

**Singh Sabha Gurdwara Indian Welfare and Cultural Association**

**Charity No. 270641**

**Trustees' Report and Unaudited Accounts**

**31 March 2023**

**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 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*

M.S. Sandhu  
Trustee

04 January 2024

B.S Atwal  
Trustee

04 January 2024



B.S Thind  
Trustee

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

**Singh Sabha Gurdwara Indian Welfare and Cultural Association**

**Balance Sheet**

**at 31 March 2023**

**Charity No. 270641**

		<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>
<b>Fixed assets</b>			
Tangible assets	7	478,123	484,767
		<u>478,123</u>	<u>484,767</u>
<b>Current assets</b>			
Cash at bank and in hand		156,383	168,445
		<u>156,383</u>	<u>168,445</u>
<b>Creditors: Amount falling due within one year</b>	8	(5,219)	(3,689)
<b>Net current assets</b>		151,164	164,756
<b>Total assets less current liabilities</b>		<u>629,287</u>	<u>649,523</u>
<b>Net assets excluding pension asset or liability</b>		<u>629,287</u>	<u>649,523</u>
<b>Total net assets</b>		<u>629,287</u>	<u>649,523</u>
<b>The funds of the charity</b>			
<b>Restricted funds</b>	9		
<b>Unrestricted funds</b>	9		
General funds		629,287	649,523
		<u>629,287</u>	<u>649,523</u>
<b>Reserves</b>	9		
<b>Total funds</b>		<u>629,287</u>	<u>649,523</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
	£	£	£
Receipted 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.

7 Tangible fixed assets

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

8 Creditors:

amounts falling due within one year

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

9 Movement in funds

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

10 Analysis of net assets between funds

	Unrestricted funds	Total
	£	£
Fixed assets	478,123	478,123
Net current assets	151,164	151,164
	629,287	629,287

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

**11 Reconciliation of net debt**

	At 1 April 2022 £	Cash flows £	At 31 March 2023 £
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 £
<b>Income and endowments from:</b>			
Donations and legacies			
Receipted 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>
<b>Total income and endowments</b>	<b>132,222</b>	<b>132,222</b>	<b>85,346</b>
<b>Expenditure on:</b>			
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>
<b>Total of expenditure of other costs</b>	<u>152,458</u>	<u>152,458</u>	<u>79,535</u>
<b>Total expenditure</b>	<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>
<b>Net (expenditure)/income</b>			
<b>Net (expenditure)/income before other gains/(losses)</b>	<u>(20,236)</u>	<u>(20,236)</u>	<u>5,811</u>
Other Gains	-	-	-
<b>Net movement in funds</b>	<u>(20,236)</u>	<u>(20,236)</u>	<u>5,811</u>
<b>Reconciliation of funds:</b>			
Total funds brought forward	649,523	649,523	543,712
<b>Total funds carried forward</b>	<u>629,287</u>	<u>629,287</u>	<u>549,523</u>