of borrowings	(75,000)	(31,250)
Net cash from financing activities	<u>2,396,000</u>	<u>3,557,750</u>
Net (decrease)/increase in cash and cash equivalents	(319,589)	432,955
Cash and cash equivalents at beginning of year	630,531	197,576
Cash and cash equivalents at end of year	<u>310,942</u>	<u>630,531</u>

The notes on pages 15 to 23 form part of these financial statements.

Singh Sabha London East
Notes to the Financial Statements
Year ended 31 March 2021

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 100 North Street, Barking, Essex, IG11 8JD.

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 Charities Act 2011.

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.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires the Trustees to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

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.

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

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

All fixed assets are initially recorded at cost.

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

3. Accounting policies *(continued)*

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold property	-	Over 50 years
Fixtures & fittings	-	20% straight line
Motor vehicles	-	20% straight line

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.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Donations			
Donations and offerings	428,146	–	428,146
Education income	–	–	–
Punjab Flood Appeal	–	–	–
Seven Kings Stabbing Victims Fund	–	–	–
Donations - Building	610,278	–	610,278
	<u>1,038,424</u>	<u>–</u>	<u>1,038,424</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Donations			
Donations and offerings	691,820	–	691,820
Education income	2,727	–	2,727
Punjab Flood Appeal	–	10,019	10,019
Seven Kings Stabbing Victims Fund	–	29,213	29,213
Donations - Building	1,284,263	–	1,284,263
	<u>1,978,810</u>	<u>39,232</u>	<u>2,018,042</u>

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

5. Charitable activities

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Kitchen langar	138,410	<u>138,410</u>	248,575	<u>248,575</u>

6. Investment income

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Bank interest receivable	17	<u>17</u>	101	<u>101</u>

7. Costs of raising donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Staff costs	121,958	–	121,958
Advertising and publicity	145	–	145
Donations	55,131	25,563	80,694
Support costs	64,489	–	64,489
Insurance	10,660	–	10,660
Sundries	2,628	–	2,628
Communications	3,634	–	3,634
Bank charges	6,711	–	6,711
	<u>265,356</u>	<u>25,563</u>	<u>290,919</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Staff costs	134,693	–	134,693
Advertising and publicity	101	–	101
Donations	35,901	3,650	39,551
Support costs	91,129	–	91,129
Insurance	10,296	–	10,296
Sundries	4,125	–	4,125
Communications	1,696	–	1,696
Bank charges	60,709	–	60,709
	<u>338,650</u>	<u>3,650</u>	<u>342,300</u>

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Interest on loans	185,803	185,803	44,983	44,983
Kitchen Langar and Sports	78,086	78,086	169,490	169,490
Support costs	10,400	10,400	43,198	43,198
	<u>274,289</u>	<u>274,289</u>	<u>257,671</u>	<u>257,671</u>

9. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2021 £	Total fund 2020 £
Interest on loans	185,803	-	185,803	44,983
Kitchen Langar and Sports	78,086	-	78,086	169,490
Governance costs	-	10,400	10,400	43,198
	<u>263,889</u>	<u>10,400</u>	<u>274,289</u>	<u>257,671</u>

10. Net income

Net income is stated after charging/(crediting):

	2021 £	2020 £
Depreciation of tangible fixed assets	<u>97,811</u>	<u>88,115</u>

11. Auditors remuneration

	2021 £	2020 £
Fees payable for the audit of the financial statements	<u>8,400</u>	<u>8,400</u>

12. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021 £	2020 £
Wages and salaries	<u>11,700</u>	<u>26,627</u>

The average head count of employees during the year was 1 (2020: 2).

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

13. Trustee remuneration and expenses

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

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

14. Transfers between funds

There were no transfers between the funds during the year.

15. Capital commitments

At 31 March 2021, SSLE has capital commitments contracted for but not provided for in these financial statements of £Nil (2020 - £1.3 million).

16. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Motor vehicles £	Total £
Cost				
At 1 April 2020	13,677,699	102,106	35,835	13,815,640
Additions	<u>3,493,811</u>	<u>39,779</u>	–	3,533,590
At 31 March 2021	<u>17,171,510</u>	<u>141,885</u>	<u>35,835</u>	17,349,230
Depreciation				
At 1 April 2020	1,177,720	73,790	35,833	1,287,343
Charge for the year	<u>76,739</u>	<u>21,072</u>	–	97,811
At 31 March 2021	<u>1,254,459</u>	<u>94,862</u>	<u>35,833</u>	1,385,154
Carrying amount				
At 31 March 2021	<u>15,917,051</u>	<u>47,023</u>	<u>2</u>	15,964,076
At 31 March 2020	<u>12,499,979</u>	<u>28,316</u>	<u>2</u>	12,528,297

17. Debtors

	2021 £	2020 £
Other debtors	<u>80,428</u>	<u>172,350</u>

18. Creditors: amounts falling due within one year

	2021 £	2020 £
Bank loans and overdrafts	75,000	74,604
Accruals and deferred income	325,908	220,859
Social security and other taxes	–	361
Other creditors	<u>180,542</u>	<u>268,605</u>
	581,450	564,429

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

18. Creditors: amounts falling due within one year *(continued)*

Bank loans of £75,000 (2020 - £74,604) disclosed under creditors falling due within one year are secured by the charity's assets.

19. Creditors: amounts falling due after more than one year

	2021 £	2020 £
Bank loans and overdrafts	<u>5,878,750</u>	<u>3,483,146</u>

Bank loans of £5,878,750 (2020 - £3,483,146) disclosed under creditors falling due after one year are secured by the charity's assets.

20. Analysis of charitable funds

Unrestricted funds

	At 1 April 2020 £	Income £	Expenditure £	31 March 2021 £
General funds	<u>9,246,841</u>	<u>1,176,851</u>	<u>(539,645)</u>	<u>9,884,047</u>

	At 1 April 2019 £	Income £	Expenditure £	31 March 2020 £
General funds	<u>7,615,676</u>	<u>2,227,486</u>	<u>(596,321)</u>	<u>9,246,841</u>

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

20. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 April 2020 £	Income £	Expenditure £	At 31 March 2021 £
Restricted Fund - Shaheedi Fund	1,180	-	-	1,180
Restricted Fund - Seven Kings Stabbing Victims Fund	25,563	-	(25,563)	-
Restricted fund - Punjab Flood Appeal	10,019	-	-	10,019
	<u>36,762</u>	<u>-</u>	<u>(25,563)</u>	<u>11,199</u>

	At 1 April 2019 £	Income £	Expenditure £	At 31 March 2020 £
Restricted Fund - Shaheedi Fund	1,180	-	-	1,180
Restricted Fund - Seven Kings Stabbing Victims Fund	-	29,213	(3,650)	25,563
Restricted fund - Punjab Flood Appeal	-	10,019	-	10,019
	<u>1,180</u>	<u>39,232</u>	<u>(3,650)</u>	<u>36,762</u>

21. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Tangible fixed assets	15,964,076	-	15,964,076
Current assets	-	11,199	11,199
Creditors less than 1 year	(201,279)	-	(201,279)
Creditors greater than 1 year	(5,878,750)	-	(5,878,750)
Net assets	<u>9,884,047</u>	<u>11,199</u>	<u>9,895,246</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Tangible fixed assets	12,528,297	-	12,528,297
Current assets	201,690	36,762	238,452
Creditors less than 1 year	-	-	-
Creditors greater than 1 year	(3,483,146)	-	(3,483,146)
Net assets	<u>9,246,841</u>	<u>36,762</u>	<u>9,283,603</u>

Singh Sabha London East

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

22. Analysis of changes in net debt

	At 1 Apr 2020	Cash flows	At 31 Mar 2021
	£	£	£
Cash at bank and in hand	630,531	(319,589)	310,942
Debt due within one year	(74,604)	(396)	(75,000)
Debt due after one year	<u>(3,483,146)</u>	<u>(2,395,604)</u>	<u>(5,878,750)</u>
	<u>(2,927,219)</u>	<u>(2,715,589)</u>	<u>(5,642,808)</u>