

Singh Sabha Gurdwara Indian Welfare and Cultural Association

Charity No. 270641

Trustees' Report and Unaudited Accounts

31 March 2025

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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

		Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
	Notes			
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		<u>538,111</u>	<u>538,552</u>
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>538,552</u>	<u>538,552</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			
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>
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			
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			
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>