

THE INDIAN WELFARE AND CULTURAL ASSOCIATION (SINGH SABHA GURDWARA)

England & Wales · Charity number 270641

Details

Other names	SINGH SABA GURDWARA
Status	Registered
Legal form	Other
Registered	1978-01-20
Register	View on the Charity Commission register

Contact

Address	Singh Sabha Gurdwara Cranbury Avenue Southampton SO14 0LR
Phone	02380333016
Email	info@singhsabhasouthampton.co.uk
Website	singhsabhasouthampton.co.uk

Activities

Objects: 1. TO PROMOTE AND OBSERVE THE SIKH RELIGION, CULTURE AND TO PROVIDE A PLACE OF WORSHIP THEREFORE. 2. TO PROMOTE THE STUDY OF THE PUNJABI LANGUAGE.

Activities: To promote & observe the Sikh religion and to provide a place of worship. To promote the study of the Punjabi language.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body
- **What:** Religious Activities, Amateur Sport
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- Dorset
- Hampshire
- Oxfordshire
- Southampton City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£154,878	£155,319	-	-
2024-03-31	£164,446	£255,181	-	-
2023-03-31	£132,222	£152,458	-	-
2022-03-31	£85,346	£79,535	-	-
2021-03-31	£44,530	£80,414	-	-

Trustees

Name	Role	Appointed
Ranjit Singh Sohal	Chair	2024-05-19
Dasbinder Singh Mann		2024-05-19
Harvinder singh Chahal		2024-05-19
Jewan Singh		2024-05-19
Tajinder Singh Sohal		2024-05-19

THE INDIAN WELFARE AND CULTURAL ASSOCIATION (SINGH SABHA GURDWARA)

England & Wales - Charity number 270641

Accounts

Singh Sabha Gurdwara Indian Welfare and Cultural Association

Charity No. 270641

Trustees' Report and Unaudited Accounts

31 March 2025

Singh Sabha Gurdwara Indian Welfare and Cultural Association
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The trustees present their report with the unaudited financial statements of the charity for the year ended 31 March 2025.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 270641

Trustees

The following trustees served during the year:

H.S. Chahal

D.S. Mann

J. Singh

R.S. Sohal

T.S. Sohal

Key Management Personnel

Chair

Devender Singh Shergill

Vice President

Nirmal Singh Sangha

General Secretary

Saranjit Singh Karir

Assistant Secretary

Gurvinder Singh Chahal

Cashier

Paramjit Singh Birring

Joint Cashiers

Palwinder Singh Sohal

Accountants

Roger Smallman & Co Ltd

Suite 20

The Director General's House

15 Rockstone Place

Southampton

SO15 2EP

OBJECTIVES AND ACTIVITIES

The purpose of the charity as set out in its governing document, a deed of trust, and constitutes an unincorporated charity. The constitution was dated 21 February 1993 and amended April 2001.

To promote the benefit of the Sikh Community in Southampton and surrounding areas by:

1 The promotion and advancement of education.

2 The advancement of the Punjabi faith for the benefit of the public, in accordance with the tenets and doctrines of the Punjabi belief.

3 The relief of poverty, sickness and distress,

4 The promotion and observance of Sikh religion and to provide a place of workshop.

5 Benefitting the residents of Southampton, without prejudice, to provide facilities in the interests of social welfare to improve conditions of life.

ACHIEVEMENTS AND PERFORMANCE

The Trustees consider that the performance of the Charity has been satisfactory and has been successful in fulfilling its aims and objectives. The Charity has organised events, activities and programmes to fulfil its objectives and has ensured that it has used all mediums at its disposal to promote the services provided by the Charity.

The Charity has organised a number of activities including:

- 1 Providing information services for its members and directing them to the appropriate authorities.
- 2 Informing members of training and education opportunities in the city to improve their knowledge and skills.
- 3 Having a Religious School in order to teach children.

FINANCIAL REVIEW

The association receives subscriptions as well as raising funds at different events. In the future, the association will carry on fundraising and will also apply for grants in order to fund further activities.

The Charity occupies the St Lukes Development which is owned wholly by the Charity. All the Charity's activities are conducted from this premises.

PLANS FOR FUTURE PERIODS

Looking ahead, the trustees are committed to expanding the Gurdwara's community services. Plans include providing English classes to members of the congregation to support integration into wider society. Additionally, the trustees aim to offer assistance to elderly members who would otherwise find it difficult or impossible to attend services, ensuring they remain connected to the community and its activities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity is governed by its constitution and is constituted as a charitable trust. The trustees of the Singh Sabha Gurdwara are the members of the executive committee. They are for the purposes of the constitution, officers of the company.

The trustees are responsible for the overall management and control of the Charity and meet regularly to manage its affairs.

The trustees have a duty to identify and review the risks to which the Charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The managing trustees have assessed the major risks to which the Charity is exposed, in particular a lack of funds that could prevent the Charity from achieving its aims and objectives. Since introducing more fundraising events, the Charity has taken appropriate steps in order to ensure that sufficient funds are in place and thereby ensuring the Charity is able to continue its present activities.

Statement of trustees' responsibilities in relation to the financial statements

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

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to 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. The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Singh Sabha Gurdwara Indian Welfare and Cultural Association
Trustees Annual Report

Signed on behalf of the charity's trustees

R.S. Sohal
Trustee
30 January 2026

Singh Sabha Gurdwara Indian Welfare and Cultural Association
Independent Examiners Report

Independent Examiner's Report to the trustees of Singh Sabha Gurdwara Indian Welfare and Cultural Association

I report to the trustees on my examination of the financial statements of Singh Sabha Gurdwara Indian Welfare and Cultural Association for the year ended 31 March 2025.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

C C Gunning ACA
Roger Smallman & Co Ltd
Suite 20
The Director General's House
15 Rockstone Place
Southampton
SO15 2EP
30 January 2026

Singh Sabha Gurdwara Indian Welfare and Cultural Association

Statement of Financial Activities

for the year ended 31 March 2025

	Notes	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income and endowments from:				
Donations and legacies	3	154,254	154,254	163,823
Investments	4	624	624	623
Total		154,878	154,878	164,446
Expenditure on:				
Other	5	155,319	155,319	255,181
Total		155,319	155,319	255,181
Net gains on investments		-	-	-
Net expenditure	6	(441)	(441)	(90,735)
Transfers between funds		-	-	-
Net expenditure before other gains/(losses)		(441)	(441)	(90,735)
Other gains and losses				
Net movement in funds		(441)	(441)	(90,735)
Reconciliation of funds:				
Total funds brought forward		538,552	538,552	629,287
Total funds carried forward		538,111	538,111	538,552

Singh Sabha Gurdwara Indian Welfare and Cultural Association

Balance Sheet

at 31 March 2025

Charity No. 270641

		2025	2024
		£	£
Fixed assets			
Tangible assets	8	501,326	499,712
		<u>501,326</u>	<u>499,712</u>
Current assets			
Cash at bank and in hand		41,337	39,919
		<u>41,337</u>	<u>39,919</u>
Creditors: Amount falling due within one year	9	(4,552)	(1,079)
Net current assets		<u>36,785</u>	<u>38,840</u>
Total assets less current liabilities		538,111	538,552
Net assets excluding pension asset or liability		<u>538,111</u>	<u>538,552</u>
Total net assets		<u><u>538,111</u></u>	<u><u>538,552</u></u>
The funds of the charity			
Restricted funds	10		
Unrestricted funds	10		
General funds		538,111	538,552
		<u>538,111</u>	<u>538,552</u>
Reserves	10		
Total funds		<u><u>538,111</u></u>	<u><u>538,552</u></u>

Approved by the trustees on 30 January 2026

And signed on their behalf by:

R.S. Sohal

Trustee

30 January 2026

for the year ended 31 March 2025

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Taxation

The charity is exempt from tax on its charitable activities.

Tangible fixed assets and depreciation

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Freehold property	% Nil
Kitchen renovation	25% Reducing balance
Motor Vehicles	25% Reducing balance
Fixtures Fitting & Equipment	25% Reducing balance

Due to the very high annual maintenance of the property known as St Lukes Development, no depreciation has been provided

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2 Statement of Financial Activities - prior year

	Unrestricted funds 2024 £	Total funds 2024 £
Income and endowments from:		
Donations and legacies	163,823	163,823
Investments	623	623
Total	<u>164,446</u>	<u>164,446</u>
Expenditure on:		
Other	255,181	255,181
Total	<u>255,181</u>	<u>255,181</u>
Net income	<u>(90,735)</u>	<u>(90,735)</u>
Net income before other gains/(losses)	(90,735)	(90,735)
Other gains and losses:		
Net movement in funds	<u>(90,735)</u>	<u>(90,735)</u>
Reconciliation of funds:		
Total funds brought forward	629,287	629,287
Total funds carried forward	<u><u>538,552</u></u>	<u><u>538,552</u></u>

3 Income from donations and legacies

	Unrestricted £	Total 2025 £	Total 2024 £
Receipted Income	110,527	110,527	105,793
Golak Money	43,727	43,727	43,977
Gift Aid	-	-	14,053
	<u>154,254</u>	<u>154,254</u>	<u>163,823</u>

4 Income from investments

	Unrestricted £	Total 2025 £	Total 2024 £
Bank interest	624	624	623
	<u>624</u>	<u>624</u>	<u>623</u>

5 Other expenditure

	Unrestricted	Total 2025	Total 2024
	£	£	£
Food and Provisions	9,848	9,848	7,991
Employee costs	49,022	49,022	50,646
Motor and travel costs	1,236	1,236	1,301
Premises costs	69,350	69,350	145,489
Amortisation, depreciation, impairment, profit/loss on disposal of fixed assets	16,070	16,070	36,998
General administrative costs	8,833	8,833	8,379
Legal and professional costs	960	960	4,377
	<u>155,319</u>	<u>155,319</u>	<u>255,181</u>

6 Net expenditure before transfers

	2025	2024
	£	£
This is stated after charging:		
Depreciation of owned fixed assets	16,070	15,532

7 Staff costs

	2025	2024
Salaries and wages	49,022	47,064
	<u>49,022</u>	<u>47,064</u>

No employee received emoluments in excess of £60,000.

8 Tangible fixed assets

	Land and buildings	Kitchen renovation	Motor Vehicles	Fixtures Fitting & Equipment	Total
	£	£	£	£	£
Cost or revaluation					
At 1 April 2024	453,119	57,326	18,440	78,121	607,006
Additions	-	12,066	-	5,618	17,684
At 31 March 2025	<u>453,119</u>	<u>69,392</u>	<u>18,440</u>	<u>83,739</u>	<u>624,690</u>
Depreciation and impairment					
At 1 April 2024	-	14,332	17,942	75,020	107,294
Depreciation charge for the year	-	13,765	125	2,180	16,070
At 31 March 2025	<u>-</u>	<u>28,097</u>	<u>18,067</u>	<u>77,200</u>	<u>123,364</u>
Net book values					
At 31 March 2025	<u>453,119</u>	<u>41,295</u>	<u>373</u>	<u>6,539</u>	<u>501,326</u>
At 31 March 2024	<u>453,119</u>	<u>42,994</u>	<u>498</u>	<u>3,101</u>	<u>499,712</u>

Singh Sabha Gurdwara Indian Welfare and Cultural Association
Notes to the Accounts

9 Creditors:
amounts falling due within one year

	2025	2024
	£	£
Trade creditors	3,593	-
Accruals	959	1,079
	<u>4,552</u>	<u>1,079</u>

10 Movement in funds

	At 1 April 2024	Incoming resources (including other gains/losses) £	Resources expended £	At 31 March 2025 £
Restricted funds:				
Unrestricted funds:				
General funds	538,552	154,878	(155,319)	538,111
Total funds	<u>538,552</u>	<u>154,878</u>	<u>(155,319)</u>	<u>538,111</u>

11 Analysis of net assets between funds

	Unrestricted funds £	Total £
Fixed assets	501,326	501,326
Net current assets	36,785	36,785
	<u>538,111</u>	<u>538,111</u>

12 Reconciliation of net debt

	At 1 April 2024 £	Cash flows £	At 31 March 2025 £
Cash and cash equivalents	39,919	1,418	41,337
	<u>39,919</u>	<u>1,418</u>	<u>41,337</u>
Net debt	<u>39,919</u>	<u>1,418</u>	<u>41,337</u>

Singh Sabha Gurdwara Indian Welfare and Cultural Association
Statement of Cash flows

for the year ended 31 March 2025

	2025 £	2024 £
Cash flows from operating activities		
Net expenditure per Statement of Financial Activities	(441)	(90,735)
Adjustments for:		
Depreciation of property, plant and equipment	16,070	15,532
Loss on disposal of tangible fixed assets	-	21,466
Dividends, interest and rents from investments	(624)	(623)
Increase/(Decrease) in trade and other payables	3,473	(4,139)
Net cash provided by/(used in) operating activities	<u>18,478</u>	<u>(58,499)</u>
Cash flows from investing activities		
Payments for property, plant and equipment	(17,684)	(58,588)
Dividends, interest and rents from investments	624	623
Net cash used in investing activities	<u>(17,060)</u>	<u>(57,965)</u>
Net cash from financing activities	<u>-</u>	<u>-</u>
Net increase/(decrease) in cash and cash equivalents	1,418	(116,464)
Cash and cash equivalents at the beginning of the year	39,919	156,383
Cash and cash equivalents at the end of the year	<u>41,337</u>	<u>39,919</u>
Components of cash and cash equivalents		
Cash and bank balances	41,337	39,919
	<u>41,337</u>	<u>39,919</u>

Singh Sabha Gurdwara Indian Welfare and Cultural Association
Detailed Statement of Financial Activities
for the year ended 31 March 2025

	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income and endowments from:			
Donations and legacies			
Received Income	110,527	110,527	105,793
Golak Money	43,727	43,727	43,977
Gift Aid	-	-	14,053
	<u>154,254</u>	<u>154,254</u>	<u>163,823</u>
Investments			
Bank interest	624	624	623
	<u>624</u>	<u>624</u>	<u>623</u>
Total income and endowments	154,878	154,878	164,446
Expenditure on:			
Other expenditure			
Food and Provisions	9,848	9,848	7,991
	<u>9,848</u>	<u>9,848</u>	<u>7,991</u>
Employee costs			
Salaries/wages	49,022	49,022	47,064
Temporary staff	-	-	3,582
	<u>49,022</u>	<u>49,022</u>	<u>50,646</u>
Motor and travel costs			
Vehicles - General costs	1,236	1,236	1,301
	<u>1,236</u>	<u>1,236</u>	<u>1,301</u>
Premises costs			
Rates	3,678	3,678	2,711
Light, heat and power	38,748	38,748	46,320
Premises cleaning	2,287	2,287	931
Premises repairs and maintenance	24,637	24,637	95,527
	<u>69,350</u>	<u>69,350</u>	<u>145,489</u>
General administrative costs, including depreciation and amortisation			
Depreciation of Kitchen renovation	13,765	13,765	14,332
Depreciation of Motor Vehicles	125	125	166
Depreciation of Fixtures Fitting & Equipment	2,180	2,180	1,034
Loss on disposal of tangible fixed assets	-	-	21,466
Bank charges	1,009	1,009	1,002
General insurances	5,341	5,341	4,806

Singh Sabha Gurdwara Indian Welfare and Cultural Association
Detailed Statement of Financial Activities

Software, IT support and related costs	-	-	570
Stationery and printing	1,599	1,599	911
Telephone, fax and broadband	884	884	1,090
	<u>24,903</u>	<u>24,903</u>	<u>45,377</u>
Legal and professional costs			
Accountancy and bookkeeping	960	960	1,080
Other legal and professional costs	-	-	3,297
	<u>960</u>	<u>960</u>	<u>4,377</u>
Total of expenditure of other costs	<u>155,319</u>	<u>155,319</u>	<u>255,181</u>
Total expenditure	155,319	155,319	255,181
Net gains on investments	-	-	-
	<u>(441)</u>	<u>(441)</u>	<u>(90,735)</u>
Net expenditure	(441)	(441)	(90,735)
Net expenditure before other gains/(losses)	<u>(441)</u>	<u>(441)</u>	<u>(90,735)</u>
Other Gains	-	-	-
	<u>(441)</u>	<u>(441)</u>	<u>(90,735)</u>
Net movement in funds	(441)	(441)	(90,735)
Reconciliation of funds:			
Total funds brought forward	538,552	538,552	629,287
Total funds carried forward	<u>538,111</u>	<u>538,111</u>	<u>538,552</u>

THE INDIAN WELFARE AND CULTURAL ASSOCIATION (SINGH SABHA GURDWARA)

England & Wales - Charity number 270641

Accounts

Singh Sabha Gurdwara Indian Welfare and Cultural Association

Charity No. 270641

Trustees' Report and Unaudited Accounts

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REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 270641

Trustees

The following trustees served during the year:

B.S. Atwal	(Resigned 25 May 2024)
A.S. Chahal	(Resigned 25 May 2024)
H.S. Chahal	
G.S. Dhaliwal	(Resigned 25 May 2024)
D.S. Mann	
M.S. Sandhu	(Resigned 25 May 2024)
J. Singh	
R.S. Sohal	
T.S. Sohal	
B.S. Thind	(Resigned 25 May 2024)

Key Management Personnel

Chair	Gurpal Singh
Vice President	Sodhi Singh
General Secretary	Mohinder Singh Sohal
Assistant Secretary	Bharwinder Kaur Chahal
Cashier	Paramjit Singh Birring
Joint Cashiers	Palwinder Singh Sohal
Accountants	

Roger Smallman & Co Ltd
Suite 20
The Director General's House
15 Rockstone Place
Southampton
SO15 2EP

TRUSTEE STATEMENT

All current trustees were appointed on 25th May 2024 during the General Body Meeting of Singh Sabha Gurdwara. The trustees are currently in the process of establishing a new governance framework to strengthen oversight, ensure transparency, and improve financial and operational processes moving forward.

OBJECTIVES AND ACTIVITIES

The purpose of the charity as set out in its governing document, a deed of trust, and constitutes an unincorporated charity. The constitution was dated 21 February 1993 and amended April 2001.

To promote the benefit of the Sikh Community in Southampton and surrounding areas by:

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- 1 Providing information services for its members and directing them to the appropriate authorities.
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Singh Sabha Gurdwara Indian Welfare and Cultural Association
Trustees Annual Report

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Signed on behalf of the charity's trustees



T.S. Sohal
Trustee
29 January 2025

Singh Sabha Gurdwara Indian Welfare and Cultural Association
Independent Examiners Report

Independent Examiner's Report to the trustees of Singh Sabha Gurdwara Indian Welfare and Cultural Association

I report to the trustees on my examination of the financial statements of Singh Sabha Gurdwara Indian Welfare and Cultural Association for the year ended 31 March 2024.

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Independent examiner's statement

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

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Carole Gunning ICAEW
Roger Smallman & Co Ltd
Suite 20
The Director General's House
15 Rockstone Place
Southampton
SO15 2EP
29 January 2025

Singh Sabha Gurdwara Indian Welfare and Cultural Association

Statement of Financial Activities

for the year ended 31 March 2024

	Notes	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Income and endowments from:				
Donations and legacies	3	163,823	163,823	132,021
Investments	4	623	623	201
Total		164,446	164,446	132,222
Expenditure on:				
Other	5	255,181	255,181	152,458
Total		255,181	255,181	152,458
Net gains on investments		-	-	-
Net expenditure	6	(90,735)	(90,735)	(20,236)
Transfers between funds		-	-	-
Net expenditure before other gains/(losses)		(90,735)	(90,735)	(20,236)
Other gains and losses				
Net movement in funds		(90,735)	(90,735)	(20,236)
Reconciliation of funds:				
Total funds brought forward		629,287	629,287	649,523
Total funds carried forward		538,552	538,552	629,287

Singh Sabha Gurdwara Indian Welfare and Cultural Association

Balance Sheet

at 31 March 2024

Charity No. 270641

		2024	2023
		£	£
Fixed assets			
Tangible assets	8	499,713	478,123
		<u>499,713</u>	<u>478,123</u>
Current assets			
Cash at bank and in hand		39,919	156,383
		<u>39,919</u>	<u>156,383</u>
Creditors: Amount falling due within one year	9	(1,080)	(5,219)
Net current assets		<u>38,839</u>	<u>151,164</u>
Total assets less current liabilities		538,552	629,287
Net assets excluding pension asset or liability		<u>538,552</u>	<u>629,287</u>
Total net assets		<u><u>538,552</u></u>	<u><u>629,287</u></u>
The funds of the charity			
Restricted funds	10		
Unrestricted funds	10		
General funds		538,552	629,287
		<u>538,552</u>	<u>629,287</u>
Reserves	10		
Total funds		<u><u>538,552</u></u>	<u><u>629,287</u></u>

Approved by the trustees on 29 January 2025

And signed on their behalf by:



T.S. Sohal

Trustee

29 January 2025

for the year ended 31 March 2024

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

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

Designated funds These are unrestricted funds earmarked by the trustees for particular purposes.

Revaluation funds These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.

Restricted funds These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.

Income with related expenditure Where income has related expenditure the income and related expenditure is reported gross in the SoFA.

Donations and legacies Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.

Tax reclaims on donations and gifts Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.

Donated services and facilities These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.

Volunteer help The value of any volunteer help received is not included in the accounts.

Investment income This is included in the accounts when receivable.

Gains/(losses) on revaluation of fixed assets This includes any gain or loss resulting from revaluing investments to market value at the end of the year.

Gains/(losses) on investment assets This includes any gain or loss on the sale of investments.

Notes to the Accounts

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from tax on its charitable activities.

Tangible fixed assets and depreciation

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Freehold property	% Nil
Kitchen renovation	25% Reducing balance
Motor Vehicles	25% Reducing balance
Fixtures Fitting & Equipment	25% Reducing balance

Due to the very high annual maintenance of the property known as St Lukes Development, no depreciation has been provided

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

2 Statement of Financial Activities - prior year

	Unrestricted funds 2023 £	Total funds 2023 £
Income and endowments from:		
Donations and legacies	132,021	132,021
Investments	201	201
Total	<u>132,222</u>	<u>132,222</u>
Expenditure on:		
Other	152,458	152,458
Total	<u>152,458</u>	<u>152,458</u>
Net income	<u>(20,236)</u>	<u>(20,236)</u>
Net income before other gains/(losses)	(20,236)	(20,236)
Other gains and losses:		
Net movement in funds	<u>(20,236)</u>	<u>(20,236)</u>
Reconciliation of funds:		
Total funds brought forward	649,523	649,523
Total funds carried forward	<u><u>629,287</u></u>	<u><u>629,287</u></u>

3 Income from donations and legacies

	Unrestricted £	Total 2024 £	Total 2023 £
Receipted Income	105,793	105,793	85,024
Golak Money	43,977	43,977	40,064
Gift Aid	14,053	14,053	6,933
	<u>163,823</u>	<u>163,823</u>	<u>132,021</u>

4 Income from investments

	Unrestricted £	Total 2024 £	Total 2023 £
Bank interest	623	623	201
	<u>623</u>	<u>623</u>	<u>201</u>

5 Other expenditure

	Unrestricted	Total 2024	Total 2023
	£	£	£
Food and Provisions	7,991	7,991	6,782
Donations	-	-	7,300
Priest costs	50,646	50,646	45,267
Motor and travel costs	1,301	1,301	1,204
Premises costs	145,489	145,489	73,033
Amortisation, depreciation, impairment, profit/loss on disposal of fixed assets	36,998	36,998	7,911
General administrative costs	8,379	8,379	8,606
Legal and professional costs	4,377	4,377	2,355
	<u>255,181</u>	<u>255,181</u>	<u>152,458</u>

6 Net expenditure before transfers

	2024	2023
	£	£
This is stated after charging:		
Depreciation of owned fixed assets	15,532	7,911

7 Priest costs

	2024	2023
Priests and Preachers	47,064	43,542
	<u>47,064</u>	<u>43,542</u>

No employee received emoluments in excess of £60,000.

8 Tangible fixed assets

	Land and buildings	Kitchen renovation	Motor Vehicles	Fixtures Fitting & Equipment	Total
	£	£	£	£	£
Cost or revaluation					
At 1 April 2023	453,119	168,911	18,440	76,859	717,329
Additions	-	57,326	-	1,262	58,588
Disposals	-	(168,911)	-	-	(168,911)
At 31 March 2024	<u>453,119</u>	<u>57,326</u>	<u>18,440</u>	<u>78,121</u>	<u>607,006</u>
Depreciation and impairment					
At 1 April 2023	-	147,445	17,775	73,986	239,206
Depreciation charge for the year	-	14,332	166	1,034	15,532
Disposals	-	(147,445)	-	-	(147,445)
At 31 March 2024	<u>-</u>	<u>14,332</u>	<u>17,941</u>	<u>75,020</u>	<u>107,293</u>
Net book values					
At 31 March 2024	<u>453,119</u>	<u>42,994</u>	<u>499</u>	<u>3,101</u>	<u>499,713</u>
At 31 March 2023	<u>453,119</u>	<u>21,466</u>	<u>665</u>	<u>2,873</u>	<u>478,123</u>

Singh Sabha Gurdwara Indian Welfare and Cultural Association
Notes to the Accounts

9 Creditors:
amounts falling due within one year

	2024	2023
	£	£
Other creditors	-	4,139
Accruals	1,080	1,080
	<u>1,080</u>	<u>5,219</u>

10 Movement in funds

	At 1 April 2023	Incoming resources (including other gains/losses) £	Resources expended £	At 31 March 2024 £
Restricted funds:				
Unrestricted funds:				
General funds	629,287	164,446	(255,181)	538,552
Total funds	<u>629,287</u>	<u>164,446</u>	<u>(255,181)</u>	<u>538,552</u>

11 Analysis of net assets between funds

	Unrestricted funds £	Total £
Fixed assets	499,713	499,713
Net current assets	38,839	38,839
	<u>538,552</u>	<u>538,552</u>

12 Reconciliation of net debt

	At 1 April 2023 £	Cash flows £	At 31 March 2024 £
Cash and cash equivalents	156,383	(116,464)	39,919
	<u>156,383</u>	<u>(116,464)</u>	<u>39,919</u>
Net debt	<u>156,383</u>	<u>(116,464)</u>	<u>39,919</u>

Singh Sabha Gurdwara Indian Welfare and Cultural Association
Detailed Statement of Financial Activities
for the year ended 31 March 2024

	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Income and endowments from:			
Donations and legacies			
Received Income	105,793	105,793	85,024
Golak Money	43,977	43,977	40,064
Gift Aid	14,053	14,053	6,933
	<u>163,823</u>	<u>163,823</u>	<u>132,021</u>
Investments			
Bank interest	623	623	201
	<u>623</u>	<u>623</u>	<u>201</u>
Total income and endowments	164,446	164,446	132,222
Expenditure on:			
Other expenditure			
Food and Provisions	7,991	7,991	6,782
Donations	-	-	7,300
	<u>7,991</u>	<u>7,991</u>	<u>14,082</u>
Priest costs			
Priests and Preachers	47,064	47,064	43,542
Akhand Path costs	3,582	3,582	1,725
	<u>50,646</u>	<u>50,646</u>	<u>45,267</u>
Motor and travel costs			
Vehicles - General costs	1,301	1,301	1,171
Travel and subsistence	-	-	33
	<u>1,301</u>	<u>1,301</u>	<u>1,204</u>
Premises costs			
Rates	2,711	2,711	1,888
Light, heat and power	46,320	46,320	22,210
Premises cleaning	931	931	703
Premises repairs and maintenance	95,527	95,527	48,232
	<u>145,489</u>	<u>145,489</u>	<u>73,033</u>
General administrative costs, including depreciation and amortisation			
Depreciation of Kitchen renovation	14,332	14,332	7,155
Depreciation of Motor Vehicles	166	166	221
Depreciation of Fixtures Fitting & Equipment	1,034	1,034	535
Loss on disposal of tangible fixed assets	21,466	21,466	-

Singh Sabha Gurdwara Indian Welfare and Cultural Association
Detailed Statement of Financial Activities

Bank charges	1,002	1,002	967
General insurances	4,806	4,806	4,700
Software, IT support and related costs	570	570	100
Stationery and printing	911	911	1,057
Sundry expenses	-	-	788
Telephone, fax and broadband	1,090	1,090	994
	<u>45,377</u>	<u>45,377</u>	<u>16,517</u>
Legal and professional costs			
Accountancy and bookkeeping	1,080	1,080	1,710
Other legal and professional costs	3,297	3,297	645
	<u>4,377</u>	<u>4,377</u>	<u>2,355</u>
Total of expenditure of other costs	<u>255,181</u>	<u>255,181</u>	<u>152,458</u>
Total expenditure	255,181	255,181	152,458
Net gains on investments	-	-	-
	<u>(90,735)</u>	<u>(90,735)</u>	<u>(20,236)</u>
Net expenditure			
Net expenditure before other gains/(losses)	<u>(90,735)</u>	<u>(90,735)</u>	<u>(20,236)</u>
Other Gains	-	-	-
Net movement in funds	<u>(90,735)</u>	<u>(90,735)</u>	<u>(20,236)</u>
Reconciliation of funds:			
Total funds brought forward	629,287	629,287	649,523
Total funds carried forward	<u>538,552</u>	<u>538,552</u>	<u>629,287</u>

THE INDIAN WELFARE AND CULTURAL ASSOCIATION (SINGH SABHA GURDWARA)

England & Wales - Charity number 270641

Accounts

Singh Sabha Gurdwara Indian Welfare and Cultural Association

Charity No. 270641

Trustees' Report and Unaudited Accounts

31 March 2023

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Singh Sabha Gurdwara Indian Welfare and Cultural Association
Trustees Annual Report

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

REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 270641

Trustees

The following trustees served during the year:

B.S. Atwal
A.S. Chahal
G.S. Dhaliwal
M.S. Sandhu
B.S. Thind

Key Management Personnel

President	Gurpal Singh
Vice President	Sodhi Singh
General Secretary	Saranjit Singh Karir
Assistant Secretary	JatinderPal Singh Pattar
Cashier	Paramjit Singh Birring
Joint Cashiers	Palwinder Singh Sohal

Accountants

Roger Smallman & Co Ltd
Suite 20
The Director General's House
15 Rockstone Place
Southampton
SO15 2EP

OBJECTIVES AND ACTIVITIES

The purpose of the charity as set out in its governing document, a deed of trust, and constitutes an unincorporated charity. The constitution was dated 21 February 1993 and amended April 2001.

To promote the benefit of the Sikh Community in Southampton and surrounding areas by:

- 1 The promotion and advancement of education.
- 2 The advancement of the Punjabi faith for the benefit of the public, in accordance with the tenets and doctrines of the Punjabi belief.
- 3 The relief of poverty, sickness and distress,
- 4 The promotion and observance of Sikh religion and to provide a place of workshop.
- 5 Benefitting the residents of Southampton, without prejudice, to provide facilities in the interests of social welfare to improve conditions of life.

ACHIEVEMENTS AND PERFORMANCE

Singh Sabha Gurdwara Indian Welfare and Cultural Association

Trustees Annual Report

The Trustees consider that the performance of the Charity has been satisfactory and has been successful in fulfilling its aims and objectives. The Charity has organised events, activities and programmes to fulfil its objectives and has ensured that it has used all mediums at its disposal to promote the services provided by the Charity.

The Charity has organised a number of activities including:

- 1 Providing information services for its members and directing them to the appropriate authorities.
- 2 Informing members of training and education opportunities in the city to improve their knowledge and skills.
- 3 Having a Religious School in order to teach children.

FINANCIAL REVIEW

The association receives subscriptions as well as raising funds at different events. In the future, the association will carry on fundraising and will also apply for grants in order to fund further activities.

The Charity occupies the St Lukes Development which is owned wholly by the Charity. All the Charity's activities are conducted from this premises.

PLANS FOR FUTURE PERIODS

The Charity would like to arrange further activities including English classes to teach reading, writing and spoken English. Cultural classes to enable easier integration in the local society and providing information in the form of leaflets and presentation about the use of banned drugs.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity is governed by its constitution and is constituted as a charitable trust. The trustees of the Singh Sabha Gurdwara are the members of the executive committee. They are for the purposes of the constitution, officers of the company.

The trustees are responsible for the overall management and control of the Charity and meet regularly to manage its affairs.

The trustees have a duty to identify and review the risks to which the Charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The managing trustees have assessed the major risks to which the Charity is exposed, in particular a lack of funds that could prevent the Charity from achieving its aims and objectives. Since introducing more fundraising events the Charity has taken appropriate steps in order to ensure that sufficient funds are in place and thereby ensuring the Charity is able to continue its present activities.

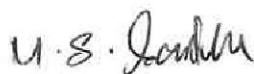
Statement of trustees' responsibilities in relation to the financial statements

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

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to 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. The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Singh Sabha Gurdwara Indian Welfare and Cultural Association
Trustees Annual Report**

Signed on behalf of the charity's trustees



M.S. Sandhu
Trustee

B.S. Atwal
Trustee



B.S. Thind
Trustee

04 January 2024

04 January 2024

04 January 2024

**Singh Sabha Gurdwara Indian Welfare and Cultural Association
Independent Examiners Report**

Independent Examiner's Report to the trustees of Singh Sabha Gurdwara Indian Welfare and Cultural Association

I report to the trustees on my examination of the financial statements of Singh Sabha Gurdwara Indian Welfare and Cultural Association for the year ended 31 March 2023.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Carole Gunning ICAEW
Roger Smallman & Co Ltd
Suite 20
The Director General's House
15 Rockstone Place
Southampton
SO15 2EP
04 January 2024

Singh Sabha Gurdwara Indian Welfare and Cultural Association

Statement of Financial Activities

for the year ended 31 March 2023

	Note	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Income and endowments from:				
Donations and legacies	2	132,021	132,021	85,230
Investments	3	201	201	116
Total		132,222	132,222	85,346
Expenditure on:				
Other	4	152,458	152,458	79,535
Total		152,458	152,458	79,535
Net gains on investments		-	-	-
Net (expenditure)/income	5	(20,236)	(20,236)	5,811
Transfers between funds		-	-	-
Net (expenditure)/income before other gains/(losses)		(20,236)	(20,236)	5,811
Other gains and losses				
Net movement in funds		(20,236)	(20,236)	5,811
Reconciliation of funds:				
Total funds brought forward		649,523	649,523	645,712
Total funds carried forward		629,287	629,287	649,523

Singh Sabha Gurdwara Indian Welfare and Cultural Association

Balance Sheet

at 31 March 2023

Charity No. 270641

		2023	2022
		£	£
Fixed assets			
Tangible assets	7	478,123	484,767
		<u>478,123</u>	<u>484,767</u>
Current assets			
Cash at bank and in hand		156,383	168,445
		<u>156,383</u>	<u>168,445</u>
Creditors: Amount falling due within one year	8	(5,219)	(3,689)
Net current assets		151,164	164,756
Total assets less current liabilities		<u>629,287</u>	<u>€49,523</u>
Net assets excluding pension asset or liability		<u>629,287</u>	<u>€49,523</u>
Total net assets		<u><u>629,287</u></u>	<u><u>€49,523</u></u>
The funds of the charity			
Restricted funds	9		
Unrestricted funds	9		
General funds		629,287	€49,523
		<u>629,287</u>	<u>€49,523</u>
Reserves	9		
Total funds		<u><u>629,287</u></u>	<u><u>€49,523</u></u>

Approved by the trustees on 04 January 2024

And signed on their behalf by:




M.S. Sandhu
Trustee

04 January 2024



B.S. Atwal
Trustee

04 January 2024



B.S. Thind
Trustee

04 January 2024

for the year ended 31 March 2023

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
Volunteer help	The value of any volunteer help received is not included in the accounts.
Investment income	This is included in the accounts when receivable.
Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.

Notes to the Accounts

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from tax on its charitable activities.

Tangible fixed assets and depreciation

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Freehold property	% Nil
Kitchen renovation	25%% Reducing balance
Motor Vehicles	25%% Reducing balance
Fixtures Fitting & Equipment	25%% Reducing balance

Due to the very high annual maintenance of the property known as St Lukes Development, no depreciation has been provided

Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

2 Income from donations and legacies

	Unrestricted	Total 2023	Total 2022
	£	£	£
Received Income	85,024	85,024	53,291
Golak Money	40,064	40,064	31,939
Gift Aid	6,933	6,933	-
	<u>132,021</u>	<u>132,021</u>	<u>85,230</u>

3 Income from investments

	Unrestricted	Total 2023	Total 2022
	£	£	£
Bank interest	201	201	116
	<u>201</u>	<u>201</u>	<u>116</u>

4 Other expenditure

	Unrestricted	Total 2023	Total 2022
	£	£	£
Donations	7,300	7,300	-
Food and Provisions	6,782	6,782	2,151
Priest costs	45,267	45,267	33,241
Motor and travel costs	1,204	1,204	1,305
Premises costs	73,033	73,033	23,452
Amortisation, depreciation, impairment, profit/loss on disposal of fixed assets	7,911	7,911	10,551
General administrative costs	8,606	8,606	8,076
Legal and professional costs	2,355	2,355	759
	<u>152,458</u>	<u>152,458</u>	<u>79,535</u>

5 Net (expenditure)/income before transfers

	2023	2022
	£	£
This is stated after charging:		
Depreciation of owned fixed assets	7,911	10,551

6 Priest costs

	2023	2022
Priests and Preachers	43,542	31,505
	<u>43,542</u>	<u>31,505</u>

No employee received emoluments in excess of £60,000.

Singh Sabha Gurdwara Indian Welfare and Cultural Association
Notes to the Accounts

7 Tangible fixed assets

	Land and buildings	Kitchen renovation	Motor Vehicles	Fixtures Fitting & Equipment	Total
	£	£	£	£	£
Cost or revaluation					
At 1 April 2022	453,119	168,911	18,440	75,592	716,062
Additions	-	-	-	1,267	1,267
At 31 March 2023	<u>453,119</u>	<u>168,911</u>	<u>18,440</u>	<u>76,859</u>	<u>717,329</u>
Depreciation and impairment					
At 1 April 2022	-	140,290	17,554	73,451	231,295
Depreciation charge for the year	-	7,155	221	535	7,911
At 31 March 2023	<u>-</u>	<u>147,445</u>	<u>17,775</u>	<u>73,986</u>	<u>239,206</u>
Net book values					
At 31 March 2023	<u>453,119</u>	<u>21,466</u>	<u>665</u>	<u>2,873</u>	<u>478,123</u>
At 31 March 2022	<u>453,119</u>	<u>28,621</u>	<u>886</u>	<u>2,141</u>	<u>484,767</u>

8 Creditors:

amounts falling due within one year

	2023	2022
	£	£
Other creditors	4,139	3,689
Accruals	1,080	-
	<u>5,219</u>	<u>3,689</u>

9 Movement in funds

	At 1 April 2022	Incoming resources (including other gains/losses)	Resources expended	At 31 March 2023
	£	£	£	£
Restricted funds:				
Unrestricted funds:				
General funds	649,523	132,222	(152,458)	629,287
Total funds	<u>649,523</u>	<u>132,222</u>	<u>(152,458)</u>	<u>629,287</u>

10 Analysis of net assets between funds

	Unrestricted funds	Total
	£	£
Fixed assets	478,123	478,123
Net current assets	151,164	151,164
	<u>629,287</u>	<u>629,287</u>

Singh Sabha Gurdwara Indian Welfare and Cultural Association
Notes to the Accounts

11 Reconciliation of net debt

	At 1 April	Cash flows	At 31
	2022		March
	£	£	£
Cash and cash equivalents	168,445	(12,062)	156,383
	<u>168,445</u>	<u>(12,062)</u>	<u>156,383</u>
Net debt	<u>168,445</u>	<u>(12,062)</u>	<u>156,383</u>

Singh Sabha Gurdwara Indian Welfare and Cultural Association
Detailed Statement of Financial Activities
for the year ended 31 March 2023

	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Income and endowments from:			
Donations and legacies			
Received Income	85,024	85,024	53,291
Golak Money	40,064	40,064	31,939
Gift Aid	6,933	6,933	-
	<u>132,021</u>	<u>132,021</u>	<u>85,230</u>
Investments			
Bank interest	201	201	116
	<u>201</u>	<u>201</u>	<u>116</u>
Total income and endowments	132,222	132,222	85,346
Expenditure on:			
Other expenditure			
Donations	7,300	7,300	-
Food and Provisions	6,782	6,782	2,151
	<u>14,082</u>	<u>14,082</u>	<u>2,151</u>
Priest and preacher costs			
Priests and Preachers	43,542	43,542	31,505
Training	-	-	336
Akhand Path costs	1,725	1,725	1,400
	<u>45,267</u>	<u>45,267</u>	<u>33,241</u>
Motor and travel costs			
Vehicles - General costs	1,171	1,171	1,305
Travel and subsistence	33	33	-
	<u>1,204</u>	<u>1,204</u>	<u>1,305</u>
Premises costs			
Rates	1,888	1,888	1,149
Light, heat and power	22,210	22,210	10,705
Premises cleaning	703	703	1,571
Premises repairs and maintenance	48,232	48,232	10,027
	<u>73,033</u>	<u>73,033</u>	<u>23,452</u>
General administrative costs, including depreciation and amortisation			
Depreciation of Kitchen renovation	7,155	7,155	9,541
Depreciation of Motor Vehicles	221	221	296
Depreciation of Fixtures Fitting & Equipment	535	535	714
Bank charges	967	967	769

Singh Sabha Gurdwara Indian Welfare and Cultural Association

Detailed Statement of Financial Activities

General insurances	4,700	4,700	4,100
Software, IT support and related costs	100	100	-
Stationery and printing	1,057	1,057	1,376
Subscriptions	-	-	859
Sundry expenses	788	788	-
Telephone, fax and broadband	994	994	972
	<u>16,517</u>	<u>16,517</u>	<u>18,627</u>
Legal and professional costs			
Accountancy and bookkeeping	1,710	1,710	630
Other legal and professional costs	645	645	129
	<u>2,355</u>	<u>2,355</u>	<u>759</u>
Total of expenditure of other costs	<u>152,458</u>	<u>152,458</u>	<u>79,535</u>
Total expenditure	<u>152,458</u>	<u>152,458</u>	<u>79,535</u>
Net gains on investments	-	-	-
	<u>(20,236)</u>	<u>(20,236)</u>	<u>5,811</u>
Net (expenditure)/income	<u>(20,236)</u>	<u>(20,236)</u>	<u>5,811</u>
Net (expenditure)/income before other gains/(losses)	<u>(20,236)</u>	<u>(20,236)</u>	<u>5,811</u>
Other Gains	-	-	-
Net movement in funds	<u>(20,236)</u>	<u>(20,236)</u>	<u>5,811</u>
Reconciliation of funds:			
Total funds brought forward	649,523	649,523	543,712
Total funds carried forward	<u>629,287</u>	<u>629,287</u>	<u>549,523</u>

THE INDIAN WELFARE AND CULTURAL ASSOCIATION (SINGH SABHA GURDWARA)

England & Wales - Charity number 270641

Accounts

REGISTERED CHARITY NUMBER: 270641

**Report of the Trustees and
Unaudited Financial Statements For The Year Ended 31 March 2022**

for

**SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION**

Gaglani & Co Ltd
Hillcrest House
26 Leigh Road
Eastleigh
Hampshire
SO50 9DT

**SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION**

**Contents of the Financial Statements
for the Year Ended 31 March 2022**

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Balance Sheet	8 - 9
Notes to the Financial Statements	10 - 13
Detailed Statement of Financial Activities	14

**SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION**

**Report of the Trustees
for the Year Ended 31 March 2022**

The trustees present their report with the financial statements of the Charity for the period ended 31 March 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number 270641

Principal address

Singh Sabha Gurdwara
Cranberry Avenue / Onslow Road
Southampton
Hampshire
SO14 0LR

Management Committee

Gurpal Singh	President
Sodhi Singh	Vice-President
Saranjit Singh Karir	General Secretary
JatinderPal Singh Pattar	Assistant Secretary
	Stage Secretary
	Assistant Stage Secretary
Paramjit Singh Birring	Cashier
Palwinder Singh Sohal	Joint Cashiers

Independent Examiner

Gaglani & Co Ltd
Hillcrest House
26 Leigh Road
Eastleigh
Hampshire
SO50 9DT

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity. The constitution was dated 21 February 1993 and amended April 2001

Organisational structure

The Charity is governed by its constitution and is constituted as a charitable trust. The trustees of the Singh Sabha Gurdwara are the members of the executive committee. They are for the purposes of the constitution, officers of the Charity.

The trustees are responsible for the overall management and control of the Charity and meet regularly to manage its affairs.

**SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION**

**Report of the Trustees
for the Year Ended 31 March 2021**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees have a duty to identify and review the risks to which the Charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The managing trustees have assessed the major risks to which the Charity is exposed, in particular the risk that lack of funds will prevent the Charity from achieving its aims and objectives. Since introducing more fundraising events, the Charity has taken appropriate steps in order to ensure that sufficient funds are in place and thereby ensuring the Charity is able to continue its present activities.

OBJECTIVES AND ACTIVITIES

Objectives and aims

- (1) To promote the benefit of the Sikh community in Southampton and surrounding areas, by:
 - (a) The promotion and advancement of education.
 - (b) The advancement of the Punjabi faith for the benefit of the public, in accordance with the tenets and doctrines of the Punjabi belief.
 - (c) The relief of poverty, sickness and distress.
 - (d) The promotion and observance of Sikh religion and to provide a place of worship.
 - (e) To further or benefit the residents of Southampton and the neighbourhood, without distinction of sex, sexual orientation, race or political, religious or other opinions by associating together the said residents and the local authorities, voluntary and other organisation, in a common effort to advance education and to provide facilities in the interests of social welfare for recreation leisure time occupation with the objective of improving the conditions of life for the residents.
- (2) For any other purpose deemed charitable by the law of England and Wales as the trustees shall from time to time determine.

In furtherance of these objects, the trustees shall have power to establish or secure the establishment of a community centre and to maintain or manage or co-operate with any statutory authority in the maintenance and management of such a centre for activities promoted by the Charity.

**SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION**

**Report of the Trustees
for the Year Ended 31 March 2022**

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The Trustees consider that the performance of the Charity has been satisfactory and has been successful in fulfilling its aims and objectives. The Charity has organised events, activities and programmes to fulfil its objectives and has ensured that it has used all mediums at its disposal to promote the services provided by the Charity.

The Charity has organised a number of activities including:

- a) Providing information services for its members and directing them to the appropriate authorities.
- b) Informing members of training and education opportunities in the city to improve their knowledge and skills.
- c) Having a Religious School in order to teach children.

FINANCIAL REVIEW

Principal funding sources

The association receives subscriptions as well as raising funds at different events.

In the future, the association will carry on fundraising and will also apply for grants in order to fund the activities.

Property Purchase

It has been an aim of the Charity to be able to conduct its activities from its own premises. The charity occupies the St Luke Development. The property is owned by the charity and the local council NO LONGER hold an interest in the property.

**SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION**

**Report of the Trustees
for the year Ended 31 March 2022**

FUTURE DEVELOPMENTS

Due to a lack of funds the Charity has not been able to arrange the following activities, but plans to do so in the future:

- a) Providing information to members through group discussions and presentations about life in the United Kingdom and to educate them about the culture, rules and regulations in this country.
- b) Arranging English classes in order to teach the members to read, write and speak English and to learn about the local culture, communicate with other members of the community and integrate in the society that they live in.
- c) Printing leaflets and arranging presentations to provide awareness about the use of banned drugs.

ON BEHALF OF THE BOARD:


Gurcharan Singh Dhaliwal - Trustee

Amrik Singh Chahal - Trustee

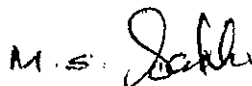
Bhupinder Singh Thind - Trustee



Bhupinder Singh Atwal - Trustee



Makhan Singh Sandhu - Trustee



18 December 2021

Independent Examiner's Report to the Trustees of
SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION

I report on the accounts of the Gurdwara activity of the charity for the year ended 31 March 2022 set out on pages seven to thirteen.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The Charity's trustees consider that an audit is not required for this year (under Section 43(2) of the Charities Act 1993 (the 1993 Act)) and that an independent examination is required.

It is my responsibility to :

- a) examine the accounts under Section 43 of the 1993 Act
- b) to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 43(7)(b) of the 1993 Act); and
- c) to state whether particular matters have come to my attention.

Basis of the independent examiner's report

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

Independent examiner's statement

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

(1) which gives me reasonable cause to believe that, in any material respect, the requirements

- (a) to keep accounting records in accordance with Section 41 of the 1993 Act; and
- (b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 1993 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Independent Examiner's Report to the Trustees of
SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION



Adeline Burrell FCA
Gaglani & Co Ltd
Hillcrest House
26 Leigh Road
Eastleigh
Hampshire
SO50 9DT

18 December 202~~1~~

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**SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION**

**Statement of Financial Activities
for the Year Ended 31 March 2022**

	Notes	Unrestricted funds £	Restricted funds £	31.03.22 Total funds £	31.03.21 Total funds £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income		85,230	-	85,230	44,309
Investment income		116	-	116	221
Total incoming resources		<u>85,346</u>	<u>-</u>	<u>85,346</u>	<u>44,530</u>
RESOURCES EXPENDED					
Other resources expended		79,535	-	79,535	80,414
NET INCOMING/(OUTGOING) RESOURCES		<u>5,811</u>	<u>-</u>	<u>5,811</u>	<u>(35,884)</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		643,712	-	643,712	679,596
TOTAL FUNDS CARRIED FORWARD		<u>649,523</u>	<u>-</u>	<u>649,523</u>	<u>643,712</u>

The notes form part of these financial statements

**SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION**

**Balance Sheet
At 31 March 2022**


	Notes	Unrestricted funds £	Restricted funds £	31.03.22 Total funds £	31.03.21 Total funds £
FIXED ASSETS					
Tangible assets	4	484,767	-	484,767	495,318
CURRENT ASSETS					
Bank Current Account		34,226	-	34,226	19,647
Debtors		-	-	-	-
Petty Cash		-	-	-	-
Higher Interest Account		134,219	-	134,219	134,206
		<u>168,445</u>	<u>-</u>	<u>168,445</u>	<u>153,853</u>
CREDITORS					
Amounts falling due within one year	6	3,690	-	3,690	5,459
NET CURRENT ASSETS		164,755	-	164,755	148,394
TOTAL ASSETS LESS CURRENT LIABILITIES		649,522	-	649,522	643,712
CREDITORS					
Amounts falling due after more than one year		-	-	-	-
NET ASSETS		<u>649,522</u>	<u>-</u>	<u>649,522</u>	<u>643,712</u>
FUNDS					
Brought forward		643,711	-	643,711	679,595
Movement in funds		5,811	-	5,811	(35,884)
TOTAL FUNDS		<u>649,522</u>	<u>-</u>	<u>649,522</u>	<u>643,711</u>


The notes form part of these financial statements

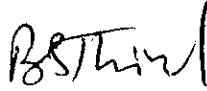
SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION


Balance Sheet - continued
At 31 March 2022


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


Gurcharan Singh Dhaliwal - Trustee 

Amrik Singh Chahal - Trustee 

Bhupinder Singh Thind - Trustee 

Bhupinder Singh Atwal - Trustee 

Makhan Singh Sandhu - Trustee 

18 December 2022 

The notes form part of these financial statements

**SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION**

**Notes to the Financial Statements
for the Year Ended 31 March 2022**

1 ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 1993 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

St. Luke development	-	Nil
Kitchen renovation, equipment & laundry	-	25% reducing balance
Fixtures, fittings & equipment	-	25% reducing balance
Motor vehicles	-	25% reducing balance

No depreciation has been provided on the property known as St. Luke development, due to the high level of the maintenance policy of the charity.

Taxation

The Charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2022**

2	INVESTMENT INCOME	31.03.22	31.03.21
		£	£
	Deposit account interest	<u>116</u>	<u>516</u>

3 TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the period ended 31 March 2022 nor for the year ended 31 March 2021.

Trustees' Expenses

There were no trustees' expenses paid for the period ended 31 March 2022 nor for the year ended 31 March 2021.

4 TANGIBLE FIXED ASSETS

	St Luke Develmnt £	Kitchen Renovat'n £	F & F £	Motor Vehicles £	Total £
COST	453,119	168,911	75,592	18,440	716,062
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
	<u>453,119</u>	<u>168,911</u>	<u>75,592</u>	<u>18,440</u>	<u>716,062</u>

DEPRECIATION

At 1st April 2021	-	130,749	72,737	17,258	220,744
Amount provided	-	9,541	714	296	10,551
Eliminated on Disposals	-	-	-	-	-
At 31st March 2022	<u>-</u>	<u>140,290</u>	<u>73,451</u>	<u>17,554</u>	<u>231,295</u>

NET BOOK VALUE

At 31 March 2022	<u>453,119</u>	<u>28,621</u>	<u>2,141</u>	<u>886</u>	<u>484,767</u>
At 31 March 2021	<u>453,119</u>	<u>38,162</u>	<u>2,855</u>	<u>1,182</u>	<u>495,318</u>

As in previous years no depreciation has been provided on the property known as St. Luke development, due to the high level of the maintainance policy of the charity.

5 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.03.22	31.03.21
	£	£
Other debtors	<u>-</u>	<u>316</u>

**SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2022**

2	INVESTMENT INCOME	31.03.22	31.03.21
		£	£
	Deposit account interest	<u>116</u>	<u>516</u>

3 TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the period ended 31 March 2022 nor for the year ended 31 March 2021.

Trustees' Expenses

There were no trustees' expenses paid for the period ended 31 March 2022 nor for the year ended 31 March 2021.

4 TANGIBLE FIXED ASSETS

	St Luke Develmnt	Kitchen Renovat'n	F & F	Motor Vehicles	Total
	£	£	£	£	£
COST	453,119	168,911	75,592	18,440	716,062
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
	<u>453,119</u>	<u>168,911</u>	<u>75,592</u>	<u>18,440</u>	<u>716,062</u>

DEPRECIATION

At 1st April 2021	-	130,749	72,737	17,258	220,744
Amount provided	-	9,541	714	296	10,551
Eliminated on Disposals	-	-	-	-	-
At 31st March 2022	<u>-</u>	<u>140,290</u>	<u>73,451</u>	<u>17,554</u>	<u>231,295</u>

NET BOOK VALUE

At 31 March 2022	<u>453,119</u>	<u>28,621</u>	<u>2,141</u>	<u>886</u>	<u>484,767</u>
At 31 March 2021	<u>453,119</u>	<u>38,162</u>	<u>2,855</u>	<u>1,182</u>	<u>495,318</u>

As in previous years no depreciation has been provided on the property known as St. Luke development, due to the high level of the maintainance policy of the charity.

5 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.03.22	31.03.21
	£	£
Other debtors	<u>-</u>	<u>316</u>

**SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2022**

6 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.03.22	31.03.21
	£	£
Bank loans and overdrafts	-	-
Other creditors	3,690	6,551
	<u>3,690</u>	<u>6,551</u>

7 CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.03.22	31.03.21
	£	£
Amounts falling due in more than five years:	-	-

8 SECURED DEBTS

The following secured debts are included within creditors:

	31.03.22	31.03.21
	£	£
Other loans	-	-

9 MOVEMENT IN FUNDS

	At 1.4.21	Net movements in funds	At 31.03.22
	£	£	£
Unrestricted funds			
General fund	643,712	5,811	649,522
Restricted funds	-	-	-
TOTAL FUNDS	<u>643,712</u>	<u>5,811</u>	<u>649,522</u>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	85,346	79,535	5,811
Restricted funds	-	-	-
TOTAL FUNDS	<u>85,346</u>	<u>79,535</u>	<u>5,811</u>

**SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION**

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2022**

	31.03.22	31.03.21
	£	£
INCOMING RESOURCES		
Voluntary income		
Received Income	53,291	58,836
Golak Money	31,939	38,334
Other Income	-	-
Ladies Satsang	-	1,754
Gift Aid - Tax	-	9,885
	85,230	108,809
Investment income		
Deposit account interest	116	516
	85,346	109,325
RESOURCES EXPENDED		
Support costs		
Finance		
Priest & Preachers Wages	31,505	36,487
Akhand Path, Sage Path, Sejh Path, Suhkmani Path, Dhadi Jatha & Siropas	1,400	1,396
Food & Provisions	2,151	3,460
Laundry ,Cleaning & Refuse Collection	1,571	1,442
Heat and light	10,705	26,198
Repairs and renewals	10,027	13,711
Motor Expenses	1,305	131
Travel & Subsistence	-	-
Advertising	-	824
Printing, postage & stationery	1,376	891
Computer Costs	-	-
Telephone & Internet	972	1,045
Subscriptions - Sikh Channel	-	-
Nargar Kirtan	-	-
Consumables	859	865
Accountancy	630	630
Legal & professional fees	129	357
Donations	-	8,151
Training	336	-
Depreciation	10,551	18,664
Other		
Rates and water	1,149	2,210
Insurance	4,100	4,354
Bank Charges	769	1,147
	79,535	121,961
Net income	5,811	(12,636)

This page does not form part of the statutory financial statements

THE INDIAN WELFARE AND CULTURAL ASSOCIATION (SINGH SABHA GURDWARA)

England & Wales - Charity number 270641

Accounts

REGISTERED CHARITY NUMBER: 270641

**Report of the Trustees and
Unaudited Financial Statements For The Period Ended 31 March 2021**

for

**SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION**

Gaglani & Co Ltd
Hillcrest House
26 Leigh Road
Eastleigh
Hampshire
SO50 9DT

**SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION**

**Contents of the Financial Statements
for the Period Ended 31 March 2021**

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**SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION**

**Report of the Trustees
for the Period Ended 31 March 2021**

The trustees present their report with the financial statements of the Charity for the period ended 31 March 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINSTRATIVE DETAILS

Registered Charity number 270641

Principal address

Singh Sabha Gurdwara
Cranberry Avenue / Onslow Road
Southampton
Hampshire
SO14 0LR

Management Committee

Gurpal Singh	President
Sodhi Singh	Vice-President
Saranjit Singh Karir	General Secretary
JatinderPal singh Pattar	Assistant Secretary
	Stage Secretary
	Assistant Stage Secretary
Paramjit Singh Birring	Cashier
Palwinder Singh Sohal	Joint Cashiers

Independent Examiner

Gaglani & Co Ltd
Hillcrest House
26 Leigh Road
Eastleigh
Hampshire
SO50 9DT

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity. The constitution was dated 21 February 1993 and amended April 2001

Organisational structure

The Charity is governed by its constitution and is constituted as a charitable trust. The trustees of the Singh Sabha Gurdwara are the members of the executive committee. They are for the purposes of the constitution, officers of the Charity.

The trustees are responsible for the overall management and control of the Charity and meet regularly to manage its affairs.

**SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION**

**Report of the Trustees
for the Period Ended 31 March 2021**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees have a duty to identify and review the risks to which the Charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The managing trustees have assessed the major risks to which the Charity is exposed, in particular the risk that lack of funds will prevent the Charity from achieving its aims and objectives. Since introducing more fundraising events, the Charity has taken appropriate steps in order to ensure that sufficient funds are in place and thereby ensuring the Charity is able to continue its present activities.

OBJECTIVES AND ACTIVITIES

Objectives and aims

- (1) To promote the benefit of the Sikh community in Southampton and surrounding areas, by:
 - (a) The promotion and advancement of education.
 - (b) The advancement of the Punjabi faith for the benefit of the public, in accordance with the tenets and doctrines of the Punjabi belief.
 - (c) The relief of poverty, sickness and distress.
 - (d) The promotion and observance of Sikh religion and to provide a place of worship.
 - (e) To further or benefit the residents of Southampton and the neighbourhood, without distinction of sex, sexual orientation, race or political, religious or other opinions by associating together the said residents and the local authorities, voluntary and other organisation, in a common effort to advance education and to provide facilities in the interests of social welfare for recreation leisure time occupation with the objective of improving the conditions of life for the residents.
- (2) For any other purpose deemed charitable by the law of England and Wales as the trustees shall from time to time determine.

In furtherance of these objects, the trustees shall have power to establish or secure the establishment of a community centre and to maintain or manage or co-operate with any statutory authority in the maintenance and management of such a centre for activities promoted by the Charity.

**SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION**

**Report of the Trustees
for the Period Ended 31 March 2021**

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The Trustees consider that the performance of the Charity has been satisfactory and has been successful in fulfilling its aims and objectives. The Charity has organised events, activities and programmes to fulfil its objectives and has ensured that it has used all mediums at its disposal to promote the services provided by the Charity.

The Charity has organised a number of activities including:

- a) Providing information services for its members and directing them to the appropriate authorities.
- b) Informing members of training and education opportunities in the city to improve their knowledge and skills.
- c) Having a Religious School in order to teach children.

FINANCIAL REVIEW

Principal funding sources

The association receives subscriptions as well as raising funds at different events.

In the future, the association will carry on fundraising and will also apply for grants in order to fund the activities.

Property Purchase

It has been an aim of the Charity to be able to conduct its activities from its own premises. The charity occupies the St Luke Development. The property is owned by the charity and the local council NO LONGER hold an interest in the property.

**SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION**

**Report of the Trustees
for the Period Ended 31 March 2021**

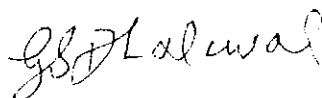
FUTURE DEVELOPMENTS

Due to a lack of funds the Charity has not been able to arrange the following activities, but plans to do so in the future:

- a) Providing information to members through group discussions and presentations about life in the United Kingdom and to educate them about the culture, rules and regulations in this country.
- b) Arranging English classes in order to teach the members to read, write and speak English and to learn about the local culture, communicate with other members of the community and integrate in the society that they live in.
- c) Printing leaflets and arranging presentations to provide awareness about the use of banned drugs.

ON BEHALF OF THE BOARD:

Gurcharan Singh Dhaliwal - Trustee



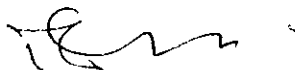
Amrik Singh Chahal - Trustee



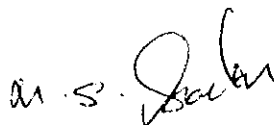
Bhupinder Singh Thind - Trustee



Bhupinder Singh Atwal - Trustee



Makhan Singh Sandhu - Trustee



18 December 2021

Independent Examiner's Report to the Trustees of

**SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION**

I report on the accounts of the Gurdwara activity of the charity for the period ended 31 March 2021 set out on pages seven to thirteen.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The Charity's trustees consider that an audit is not required for this year (under Section 43(2) of the Charities Act 1993 (the 1993 Act)) and that an independent examination is required.

It is my responsibility to :

- a) examine the accounts under Section 43 of the 1993 Act
- b) to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 43(7)(b) of the 1993 Act); and
- c) to state whether particular matters have come to my attention.

Basis of the independent examiner's report

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

Independent examiner's statement

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

(1) which gives me reasonable cause to believe that, in any material respect, the requirements

- (a) to keep accounting records in accordance with Section 41 of the 1993 Act; and
- (b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 1993 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Independent Examiner's Report to the Trustees of
SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION



Adeline Burrell FCA
Gaglani & Co Ltd
Hillcrest House
26 Leigh Road
Eastleigh
Hampshire
SO50 9DT

18 December 2021 0

**SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION**

**Statement of Financial Activities
for the Period Ended 31 March 2021**

	Notes	Unrestricted funds £	Restricted funds £	31.03.21 Total funds £	31.03.20 Total funds £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income		44,309	-	44,309	108,809
Investment income		221	-	221	516
Total incoming resources		<u>44,530</u>	<u>-</u>	<u>44,530</u>	<u>109,325</u>
RESOURCES EXPENDED					
Other resources expended		80,414	-	80,414	121,961
NET INCOMING/(OUTGOING) RESOURCES		<u>(35,884)</u>	<u>-</u>	<u>(35,884)</u>	<u>(12,636)</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		679,596	-	679,596	692,232
TOTAL FUNDS CARRIED FORWARD		<u>643,712</u>	<u>-</u>	<u>643,712</u>	<u>679,596</u>

The notes form part of these financial statements

**SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION**

**Balance Sheet
At 31 March 2021**

	Notes	Unrestricted funds £	Restricted funds £	31.03.21 Total funds £	31.03.20 Total funds £
FIXED ASSETS					
Tangible assets	4	495,318	-	495,318	509,108
CURRENT ASSETS					
Bank Current Account		19,647	-	19,647	47,347
Debtors		-	-	-	316
Petty Cash		-	-	-	(4,662)
Higher Interest Account		134,206	-	134,206	134,038
		<u>153,853</u>	-	<u>153,853</u>	<u>177,039</u>
CREDITORS					
Amounts falling due within one year	6	5,459	-	5,459	6,551
NET CURRENT ASSETS					
		148,394	-	148,394	170,487
TOTAL ASSETS LESS CURRENT LIABILITIES					
		643,712	-	643,712	679,595
CREDITORS					
Amounts falling due after more than one year		-	-	-	-
NET ASSETS					
		<u>643,712</u>	-	<u>643,712</u>	<u>679,595</u>
FUNDS					
Brought forward		679,595	-	679,595	692,231
Movement in funds		(35,884)	-	(35,884)	(12,636)
TOTAL FUNDS					
		<u>643,711</u>	-	<u>643,711</u>	<u>679,595</u>

The notes form part of these financial statements

**SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION**

**Balance Sheet - continued
At 31 March 2021**

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

Gurcharan Singh Dhaliwal - Trustee



Amrik Singh Chahal - Trustee



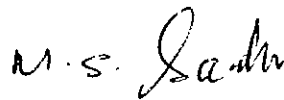
Bhupinder Singh Thind - Trustee



Bhupinder Singh Atwal - Trustee



Makhan Singh Sandhu - Trustee



18 December 2021

The notes form part of these financial statements

**SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION**

**Notes to the Financial Statements
for the Period Ended 31 March 2021**

1 ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 1993 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

St. Luke development	-	Nil
Kitchen renovation, equipment & laundry	-	25% reducing balance
Fixtures, fittings & equipment	-	25% reducing balance
Motor vehicles	-	25% reducing balance

No depreciation has been provided on the property known as St. Luke development, due to the high level of the maintenance policy of the charity.

Taxation

The Charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION**

**Notes to the Financial Statements - continued
for the Period Ended 31 March 2021**

2	INVESTMENT INCOME	31.03.21	31.03.20
		£	£
	Deposit account interest	<u>221</u>	<u>516</u>

3 TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the period ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' Expenses

There were no trustees' expenses paid for the period ended 31 March 2021 nor for the year ended 31 March 2020.

4 TANGIBLE FIXED ASSETS

	St Luke Develmnt £	Kitchen Renovat'n £	F & F £	Motor Vehicles £	Total £
COST	453,119	168,911	75,316	18,440	715,786
Additions	-	-	276	-	276
Disposals	-	-	-	-	-
	<u>453,119</u>	<u>168,911</u>	<u>75,592</u>	<u>18,440</u>	<u>716,062</u>

DEPRECIATION

At 1st April 2020	-	118,028	71,786	16,864	206,678
Amount provided	-	12,721	951	394	14,066
Eliminated on Disposals	-	-	-	-	-
At 31st March 2021	<u>-</u>	<u>130,749</u>	<u>72,737</u>	<u>17,258</u>	<u>220,744</u>

NET BOOK VALUE

At 31 March 2021	<u>453,119</u>	<u>38,162</u>	<u>2,855</u>	<u>1,182</u>	<u>495,318</u>
At 31 March 2020	<u>453,119</u>	<u>50,883</u>	<u>3,530</u>	<u>1,576</u>	<u>509,108</u>

As in previous years no depreciation has been provided on the property known as St. Luke development, due to the high level of the maintainance policy of the charity.

5 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.03.21	31.03.20
	£	£
Other debtors	<u>-</u>	<u>316</u>

**SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION**

**Notes to the Financial Statements - continued
for the Period Ended 31 March 2021**

6 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.03.21	31.03.20
	£	£
Bank loans and overdrafts	-	-
Other creditors	5,459	6,551
	5,459	6,551

7 CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.03.21	31.03.20
	£	£
Amounts falling due in more than five years:	-	-

8 SECURED DEBTS

The following secured debts are included within creditors:

	31.03.21	31.03.20
	£	£
Other loans	-	-

9 MOVEMENT IN FUNDS

	At 1.4.20	Net movements in funds	At 31.03.21
	£	£	£
Unrestricted funds			
General fund	679,595	(35,884)	643,711
Restricted funds	-	-	-
TOTAL FUNDS	679,595	(35,884)	643,711

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	44,530	80,414	(35,884)
Restricted funds	-	-	-
TOTAL FUNDS	44,530	80,414	(35,884)

**SINGH SABHA GURDWARA
INDIAN WELFARE AND CULTURAL ASSOCIATION**

**Detailed Statement of Financial Activities
for the Year Period Ended 31 March 2021**

	31.03.21	31.03.20
	£	£
INCOMING RESOURCES		
Voluntary income		
Received Income	22,659	58,836
Golak Money	12,021	38,334
Other Income	-	-
Ladies Satsang	500	1,754
Gift Aid - Tax	9,129	9,885
	44,309	108,809
Investment income		
Deposit account interest	221	516
	44,530	109,325
RESOURCES EXPENDED		
Support costs		
Finance		
Priest & Preachers Wages	32,263	36,487
Akhand Path, Sage Path, Sejh Path, Suhkmani Path, Dhadi Jatha & Siropas	200	1,396
Food & Provisions	212	3,460
Laundry ,Cleaning & Refuse Collection	1,541	1,442
Heat and light	10,628	26,198
Repairs and renewals	7,015	13,711
Motor Expenses	1,158	131
Travel & Subsistence	-	-
Advertising	355	824
Printing, postage & stationery	-	891
Computer Costs	194	-
Telephone & Internet	1,115	1,045
Subscriptions - Sikh Channel Nargar Kirtan	-	-
Consumables	149	865
Accountancy	630	630
Legal & professional fees	-	357
Donations	4,600	8,151
Training	129	-
Depreciation	14,066	18,664
Other		
Rates and water	1,470	2,210
Insurance	4,300	4,354
Bank Charges	389	1,147
	80,414	121,961
Net income	(35,884)	(12,636)

This page does not form part of the statutory financial statements

