

Singh Sabha Gurdwara Indian Welfare and Cultural Association

Charity No. 270641

Trustees' Report and Unaudited Accounts

31 March 2024

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

#### 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:

- 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.

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.

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  
29 January 2025

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

		Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
	Notes			
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		<u>538,552</u>	<u>629,287</u>
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



## 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.
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Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
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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.
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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.
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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.
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Volunteer help	The value of any volunteer help received is not included in the accounts.
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Investment income	This is included in the accounts when receivable.
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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.
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Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.
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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			
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>
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	-	-	-
	<u>(90,735)</u>	<u>(90,735)</u>	<u>(20,236)</u>
Net movement in funds			
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>