

Chanda Singh & Rao Kaur Ltd

Scotland · Charity number SC042697

Details

Status	Active
Legal form	Company (the charity is registered with Companies House)
Registered	2011-10-28
Register	View on the OSCR register

Contact

Address 41 Morrison Street
Glasgow
G5 8LB

Activities

Activities: 'It makes grants, donations or gifts to organisations'

Purposes: 'the prevention or relief of poverty', 'the advancement of education', 'the promotion of religious or racial harmony', 'the promotion of equality and diversity'

What the charity does: 1.1 To alleviate poverty by educating the poor, orphans and needy students of Maa Ambay Girls High School in India 1.2 To promote wellbeing of students by equipping them with basic educational needs 1.3 To promote religious harmony, equality and diversity by providing educational opportunities

Beneficiaries: 'Children or young people'

Objectives: 1.1 To alleviate poverty by educating the poor, orphans and needy students of Maa Ambay Girls High School in India 1.2 To promote wellbeing of students by equipping them with basic educational needs 1.3 To promote religious harmony, equality and diversity by providing educational opportunities

Geography

- **Main operating location:** North Lanarkshire
- **Geographical spread:** A specific local point, community or neighbourhood

Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-30	£42,201	£49,039	-	2
2024-06-30	£77,209	£58,655	-	0
2023-06-30	£80,838	£24,196	-	0
2022-06-30	£76,303	£63,099	-	0
2021-06-30	£38,588	£14,277	-	0

Chanda Singh & Rao Kaur Ltd

Scotland - Charity number SC042697

Accounts

Scottish Charity Number: SC042697
Company Registration Number: SC401015

CHANDA SINGH & RAO KAUR LTD
(A Company Limited by Guarantee)

ANNUAL REPORT and
FINANCIAL STATEMENTS

For the year ended 30 June 2025

CHANDA SINGH & RAO KAUR LTD

ANNUAL REPORT and FINANCIAL STATEMENTS

For the year ended 30 June 2025

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TRUSTEES' REPORT

For the year ended 30 June 2025

The Trustees have pleasure in presenting their report for the year ended 30 June 2025.

OBJECTIVES AND ACTIVITIES

- To raise funds and work in collaboration with Chanda Singh & Rao Kaur Charitable Education and Social Welfare Society situated at village Bhanoki, Tehsil, Phagwara, District Kapurthala, Punjab, India.
- To contribute and promote the education and wellbeing of orphans and needy children of the Maa Ambay Girls High School, Bhanoki, Phagwara, District Kapurthala, Punjab, India.
- To receive donations in the form of currency, movable, immovable assets which will be used for the education and welfare of Maa Ambay Girls High School's children.
- To arrange awareness seminars in Maa Ambay Girls High School with the professional support of some schools in the United Kingdom. To seek professional cooperation on the development of teaching methods and on teacher's training issues.
- To attend meeting with the management of the Maa Ambay Girls High School and to supervise the use of funds provided by the Chanda Singh & Rao Kaur Ltd.
- To raise funds from the United Kingdom and to donate all funds to Chanda Singh & Rao Kaur Charitable Education and Welfare Society for the education and welfare of Maa Ambay Girls High School's students.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is constituted as a Trust and operates under the rules of its Constitution.

Recruitment and appointment, induction and training of Trustees

In accordance with the Constitution the members of the trustees shall be elected by the trustees and shall hold office until their successors are appointed by the trustees.

Trustee induction and Training

New members of the trustees attend a short induction and training session where they are briefed on the content of the Constitution, the decision-making process, the business plan and recent financial performance of the charity.

Organisation Structure

The trustees meet at least one a month throughout the year to administer the charity. They have power to appoint special or sub-committees for specific purposes and members of the society not members of the committee may be appointed members of such sub-committees.

Risk Management

The trustees have a risk management strategy which

- an annual review of the risks the charity may face;
- the establishment of system and procedures to mitigate those risks identified; and
- the implementation of procedures designed to minimise any potential impact on the charity should those risk materialise.

CHANDA SINGH & RAO KAUR LTD

TRUSTEES' REPORT (Continued)

For the year ended 30 June 2025

Reserve Policy

The charity has no designated reserves.

Reference and Administration information

The Directors, who are also charity trustees for the purposes of charity law, who served throughout the year and up to the date of this report are listed below, together with particulars of the principal address of the charity and details of the professional advisers.

Directors

The following persons served as directors during the year.

Mr. Nirmal Singh Bering
Mr. Amarjit Singh

Principal Office

26 Blenheim Avenue
Stepps
Glasgow
G33 6DP

Bankers

Bank of India
161 North Street
Glasgow
G3 7DA

Independent Examiner

Haris Ahmed, FCCA
Haris & Co. UK Ltd
Chartered Certified Accountants
41 Morrison Street
Glasgow
G5 8LB

TRUSTEES' REPORT (Continued)

For the year ended 30 June 2025

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of the charitable company for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Small Company Provisions

The Trustees have prepared this report in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

Approved by the Trustees and signed on their behalf by:


.....
Mr. Nirmal Singh Bering- Trustee

27/03/2026
Date

INDEPENDENT EXAMINER'S REPORT to the TRUSTEES and MEMBERS of

CHANDA SINGH & RAO KAUR LTD

I report on the financial statements of Chanda Singh & Rao Kaur Ltd for the year ended 30 June 2025 which are set out on pages 5 to 9.

This report is made to the trustees of Chanda Singh & Rao Kaur Ltd, as a body, in accordance with the terms of my engagement. My work has been undertaken to enable me to report my opinion as set out below and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the trustees and members of Chanda Singh & Rao Kaur Ltd, as a body, for my work or for this report.

Respective responsibilities of trustees and independent examiner

The charity's trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 (the Act) and the Charities Accounts (Scotland) Regulations 2006 (as amended) (the Regulations). The charity trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the Regulations does not apply. It is my responsibility to examine the financial statements as required under section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

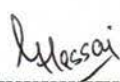
My examination is carried out in accordance with Regulation 11 of the Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1)(a) of the Act and Regulation 4 of the Regulations, and
 - to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the Regulationshave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Haris Ahmed (FCCA)
Haris & Co. UK Ltd
Chartered Certified Accountants
41 Morrison Street
Glasgow
G5 8LB

For 

**STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING INCOME AND EXPENDITURE ACCOUNT)**

For the year ended 30 June 2025

	Notes	Un- restricted £	Restricted £	2025 Total £	Un- restricted £	Restricted £	2024 Total £
Income and endowments from:							
Donations and legacies	2	35,214	-	35,214	70,112	-	70,112
Gift aid receivable		0	-	0	0	-	0
Rental income		6,900	-	6,900	6,900	-	6,900
Interest receivable	3	86	-	86	197	-	197
Total income		42,201	-	42,201	77,209	-	77,209
Expenditure on:							
Support & Governance costs	4	646	-	646	1,253	-	1,253
Charitable activities	5	48,393	-	48,393	57,402	-	57,402
Total expenditure		49,039	-	49,039	58,655	-	58,655
Net movement in funds		(6,838)	-	(6,838)	18,553	-	18,553
Total funds brought forward		195,823	-	195,823	177,270	-	177,270
Total funds carried forward	11	188,985	-	188,985	195,823	-	195,823

There were no recognised gains or losses other than those included in the Statement of Financial Activities.

All incoming resources and resources expended derive from continuing activities.

The notes on pages 7 to 9 form part of these financial statements.

CHANDA SINGH & RAO KAUR LTD**BALANCE SHEET****As at 30 June 2025**

	Notes	2025 Total £	2024 Total £
Fixed assets		162,848	162,848
Current assets			
Debtors	6	0	0
Bank		26,642	33,435
		189,490	196,283
Creditors			
Amounts falling due within one year	7	505	460
Net assets		188,985	195,823
Funds			
Unrestricted	11	188,985	195,823
Restricted		-	-
		188,985	195,823

The Trustees are satisfied that the company is entitled to exemption from the requirement to have an audit of the financial statements for the year ended 30 June 2025, under the provisions of section 477 of the Companies Act 2006 (the Act), and that no notice has been deposited with the company under section 476 of the Companies Act 2006 requiring an audit to be carried out.

The Trustees acknowledge their responsibility for:

- ensuring the company keeps accounting records in accordance with section 386 and 387 of the Companies Act 2006; and
- preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its surplus for that financial year in accordance with the requirements of sections 394 and 395, of the Companies Act 2006.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The financial statements were approved by the Trustees on _____ and signed on their behalf by:

Nirmal Singh

Mr. Nirmal Singh Bering, Director

Company number: SC401015

The notes on pages 7 to 9 form part of these financial statements.

NOTES to the FINANCIAL STATEMENTS

For the year ended 30 June 2025

1. Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 (as updated through Update Bulletin 1 published on 2 February 2016), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Companies Act 2006.

Chanda Singh & Rao Kaur Ltd meets the definition of a public benefit entity under FRS 102. The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note to these financial statements.

Going Concern

The financial statements have been prepared on a going concern basis. The Trustees have assessed the charity's ability to continue as a going concern and have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus they continue to adopt the going concern basis of accounting in preparing these financial statements.

Debtors

Debtors are recognised at the settlement amount due after any discount offered.

Creditors

Creditors are recognised at their settlement amount after allowing for any discounts due.

Income recognition

All income is recognised once the charity has entitlement to the income, there is sufficient certainty or receipt and so it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Donations and legacies

Donations and legacies are recognised when they have been communicated in writing with notification of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Investment income

Interest on funds held on deposit is included upon notification of the interest paid or payable by the Bank.

Expenditure recognition

Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis and all expenses are allocated to the applicable expenditure headings in the statement of financial activities.

Support costs have been differentiated between governance costs and other support costs. Governance costs include the costs of general governance of the charity as opposed to direct management inherent in meeting charitable objectives and are those costs associated with strategic, constitutional and statutory requirements.

NOTES to the FINANCIAL STATEMENTS (continued)

For the year ended 30 June 2025**1. Accounting policies (contd.)****Expenditure recognition (continued)***Costs of raising funds*

Costs of raising funds comprise those costs associated with attracting voluntary income.

Charitable activities

Charitable activities costs are those costs expended on meeting the charity's objectives and the governance costs.

Irrecoverable VAT

The charity is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

Financial instruments

A financial asset or financial liability is recognised only when the company become a party to the contractual provisions of the instrument.

Basic financial instruments consist of debtors, cash and creditors and are initially recognised at the transaction price, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

2. Donations and legacies

	2025 £	2024 £
Donations	70,112	70,112
	<u>70,112</u>	<u>70,112</u>

3. Interest income

	2025 £	2024 £
Bank interest	86	197
	<u>86</u>	<u>197</u>

4. Support & governance costs

	2025 £	2024 £
Bank charges	146	793
Independent examiner fees	465	425
Subscriptions	35	35
	<u>646</u>	<u>1,253</u>

NOTES to the FINANCIAL STATEMENTS (continued)

For the year ended 30 June 2025**5. Charitable activities**

	2025 £	2024 £
Charitable donations	48,393	57,402
	<u>48,393</u>	<u>57,402</u>

6. Debtors

	2025 £	2024 £
Gift aid receivable	-	-
	<u>-</u>	<u>-</u>

7. Amounts falling due within one year

	2025 £	2024 £
Other creditors	505	460
	<u>505</u>	<u>460</u>

8. Related party transactions

The Trustees, who are deemed to be key management personnel, received no remuneration or expenses during the year.

9. Members' liability

Chanda Singh & Rao Kaur Ltd is a company limited by guarantee and therefore has no share capital. Each member undertakes to contribute no more than £1 to the company's assets in the event of the company being wound up.

10. Taxation

No Corporation Tax has been provided in the financial statements as income of Chanda Singh & Rao Kaur Ltd, being a registered charity, is within the exemptions granted by Part 11 of the Corporation Tax Act 2010.

11. Analysis of movement in funds

	Balance at 30 June 2024 £	Incoming Resources £	Outgoing Resources £	Balance at 30 June 2025 £
Restricted funds	-	-	-	-
Unrestricted funds	195,823	42,201	(49,039)	188,895
	<u>195,823</u>	<u>42,201</u>	<u>(49,039)</u>	<u>188,895</u>