Surrey Hindu Cultural Association (SHCA)



SHCA TRUSTEES ANNUAL REPORT 2025

Registration # 1169707

Surrey Hindu Cultural Association (SHCA)

CONTENTS

- Reference and administrative details ……2
- Report of the Trustees ……...3
- Statement of Objectives.....5
- Key Activities……... ……6
- Future Plans....…….7
- Vote of Thanks……...……11





Surrey Hindu Cultural Association (SHCA)

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REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number : 1169707

Registered & Operational address
St Marys' Centre for The Communities
Byfleet KT14 7LZ

Trustees :

List of Trustees, who served during the year and up to the date of this report were as follows:

- Ritesh Aswaney
- Shashank Sharma
- Gurumurthy Pandit

Bankers :

HSBC (UK) Plc
12A North Street Guildford GU1 4AF

Zempler Bank
Cottons Centre Cottons Lane
London SE1 2QG





Surrey Hindu Cultural Association (SHCA)

REPORT OF THE TRUSTEES

Surrey Hindu Cultural Association (SHCA)

The Trustees of SHCA present their report for the year ended 31 Dec 2025.

Reference and administrative information set out on page 2 forms part of this report. The financial statements comply with current statutory requirements spelt out in the CIO Constitution and The Charities Act, 2015.

Gross receipts as of 31-Dec 2025 was £13,355.84

The trustees and office bearers would like to thank the local community and residents of Woking for their support.





CIO OBJECTIVES

Key Objectives

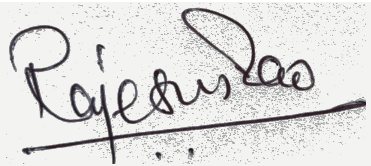
- Provision common place of worship
- Organising Yoga and Meditation workshops and session to spread awareness of health and wellbeing in the community
- Provision of facilities for religious functions and activities
- Provision of common place for Hindu cultural, educational and social activities
- Provision of understanding and discussion of the basic concept of the various schools of Hindu philosophy and the prime values of the Hindu way of life

Surrey Hindu Cultural Association (SHCA)

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KEY ACTIVITIES

S#	Dates	Event	Purpose	Attendance
1	22-Jan-2025	Special Satsang	Pongal / Lohri and Ram Mandir gathering	50 people
2	11-Mar-2025	Shivratri Event	Annual Shivratri event created a fervour amongst the community in association local community and people around Woking	75 people
3	24-Mar-2025	Holi Mela	A Colourful theme based event to bring the entire Indian Community in Woking	100 people
4	04-July-2025	Mata ki Chowki	Special event run by Shri Ashok Bhardwaj to celebrate Ashada Navaratri	200 people
5	07-Sep-2025	Ganesh Festival	Annual Flagship Ganesh event at Woking to provide a flavour of Sarvajanik (community) Ganesh Festival	100 people
6	07-Oct 2025	Navratri Festival	Annual Garba and Dandiya Dance & Navratri Festival spanning 9 nights across weekends that displayed festivities from different states of India	200 People
7	10-Nov-2025	Diwali Festival	Annual Festival of Lights that helped the Woking Community congregate and celebrate the Festival with marked enthusiasm and close the yearly celebrations at peak	150 people





Surrey Hindu Cultural Association (SHCA)

FUTURE PLANS

Surrey Hindu Cultural Association (SHCA)

1. **Plan Sustainability :** As we plan to grow our earned income to gradually fund more of our core running costs, allowing fundraising to focus on building a temple in / around Woking
2. **New Trustees Recruitment** :With the onboarding of a new set of trustees, we will be reflecting on strategy and future plans as well as refreshing SHCAs approach to fulfilling the core objectives with renewed vigour and fresh approaches to engage the community
3. **Create a Reserves Policy** :The Trustees have established a reserves policy that will be reviewed annually at every AGM to ensure that the appropriate levels of reserves are maintained and SHCA is able to continue to fund its activities without unnecessary disruption as a result of peaks and troughs in income
4. **Collaborate with other Charitable Organisations** by hosting joint events in order to help them realise benefits proportionally and in a supportive manner



THANKS

The trustees wish to thank the members of public, volunteers and registered members for their continued support and contributions.

The trustees also wish to thank key individuals and their families who have reaffirmed their faith and trust with SHCA by providing financial support, time and positive energy and to all those who have participated in year round religious activities

……Thank you!





Surrey Hindu Cultural Association (SHCA)

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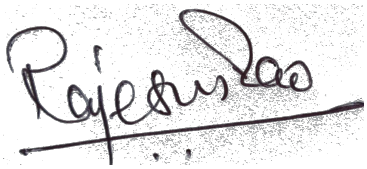
Profit and Loss

Surrey Hindu Cultural Association

Date Range: Jan 01, 2025 to Dec 31, 2025

Report Type: Accrual (Paid & Unpaid)

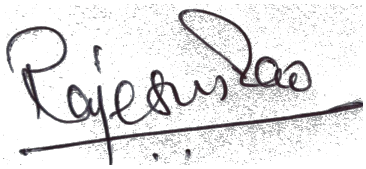
ACCOUNTS	Jan 01, 2025 to Dec 31, 2025
Income	
Deposit Refund	£402.50
Direct Public Support - Individual Contributions	£478.39
Direct Public Support – Individual Monthly Contribution Sri Satyanarana Puja Event	£505.76
Direct Public Support – Individual Monthly Contributions (SI/DD)	£314.28
Mata Celebrations	£3,258.60
Pongal & Lohri Festival	£313.08
Special Events - Holi Mela	£3,167.29
Special Events Collection - Diwali Celebrations	£171.81
Special Events Collection Navratri Event	£2,229.90
Special Events Collection – Ganesh Mahotsav	£1,855.68
Special Events Collections - Shivratri Special Event	£658.55
Total Income	**£13,355.84**
Total Cost of Goods Sold	**£0.00**



Gross Profit As a percentage of Total Income	**£13,355.84** 100.00%

Operating Expenses	
Annual Card Fees	£79.00
Catering and Facilities	£1,451.04
Ganesh Mahotsav Event Expenses	£452.95
Holi Mela Expenses	£1,023.95
Insurance – Property & Casualty	£364.90
Mata ki Chowki	£497.50
Rent Expense	£1,149.00
Special Event Costs - Shivratri Event	£975.37
Special Events - Navratri Event Expenses	£2,130.50
Total Operating Expenses	**£8,124.21**

Net Profit As a percentage of Total Income	**£5,231.63** 39.17%



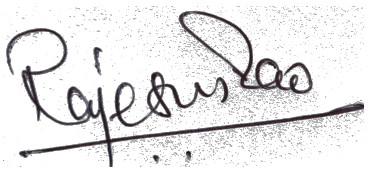
Balance Sheet

Surrey Hindu Cultural Association

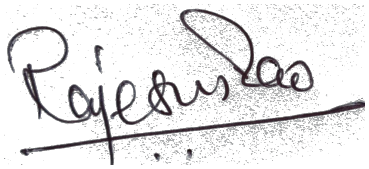
As of Dec 31, 2025

Report Type: Accrual (Paid & Unpaid)

ACCOUNTS	Dec 31, 2025
Assets	
Cash and Bank	
CashPlus	£7,206.80
CashPlus Pot	£20,000.00
HSBC CB 62554364	£23,460.76
Total Cash and Bank	**£50,667.56**
Other Current Assets	
Total Other Current Assets	**£0.00**
Long-term Assets	
Total Long-term Assets	**£0.00**
Total Assets	**£50,667.56**
Liabilities	
Current Liabilities	
Total Current Liabilities	**£0.00**
Long-term Liabilities	
Total Long-term Liabilities	**£0.00**
Total Liabilities	**£0.00**



Equity	
Retained Earnings	
Profit for all prior years	£43,115.99
Profit between Jan 1, 2025 and Dec 31, 2025	£5,231.63
Owner's Equity	£2,319.94
Total Retained Earnings	**£50,667.56**
Total Equity	**£50,667.56**



ZEMPLER BANK

Gurumurthy Pandit
Business Account

Address
23, DALE VIEW
GU21 7QD
WOKING

Account held under company name: **SURREY HINDU CULTURAL ASSOCIATION, (SHCA)**
Business type: **Charity**
Sort code: **08-71-99**
Account number: **07090051**
Currency: **GBP**

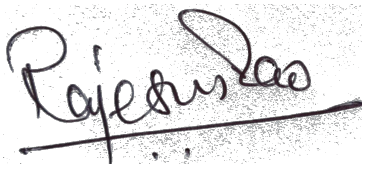
Opening Balance: £7,115.79
Closing Balance: £7,206.80

From 01/12/2025 to 31/12/2025

Date	Card ending in	Description	Amount	Balance
29/12/2025	1884	CAF25122245022CF 25122245022CF	£30.38	£7,206.80
29/12/2025	1884	D SINGH MANDIR	£10.00	£7,176.42
11/12/2025	1884	CAF251208100732CF 251208100732CF	£70.46	£7,166.42
04/12/2025	1884	HARDE S B CHARITY	£10.00	£7,095.96
01/12/2025	1884	re-generate rise inv25128	-£60.00	£7,085.96
01/12/2025	1884	PAYPAL PPWDL5ZNJ22232P4RQ	£30.17	£7,145.96

Zempler Bank Ltd is registered in England and Wales at Cottons Centre, Cottons Lane, London SE1 2QG (No.04947027). Zempler Bank Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Firm Reference Number 671140.

Zempler Bank provides credit facilities subject to approval and affordability, and where accounts continue to meet Zempler Bank Ltd credit criteria.



HSBC UK

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Text phone 03457 125 563
used by deaf or speech impaired customers
www.hsbc.co.uk

Your Statement

Rajesh Rao
SHCA
23 Dale View
GU21 7QD

Account Summary	
Opening Balance	23,460.7 6
Payments In	0.00
Payments Out	0.00
Closing Balance	23,460.76

International Bank Account Number
GB86HBUK40470862554364

Branch Identifier Code
HBUKGB4109S

2 November to 1 December 2025

Account Name	Sortcode	Account Number	Sheet Number
Surrey Hindu Cultural Association, (SHCA)	40-47-08	62554364	70

Your Business Current Account details

Date	*Payment type and details*	*Paid out*	*Paid in*	*Balance*
01 Nov 25	**BALANCE BROUGHT FORWARD**			**23,460.76**
01 Dec 25	**BALANCE CARRIED FORWARD**			**23,460.76**

Information about the Financial Services Compensation Scheme

Most deposits made by HSBC Business customers are eligible for protection under the Financial Services Compensation Scheme (FSCS). For further information about the compensation provided by the FSCS, refer to the FSCS website at fscs.org.uk, call into your nearest branch or call your telephone banking service. Further details can be found on the FSCS Information Sheet and Exclusions List which is available on our website (hsbc.co.uk/fscs/).

Credit Interest Rates	*balance*	*AER variable*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Business Banking Customers

Interest and Charges
Your Business Banking Terms & Conditions cover how and when we apply interest and charges.

Details of our charges are available in our Business Price List or your individual price list if we've agreed one with you. Details of the debit interest we charge and credit interest we pay are available from our website – see Additional Information below. None of our business current accounts pays interest when in credit unless we individually agree a rate with you.

Overdrafts

Arranged overdraft:
This is where we agree in advance to provide an overdraft limit on your account before you make any transactions that take your account overdrawn, or over your existing arranged overdraft limit. Interest rates are individually agreed and will apply until otherwise agreed or the overdraft is cancelled. Rates are linked to the Bank of England base rate but if the base rate falls below zero, we'll treat it as zero.

For details of our fees and charges, please refer to your Business Overdraft agreement.

Unarranged overdraft:
This is where you make a payment or we take an amount from your account and you don't have enough money in the account to cover it or it exceeds your existing arranged overdraft limit. When you don't have an arranged overdraft limit, we'll charge our Business Standard Debit Interest Rate on any debit balances. When you have an existing arranged overdraft and go over its limit, we'll charge interest at the rate we've agreed with up to your arranged overdraft limit and will charge our Business Standard Debit Interest Rate on any balance over your arranged overdraft limit.

For information on our debit interest rates, see Additional Information below.

Your debit card
For debit card charges, please refer to the Business Price List. This details the standard charges for our business accounts, but doesn't apply if we've agreed different prices with you. For information about how foreign currency transactions are converted to sterling, please refer to the Business Banking Terms & Conditions.

Additional Information
A copy of our Business Price List and the Business Banking Terms & Conditions can be found on our website at business.hsbc.uk/legal.

Information on our savings accounts interest rates and Business Standard Debit Interest Rate can be found on our website at business.hsbc.uk/interest-rates.

This information is also available in our branches or by calling us on 03457 60 60 60 (+44 122 626 0878 if you're calling from outside the UK). Lines are normally open Monday to Friday, 8:00am to 8:00pm and Saturday, 8:00am to 2:00pm (subject to change over certain periods). If you need a Text Relay service, you can download the 'Relay UK' app and call our number from within it.

Details of the interest rates we pay and charges are also separately available through these channels.

To help us continuously improve our service and in the interests of security, we may monitor and/or record your conversation with us.

Personal Banking Customers

Interest
Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable.

Overdraft interest is charged on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle. Before we deduct debit interest, we will give you at least 14 days' notice of the amount to be deducted.

Overdrafts

Arranged overdraft:
Where we agree an overdraft limit in advance which lets you go overdrawn to spend up to that limit.

Unarranged overdraft:
When you make a payment that takes your account overdrawn if you don't have an arranged overdraft or takes your account over your arranged overdraft limit.

Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:
   (a) going overdrawn when you have not arranged an overdraft; or
   (b) going over/past your arranged overdraft limit (if you have one).
2. This cap covers any:
   (a) interest and fees for going over/past your arranged overdraft limit;
   (b) fees for each payment your bank allows despite lack of funds; and
   (c) fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for HSBC Premier with retained Jade Benefits Bank Account, HSBC Premier Bank Account, HSBC Advance Bank Account, HSBC Bank Account and HSBC Graduate Bank Account is £20.

The monthly cap on unarranged overdraft charges for the HSBC Private Banking Account is £10,000.

The monthly cap on unarranged overdraft charges is not applicable to Basic Bank Account, Student Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

Your debit card
For debit card charges and how foreign currency transactions are converted to sterling please refer to the Personal Banking Terms and Conditions and Charges.

For Private Banking Account clients, please refer to the Private Banking Banking Services Terms and Conditions.

Customer service
You can chat with us 24/7 via Online Banking and the HSBC UK Mobile Banking App. Telephone Banking lines are open 8:00am to 8:00pm 365 days a year. Our 24-hour automated Telephone Banking, Online Banking and Mobile Banking are subject to maintenance periods. Calls may be monitored or recorded for quality purposes.

Business and Personal Banking Customers

Lost and Stolen Cards
If any of your cards are lost or stolen and you're a business account customer, please call 0800 032 7075. If you're a personal account customer, please call 0800 085 2401 or call 0800 085 2403 if you're a Private Banking client or Premier customer. If you're calling from outside the UK, please call us on +44 1442 422 929. Lines are open 24 hours.

Dispute Resolution
If you have a problem with your agreement, please try to resolve it with us in the first instance. If you're not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you don't take up your problem with us first, you won't be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Accessibility

Do you need this information in a different format?

Our online banking services can be used with your own personal assistive technology. You can access your information and contact us via live chat in a way that suits you. Find out more about our online banking at: hsbc.co.uk/ways-to-bank/online-banking.

We can send this information in large print, braille, or audio. You can speak to us by visiting one of our branches, or by giving us a call. We also work with third parties such as SignVideo who provide services such as Text Relay and British Sign Language (BSL) Video Relay. Please visit hsbc.co.uk/accessibility to find out more. Business Banking customers can visit business.hsbc.uk/accessibility or business.hsbc.uk/contact-us. Personal Banking customers can visit hsbc.co.uk/accessibility or hsbc.co.uk/contact.

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