Singh Sabha Gurdwara Indian Welfare and Cultural Association

Charity No. 270641

Trustees' Report and Unaudited Accounts

31 March 2026

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 2026.

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

President	Devender Singh Shergill
Vice President	Nirmal Singh Sangha
General Secretary	Saranjit Singh Karir
Assistant Secretary	Gurvinder Singh Chahal
Cashier	Paramjit Singh Birring
Joint Cashier	Palwinder Singh Sohal
Stage Secretary	Bhupinder Singh Thind
Joint Stage Secretary	Mohinder 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 activites.

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

R.S. Sohal
Trustee
25 August 2026

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 2026.

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.

Mrs CC Gunning ACA
Roger Smallman & Co Ltd
Suite 20
The Director General's House
15 Rockstone Place
Southampton
SO15 2EP
25 August 2026

Singh Sabha Gurdwara Indian Welfare and Cultural Association
Statement of Financial Activities

for the year ended 31 March 2026

	Notes	Unrestricted funds 2026 £	Total funds 2026 £	Total funds 2025 £
Income and endowments from:				
Donations and legacies	3	160,731	160,731	154,254
Investments	4	479	479	624
Total		161,210	161,210	154,878
Expenditure on:				
Other	5	127,871	127,871	155,319
Total		127,871	127,871	155,319
Net gains on investments		-	-	-
Net income/(expenditure)	6	33,339	33,339	(441)
Transfers between funds		-	-	-
Net income/(expenditure) before other gains/(losses)		33,339	33,339	(441)
Other gains and losses				
Net movement in funds		33,339	33,339	(441)
Reconciliation of funds:				
Total funds brought forward		538,111	538,111	538,552
Total funds carried forward		571,450	571,450	538,111

Singh Sabha Gurdwara Indian Welfare and Cultural Association
Balance Sheet

at 31 March 2026

Charity No. 270641		2026	2025
		£	£
Fixed assets			
Tangible assets	8	498,042	501,327
		498,042	501,327
Current assets			
Cash at bank and in hand		74,368	41,337
		74,368	41,337
Creditors: Amount falling due within one year	9	(960)	(4,553)
Net current assets		73,408	36,784
Total assets less current liabilities		571,450	538,111
Net assets excluding pension asset or liability		571,450	538,111
Total net assets		571,450	538,111
The funds of the charity			
Restricted funds	10		
Unrestricted funds	10		
General funds		571,450	538,111
		571,450	538,111
Reserves	10		
Total funds		571,450	538,111

Approved by the trustees on 25 August 2026

And signed on their behalf by:

R.S. Sohal
Trustee
25 August 2026

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 if 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.

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 deprecation 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 2025	Total funds 2025
	£	£
Income and endowments from:		
Donations and legacies	154,254	154,254
Investments	624	624
Total	154,878	154,878
Expenditure on:		
Other	155,319	155,319
Total	155,319	155,319
Net income	(441)	(441)
Net income before other gains/(losses)	(441)	(441)
Other gains and losses:		
Net movement in funds	(441)	(441)
Reconciliation of funds:		
Total funds brought forward	538,552	538,552
Total funds carried forward	538,111	538,111

3 Income from donations and legacies

	Unrestricted	Total 2026	Total 2025
	£	£	£
Receipted Income	107,542	107,542	110,527
Golak Money	53,189	53,189	43,727
	160,731	160,731	154,254

4 Income from investments

	Unrestricted	Total 2026	Total 2025
	£	£	£
Bank interest	479	479	624
	479	479	624

5 Other expenditure

	Unrestricted	Total 2026	Total 2025
	£	£	£
Food and Provisions	6,764	6,764	9,848
Employee costs	46,410	46,410	49,022
Motor and travel costs	1,810	1,810	1,236
Premises costs	47,786	47,786	69,350
Amortisation, depreciation, impairment, profit/loss on disposal of fixed assets	14,974	14,974	16,070
General administrative costs	9,167	9,167	8,833
Legal and professional costs	960	960	960
	127,871	127,871	155,319

6 Net income/(expenditure) before transfers

	2026	2025
This is stated after charging:	£	£
Depreciation of owned fixed assets	14,974	16,070

7 Staff costs

	2026	2025
Salaries and wages	46,410	49,022
	46,410	49,022

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 2025	453,119	69,393	18,440	83,738	624,690
Additions	-	1,772	-	9,917	11,689
At 31 March 2026	453,119	71,165	18,440	93,655	636,379
Depreciation and impairment					
At 1 April 2025	-	28,097	18,066	77,200	123,363
Depreciation charge for the year	-	10,767	93	4,114	14,974
At 31 March 2026	-	38,864	18,159	81,314	138,337
Net book values					
At 31 March 2026	453,119	32,301	281	12,341	498,042
At 31 March 2025	453,119	41,296	374	6,538	501,327

9 Creditors:
amounts falling due within one year

	2026	2025
	£	£
Trade creditors	-	3,593
Accruals	960	960
	960	4,553

10 Movement in funds

	At 1 April 2025	Incoming resources (including other gains/losses)	Resources expended	At 31 March 2026
		£	£	£
Restricted funds:				
Unrestricted funds:				
General funds	538,111	161,210	(127,871)	571,450
Total funds	538,111	161,210	(127,871)	571,450

11 Analysis of net assets between funds

	Unrestricted funds	Total
	£	£
Fixed assets	498,042	498,042
Net current assets	73,408	73,408
	571,450	571,450

12 Reconciliation of net debt

	At 1 April 2025	Cash flows	At 31 March 2026
	£	£	£
Cash and cash equivalents	41,337	33,031	74,368
	41,337	33,031	74,368
Net debt	41,337	33,031	74,368

Singh Sabha Gurdwara Indian Welfare and Cultural Association
Statement of Cash flows

for the year ended 31 March 2026

	2026 £	2025 £
Cash flows from operating activities		
Net income/(expenditure) per Statement of Financial Activities	33,339	(441)
Adjustments for:		
Depreciation of property, plant and equipment	14,974	16,070
Dividends, interest and rents from investments	(479)	(624)
(Decrease)/Increase in trade and other payables	(3,593)	3,473
Net cash provided by operating activities	44,241	18,478
Cash flows from investing activities		
Payments for property, plant and equipment	(11,689)	(17,684)
Dividends, interest and rents from investments	479	624
Net cash used in investing activities	(11,210)	(17,060)
Net cash from financing activities	-	-
Net increase in cash and cash equivalents	33,031	1,418
Cash and cash equivalents at the beginning of the year	41,337	39,919
Cash and cash equivalents at the end of the year	74,368	41,337
Components of cash and cash equivalents		
Cash and bank balances	74,368	41,337
	74,368	41,337

Singh Sabha Gurdwara Indian Welfare and Cultural Association
Detailed Statement of Financial Activities

for the year ended 31 March 2026

	Unrestricted funds 2026 £	Total funds 2026 £	Total funds 2025 £
Income and endowments from:			
Donations and legacies			
Receipted Income	107,542	107,542	110,527
Golak Money	53,189	53,189	43,727
	160,731	160,731	154,254
Investments			
Bank interest	479	479	624
	479	479	624
Total income and endowments	161,210	161,210	154,878
Expenditure on:			
Other expenditure			
Food and Provisions	6,764	6,764	9,848
	6,764	6,764	9,848
Employee costs			
Salaries/wages	46,410	46,410	49,022
	46,410	46,410	49,022
Motor and travel costs			
Vehicles - General costs	1,620	1,620	1,236
Travel and subsistence	190	190	-
	1,810	1,810	1,236
Premises costs			
Rates	755	755	3,678
Light, heat and power	32,275	32,275	38,748
Premises cleaning	914	914	2,287
Premises repairs and maintenance	13,842	13,842	24,637
	47,786	47,786	69,350
General administrative costs, including depreciation and amortisation			
Depreciation of Kitchen renovation	10,767	10,767	13,765
Depreciation of Motor Vehicles	93	93	125
Depreciation of Fixtures Fitting & Equipment	4,114	4,114	2,180
Bank charges	934	934	1,009
General insurances	5,220	5,220	5,341
Software, IT support and related costs	910	910	-
Stationery and printing	1,296	1,296	1,599

Telephone, fax and broadband	807	807	884
	24,141	24,141	24,903
Legal and professional costs			
Accountancy and bookkeeping	960	960	960
	960	960	960
Total of expenditure of other costs	127,871	127,871	155,319
Total expenditure	127,871	127,871	155,319
Net gains on investments	-	-	-
Net income/(expenditure)	33,339	33,339	(441)
Net income/(expenditure) before other gains/(losses)	33,339	33,339	(441)
Other Gains	-	-	-
Net movement in funds	33,339	33,339	(441)
Reconciliation of funds:			
Total funds brought forward	538,111	538,111	538,552
Total funds carried forward	571,450	571,450	538,111