

Company registration number: 04062419

Charity registration number: 1093192

Report of the Trustees and

Unaudited Financial Statements for the year ended 31 March 2020

for

Sikh Nari Manch UK (All Sikhs Women's Organisation)

Sikh Nari Manch UK (All Sikh Women's Organisation)

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Sikh Nari Manch UK (All Sikh Women's Organisation)

Trustees Report

Sikh Nari Manch UK (All Sikh Women's
Organisation)

Report of the Trustees

for the Year Ended 31 March 2020

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2020. The trustees have adopted the provisions of 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) (effective 1 January 2015).

I am delighted to present our Annual Report for the period ending 31st March 2020, which following an unprecedented challenge of a global pandemic and national lockdown in March 2020, leaves the charity in an acceptable and stable position. This follows the backdrop of a challenging funding environment for charities with demand for services increasing and greater competition for grants. This is now our 14th year of running the Northside Welcome Centre, which has continued to thrive and selflessly serve our local community. Sikh Nari Manch UK, the registered charity has been in operation for 22 years.

Sikh Nari Manch UK (All Sikh Women's Organisation)

Trustees Report

OBJECTIVES AND ACTIVITIES

Charitable Objects

The principal activity of the charitable company during the year was that of:

- empowering women from all ages and backgrounds in the interests of social welfare with the objective of raising their self-esteem through organising educational, spiritual, and recreational activities for them.
- for general charitable purposes as determined by the Trustees. This includes:
- the general mainstream 'offer' of services with the provision, maintenance and management of a community centre, the Northside Welcome Centre (NWC) to support the social welfare of local people in need.
- to host **Mata Tripta Darbar**, an independent, non-political spiritual space in the Sikh tradition, named after the mother of Guru Nanak, the founder of the Sikh faith. Mata Tripta Darbar is an inclusive space that welcomes all, regardless of gender, class, age, ethnicity, background, sexuality, or culture. It is an experiential learning space providing opportunities for all to participate, serve and connect. Mata Tripta Darbar's focus is on promoting and teaching '*Naam Simran*' (the treasure of meditation techniques in the Sikh tradition) to facilitate happiness, wellbeing, and personal transformation.

Our objectives draw upon the roots of the charity as a Sikh faith-based organisation but serving the whole of humanity in line with the principle of '*Sarbat Da Bhalla*' (welfare of all). We are inspired by the four doors to the Golden Temple, which are open to people from all directions and all backgrounds, similarly the Centre is open to all and why locally, we are known as the 'Welcome' centre.

Each year the Board review the objectives and activities to ensure that they continue to reflect our charitable objects. In conducting this review, the trustees have considered the Charity Commission's general guidance on public benefit.

In the Sikh tradition, we embody a simultaneous approach of *Miri-Piri*. This equates to the worldly and the spiritual. At SNM we have adopted this approach in a practical way. We continue to provide:

- **MIRI** - mainstream services for the wider community, providing a safe and welcoming environment for people of different backgrounds to access formal and informal learning opportunities such as English and maths; one-to-one support such as counselling, drop-in sessions; information, advice, and guidance; health and wellbeing such as workshops, Kundalini yoga classes, and two Yoga Retreats in the Summer and Winter. We also provide two Job Clubs taking referrals from the local Job Centre; computer classes for beginners, drop-in use of the computers for job search activities; advice and guidance with form filling and general help. One of our unique features is that we provide opportunities for regular social-mixing across age, gender and cultures through our coffee mornings, classes, and community events.
- **PIRI** - spiritual activities for the Sikh community which includes prayer meetings, Naam Simran (meditation and chanting), *Paath* (scripture recitals), kirtan (meditative singing), Sadhana (Early morning meditation and yoga), talks, spiritual guidance, mentoring and langar (community meals prepared selflessly by volunteers). These are usually bilingual so that they cater for younger members of the Sikh community and reach-out to non-Sikhs who wish to learn more. Most of our activities are managed and led by a team of volunteers, predominately women in the tradition of our charity to unlock leadership opportunities for women and break-down stereotypes.

An important aspect of our work is community welfare and education. All our community facilities and activities including classes, health and wellbeing initiatives and events are open to all and widely advertised. We are proud of our track record of being a truly inclusive organisation. It is our aim to create a harmonious, vibrant, and empowered local community with NWC at the heart of a flourishing neighbourhood. It is our mission to continue to serve our locality in the spirit of graceful self-less service, which is of high quality and calibre, non-judgemental and without any expectation.

A cross-cutting theme of our work is the Interfaith and community cohesion work we do on a very local grass-roots level. This is implicit in all that we do as we have people of different backgrounds accessing our services and attending our events. It is often through the informal and unstructured exchanges between people that the opportunities for friendships and better understanding can occur in an organic and meaningful way.

OBJECTIVES AND ACTIVITIES

PARTNERSHIPS

We continue to work in partnership with several agencies and external organisations:

- **Workers Education Association (WEA)**

We are grateful to the WEA for their on-going partnership with us to provide second opportunities for adults. This year, they were also able to run several other short courses and events including employability. These help to bring communities together as well as supporting health and wellbeing. We are grateful to all the wonderful tutors and our team of volunteers, who as mentors, inspire and engage adult learners at the NWC.

- **Karam Kriya Yoga School**

We have been working closely with Angad Kaur, Lead Trainer at Karam Kriya School for the past eight years. We hosted the third Kundalini Yoga Teacher Training in Birmingham at NWC, which enrolled 12 trainees who have been travelling from all over the country to train. The course is run over nine intensive weekend workshops. We are able to generate income for NWC and build our wider network of yoga teachers.

- **Yogi Tea and merchandising**

We have had Yogi Tea stalls at events such as our Annual Kundalini Yoga Retreats for many years now. All proceeds from sales of Yogi Tea are donated to the Charity. Special thanks to Devraj Singh for his support. We have also trialed selling of incense, courtesy of Huda Arnout and support from Alison Clamp with sales of Neals Yard products.

- **Birmingham City Council**

We are grateful for the 'in-kind' support received from the Council from both Officers and Members, namely Cllr Holbrook and Cllr Jones.

- **Near Neighbours**

We continue to participate in the Near Neighbours Inter-faith networks and meetings and are grateful to the co-ordinator, Rabiya Latif, for her on-going support.

- **Places of Welcome**

NWC has joined the Places of Welcome Network and although we provide a warm welcome anytime, Tuesdays, when we host the coffee morning. We are now listed on their website and also display a prominent banner outside the Centre.

- **Community Catalyst**

We continue to participate in the pilot in Erdington to promote and provide 'Day Opportunities' through Adult Social Care, to adults with disabilities or long-term conditions who have a personal budget. We are grateful to Zoe Miller for her support.

- **Tesco – Erdington Five Ways**

We are grateful to our local Tesco for providing surplus bakery goods and food for our informal food-bank and coffee morning. These items are distributed freely to the community.

Sikh Nari Manch UK (All Sikh Women's Organisation)

Trustees Report

OUR FUNDERS

- **Aston Villa Foundation**

We were funded by Aston Villa Foundation, who have kindly donated and supported us two years running with fitness and IT equipment to support service users.

- **The Rowlands Trust**

Provided match-funding to enable us to upgrade some of our new computers for our IT Suite.

- **Birmingham Airport Trust**

Provided match funded to enable us to purchase new computers for our IT Suite.

- **Asda Trust**

Provided a donation to enable us to purchase new computers for our IT Suite.

- **Midlands Co-op Community Dividend Fund**

Provided a grant towards purchase of new computers for our IT Suite.

- **Thomas Wall Trust**

Provided match funding to enable us to purchase new computers for our IT Suite.

- **Birmingham Lord Mayor's Charity**

Selected our Wellbeing project for a donation.

- **Clarion**

Funded us for holistic health and wellbeing programme.

- **ENNS (Erdington Neighbourhood Network Scheme)**

Funded a community health and well-being project.

Public Benefit

The trustees confirm they have had due regard for the charity commission's guidance on public benefit, when planning and delivering the charity's activities. The charity carries out a wide range of activities in the furtherance of its charitable aims. The trustees consider that these activities, summarised below, provide benefit to both the Sikh community, in particular Sikh women, by whom the charity was originally established and the wider community of Erdington and Greater Birmingham.

In providing public benefit, the charity runs the:

- **Northside Welcome Centre** - a community hub open to all, providing a life-line for people seeking information, advice and guidance, employment support, formal and informal learning, health and wellbeing and volunteering opportunities.
- **Mata Tripta Darbar** - a spiritual space within the NWC, where the Sikh activities take place. It is led entirely by volunteers and an opportunity for Sikh women to provide leadership. The space provides a spiritual anchor for the charity enabling it to focus on its mission to gracefully serve the local community as a 'lighthouse' of support.
- **Mata Gujri Support Fund** - We have established a small discretionary fund which provides small bursaries for people to enable them to access our activities and classes. Funds are provided by 'dasvandh' (tithing) donations made by members and supporters. Support can be used towards transport, equipment and any fees made for events on a discretionary basis by the Trustees. This year we continued to allocate a budget of £500, and we have made provision for four individuals to attend our annual retreats and workshops who would not have attend otherwise. Looking to the future, we will promote the fund more widely to increase donations and awards that can be made, particularly to

made, particularly to specific people in crisis, but operating within the umbrella of SNM to keep administrative costs to a minimum.

Supporting and Enabling Others

- Part of our strategy over the years is to be a catalyst to support grass-roots projects initiated by Sikhs and as an organisation to provide '*dasvandh*' (tithing one tenth of our annual income). Over the years, we have made donations to Comic Relief, Children in Need, Juvenile Diabetes Research Trust, Khalsa Aid, Pingalwara Charity in India, The Scouts Association and local hospices, hospitals and other good causes. However, in line with the ethos of *Sarbat Da Bhalla* (Welfare of All), we will support anyone who requests our help and is working towards a good cause in line with our objects. As a small organisation we are not able to provide grants but are able to provide small donations, provide mentoring, know-how, access to our facilities, procurement, and opportunities to partner. In the past, we have supported a variety of local good causes including a local church, homeless project, food bank, small business start-ups, social enterprises, and international aid appeals. Given the immense challenges of raising funds for our own charity over the year, we have supported a number of local individuals and organisations, particularly with non-financial support.

Sikh Nari Manch UK (All Sikh Women's Organisation)

Trustees Report

OBJECTIVES AND ACTIVITIES

Future Plans and Public Benefit

1. Improvements to the building and facilities

This is a priority for the Trustees in the coming year. We have been awarded a capital grant from Veolia Environmental Trust, which falls into the 2020/21 financial year, to enhance the User Experience for our beneficiaries, improve community-usage and generate potential income from room hire. This grant represents a major milestone in improving toilet facilities, ground-floor kitchen and general condition of the building such as the heating and boiler including energy efficiency measures.

Longer-term projects are to reduce our carbon footprint by incorporating sustainability to:

- construct a two-storey extension in the rear yard to create a larger community hall and meeting spaces on both floors
- Install damp-proofing measures to improve community use of the basement level
- Improve the access to the first floor and basement by re-configuring the staircase, improving means of escape and installing a platform lift to the basement
- Improving the frontage by levelling the roofline by installing a pitch to the flat roof of the extension
- and installing architectural -glass porch which will serve as a new welcoming entrance.

2. Revenue funding and income generation for sustainability

The Charity will continue to operate in a financially prudent way with day-to-day spending and procurement of goods and services through value-for-money practices. Grant funding applications are being made for activities which support our mission. Income generation through fundraising, room hire opportunities and sales of small items will be on-going. The Trustees are also scoping the feasibility of investment income to future-proof the charity through a property and affordable housing portfolio. This is at a preliminary stage of discussion, subject to the availability of suitable site(s) and finance.

3. The power of 'seva': Volunteering and combating loneliness

The concept of *Seva* (self-less service) in the Sikh tradition is an essential component of our work. *Seva* can be practiced through volunteering and we actively promote opportunities for people to give their time and skills to further our mission. In addition, for those people looking for employment, volunteering provides valuable work-experience to support job applications. We have 0.8 FTE paid full-time member of staff and so volunteers form the backbone of the charity. We have over 30 people regularly giving their time and skills including the Board members. This equated to well over 2,000 hours of volunteer time which equates to approx. £20,000 of added value. All volunteers working with children and vulnerable adults are DBS checked. Volunteering also helps to combat isolation and loneliness and improves wellbeing.

4. Digital Inclusion and Online services

Several funders have helped us upgrade our IT Suite, which is helping address digital skills in the community. We want to build on this through our IT programmes and with the pandemic, improve our website, social media online offer. We'll also improve online fundraising.

ACHIEVEMENTS AND PERFORMANCE

Key Achievements for the Year

- 525 different individuals engaged with our various services. Some participated in more than one service
- 75 learners benefited from adult learning opportunities from several diverse self-improvement courses in partnership with the WEA
- We continued to deliver Information, Advice and Guidance (IAG) maintaining the rigour of the MATRIX standard, however we need to renew our accreditation
- Our innovative 'Financial Freedom course' increased financial capability and personal development for 30 people. Coaching was provided to support people to consolidate debt. This is funded by RBS Skills and Opportunities Fund

- We continued with our designation of an Age Well mini-hub by Birmingham Voluntary Service Council (BVSC) to consult with local residents aged 55+ on services to promote health, wellbeing and social interaction
- We developed Yoga in a Chair and our Knitting group to support this
- We joined the Places of Welcome Network and became a recognised centre, extending our coffee mornings
- We ran two highly successful Yoga Retreats in July and December at a new venue, Fircroft College. Approximately 100 people attended, including people travelling further afield to be there. We offered holistic therapies to promote wellbeing at the Retreat
- Two job clubs were delivered every week with approx. 30 clients supported every week
- Ten clients secured employment
- We provided work-experience placements for the Job Centre clients
- A programme of Health and Wellbeing workshops were organised as part of the Awards for All project, focused on Arts Therapy. Nearly 100 people attended these over the year
- We ran various programmes for the local Sikh community, including celebrating *Gurpurbs* (commemorating the Guru's birthdays), *Sungrand* (first day of the Sikh calendar), *Sukhmani Sahib* (recital of the Psalm of Peace), *Sehej Paath*, *Kirtan Darbar* (singing) and various family programmes to mark milestones such as birthdays. We also provided blessings in the sangat (congregation's) home with a recital of the *Sukhmani Sahib*. There were four home programmes delivered by volunteers over the year
- We hosted Sikhnet as part of their UK tour with a *satsang* (gathering) and commemorated 50 years of the 3HO (Healthy, Happy, Holy organisation)
- We celebrated 550 years of Guru Nanak Dev Ji's birth (Founder of Sikh Dharma)
- We hosted our third cohort of Kundalini Yoga Teacher Training in partnership with Karam Kriya International Yoga School.

Fundraising from Individuals

We undertook various fundraising activities throughout the year including, raffles, tombolas, table-top sale, second-hand book sale, plant sale, 'pop-up' café, sales of Yogi Tea Ayurvedic tea bags, Spring Fayre, Christmas meal, mantra concert and workshops in order to generate donations for the charity. We also ran online fundraising through Virgin Giving and Facebook Giving.

FINANCIAL REVIEW

Principal funding sources

The Charity's main sources of income are through grants, room hire and fundraising from individuals.

Income from grants equated to **£25,864**

Grants towards supporting our activities were from:

- Miscellaneous - £100
- Birmingham Airport Fund - £2000
- Aston Villa Trust - £994.42
- The Rowlands Trust - £2000
- Thomas Wall Trust - £2000
- ENNS (Erdington Neighbourhood Network Scheme) - £9600
- ADSA Trust - £1958
- Lord Mayor Charity - £1992
- Clarion - £5220
- Central England Co-operative Community Dividend Fund

These grants have enabled us to continue to provide support for unemployed people, promote better health and wellbeing for vulnerable people and services for older residents and upgrade our IT Suite.

Loans

As reported previously, Directors Loans to the value of £25,000 have been repaid to the estate of late Mr A.S. Abrol. This included £10,000 during his lifetime and £15,000 to his estate. £20,000 has been repaid to Mrs G.K. Abrol. These interest-free loans were made to the Charity to support the purchase of the freehold property. There is a £5,000 director's loan due to Mrs G.K. Abrol which has been 'gifted' to the Charity.

Short-term interest-free loans of £15,000 were accepted by the Board, from Mr P.S. Garcha to the Charity to support liquidity and development in 2016/17 and 2017/18. Repayments of £5,000 have been made to date and there is a further £5,000 due in June 2020. This leaves a balance of £5,000 to be paid by March 2021.

Investment Policy

The charity has no long-term investments, other than the ownership of our freehold premises, which we estimate to be worth in the region of £250,000. Our cash reserves are held in deposit accounts with HSBC Bank. We are currently reviewing our banking arrangements towards an ethical financial provider, which fulfils and exploring options with banks. NEST is used as our pension provider.

Reserves Policy

The trustees approved a Reserves Policy, which requires the charity to maintain in-hand three months operating costs in reserve. The sector average is four months. Due to the need to repay Directors Loans in the previous financial year, reserves have been utilised for day-to-day spending and repayment of loans. The Trustees recognise this is a significant risk to the Charity and are looking to accumulate reserves to strengthen financial resilience and for unforeseen expenditure and emergencies. A modest Reserve of £10,000 is being developed over the next two years which will be held in a cash deposit account.

Sikh Nari Manch UK (All Sikh Women's Organisation)

Trustees Report

PLANS FOR FUTURE GROWTH

Our priorities for 2020/21 are to build the resilience and sustainability of the charity to build on our partnerships to deliver our 'core' services to all the community:

- Continue partnership working with the Job Centre to support unemployed adults, particularly given the recession and unprecedented unemployment in Birmingham. We do not receive any financial support from the Job Centre, so will need to seek external funding for this service, which is offered freely without conditionality, judgement or expectation
- Continue to improve our offer of support for service users with learning difficulties and disabilities and poor mental health conditions
- Develop new projects for older residents as an Age Well Mini-hub to promote independence, community, friendship, good health and wellbeing
- Continue inspiring and building the *Sangat* (spiritual community) to receive spiritual nourishment from our programmes and services to spark social action / *seva*, wellbeing and personal transformation
- Deliver our refurbishment programme
- Develop our Five Year Business Plan for 2021- 2026, with a focus on further building refurbishments, capacity building, development of new provision to meet need and better utilisation of space to maximise income and provision of services
- Strengthen the skills and expertise of the Board to deliver inspirational and transformative
- Work in partnership with the community and in collaboration with partners such as Birmingham City Council, WEA, Job Centre Plus, Colleges and providers, Pioneer Group, Erdington District, YMCA, Witton Lodge Community Association, and other local agencies.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006. The governing document requires the charitable company to have at least three trustees who must also be members. One third of the trustees must retire at each AGM, those longest in office retiring first. The trustees hold at least two meetings each year with majorities determining decisions.

Recruitment and appointment of new trustees

The existing trustees and Board members are responsible for the recruitment of new trustees and Board members. In doing so, the trustees seek the views and recommendations of the wider members and beneficiaries of the charity. Although we are a Sikh-ethos based charity, in the tradition of the Sikh faith, the concept of *Sarbat Da Bhalla* (for the welfare of all), and membership is open to people of all faiths and none. The trustees believe that this approach ensures that new trustees and Board members can be recruited based on their commitment and skills-set within the framework of '*seva*'. There are vacancies on the Board for a Marketing and Communications lead and a Finance lead and we are actively looking to recruit new Board members to take on these roles.

Sikh Nari Manch UK (All Sikh Women's Organisation)

Trustees Report

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The charity trustees are responsible for the general control and management of the charity. The trustees are volunteers and give their time freely as '*seva*' (self-less service) and receive no remuneration or other financial benefits. The five trustees meet together as a body on a quarterly basis as part of a wider Board of Directors, which also includes the opportunity for a wider group of individuals to serve as non-executive or co-opted members of the Board to bring specific skills and insights to shape and inform decision making.

The Board has also included two service users who have provided a direct link back to our beneficiaries and have championed their voice. In addition, other service users, John Bennet, Lisa Green and Lesley Smith have attended meetings and enriched our understanding of local need. Our Centre Users help to keep us 'grounded' in the reality of the local context. As residents they have also provided the link with the locality and representation at the local Ward Advisory Committee.

Our funding adviser, Jane Bailey is also in-attendance at some Board meetings. Jane also chairs another large local charity and is able to share good practice and provide valuable external challenge to advise us on our continuous improvement. Jane is actively involved in local inter-faith networks and the Birmingham Council of Faiths and brings this wider network into our orbit.

During the year, two sub-committees were set-up to oversee certain aspects of the charity's work. Firstly, the Service Users Group met formally twice a year, to provide recommendations and serve as a consultative forum for the management of the Centre. There were also a number of informal and social gatherings such as our weekly coffee morning, where the opportunity to review and input into our plans for the Centre. This feeds directly into our Board meetings.

The Finance and Fundraising sub-group did not meet this year and finance and fundraising are standing items. The day-to-day running of the Centre is delegated to the Development Officer who oversees a team of volunteers and tutors employed by the Workers Education Association (WEA).

Induction and training of new trustees

Following appointment, new trustees and Board members are introduced to their new role and given copies of the Memorandum and Articles of Association and a guide to the policies and procedures adopted by our charity, in particular the Safeguarding of vulnerable adults. A number of good practice publications from the Charity Commission are also issued including the role of Trustees, guidance on charities and public benefit and on the advancement of religion for public benefit. This ensures that new trustees are aware of the scope of their responsibilities under the Charities Act.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04062419 (England and Wales)

Registered Charity number

1093192

Registered office

Northside Welcome Centre
176 Streetly Road
Erdington
Birmingham
B23 7AL

Trustees

J Bhambra JP MRPS
P S Garcha
G Kaur OBE
A L Shrimpton
A S Mangat (Headmaster)

Sikh Nari Manch UK (All Sikh Women's Organisation)

Trustees Report

REFERENCE AND ADMINISTRATIVE DETAILS

Company Secretary

J Bhambra JP MRPS

Independent examiner

Shaziya Somji FCCA

Harris Accountancy Services Ltd

1st Floor, Cobalt Square

83 Hagley Road

Birmingham

B16 8QG

Northside Welcome Centre Development Officer: Satpal Singh

Approved by order of the board of trustees on 23rd December 2020 and signed on its behalf by:

A handwritten signature in black ink, appearing to read 'P S Garcha', is written over a faint, horizontal, dotted line.

P S Garcha - Trustee

Sikh Nari Manch UK (All Sikh Women's Organisation)

Statement of Trustees' Responsibilities

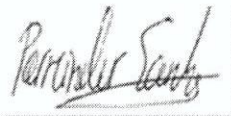
The trustees (who are also the directors of Sikh Nari Manch UK (All Sikh Women's Organisation) for the purposes of company law) are responsible for preparing the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and 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; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and 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. 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.

Approved by the trustees of the charity on 23rd December 2020 and signed on its behalf by:



P S Garcha
Trustee

Sikh Nari Manch UK (All Sikh Women's Organisation)

Independent Examiner's Report to the trustees of Sikh Nari Manch UK (All Sikh Women's Organisation)

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2020 which are set out on pages 17 to 26.

Respective responsibilities of trustees and examiner

As the charity's trustees of Sikh Nari Manch UK (All Sikh Women's Organisation) (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of Sikh Nari Manch UK (All Sikh Women's Organisation) are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Sikh Nari Manch UK (All Sikh Women's Organisation) as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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 accounts to be reached.



Shaziya Somji FCCA
Harris Accountancy Services Ltd
83 Hagley Road
Birmingham
B12 8RQ

18th December 2020

Sikh Nari Manch UK (All Sikh Women's Organisation)

**Statement of Financial Activities for the Year Ended 31 March 2020
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)**

	Note	Unrestricted funds £	Total 2020 £
Income and Endowments from:			
Donations and legacies	3	49,438	49,438
Total income		49,438	49,438
Expenditure on:			
Raising funds	4	(40,467)	(40,467)
Charitable activities	5	(4,342)	(4,342)
Total expenditure		(44,809)	(44,809)
Net income		4,629	4,629
Net movement in funds		4,629	4,629
Reconciliation of funds			
Total funds brought forward		222,750	222,750
Total funds carried forward	15	227,379	227,379
	Note	Unrestricted funds £	Total 2019 £
Income and Endowments from:			
Donations and legacies	3	48,435	48,435
Total income		48,435	48,435
Expenditure on:			
Raising funds	4	(31,847)	(31,847)
Charitable activities	5	(2,476)	(2,476)
Total expenditure		(34,323)	(34,323)
Net income		14,112	14,112
Net movement in funds		14,112	14,112
Reconciliation of funds			
Total funds brought forward		208,638	208,638
Total funds carried forward	15	222,750	222,750

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2019 is shown in note 15.

Sikh Nari Manch UK (All Sikh Women's Organisation)

(Registration number: 04062419)
Balance Sheet as at 31 March 2020

	Note	2020 £	2019 £
Fixed assets			
Tangible assets	11	213,974	216,903
Current assets			
Debtors	12	16,536	-
Cash at bank and in hand	13	9,762	16,567
		<u>26,298</u>	<u>16,567</u>
Creditors: Amounts falling due within one year	14	<u>(12,893)</u>	<u>(10,720)</u>
Net current assets		<u>13,405</u>	<u>5,847</u>
Net assets		<u>227,379</u>	<u>222,750</u>
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		<u>227,379</u>	<u>222,750</u>
Total funds	15	<u>227,379</u>	<u>222,750</u>

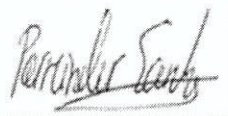
For the financial year ending 31 March 2020 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements on pages 17 to 26 were approved by the trustees, and authorised for issue on 23rd December 2020 and signed on their behalf by:



P S Garcha
Trustee

Sikh Nari Manch UK (All Sikh Women's Organisation)

Notes to the Financial Statements for the Year Ended 31 March 2020

1 Charity status

The charity is limited by guarantee without share capital, incorporated in England and Wales.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

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) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Sikh Nari Manch UK (All Sikh Women's Organisation) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Income and endowments

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

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity 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 these conditions will be fulfilled in the reporting period.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Sikh Nari Manch UK (All Sikh Women's Organisation)

Notes to the Financial Statements for the Year Ended 31 March 2020

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £0.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Sikh Nari Manch UK (All Sikh Women's Organisation)

Notes to the Financial Statements for the Year Ended 31 March 2020

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

3 Income from donations and legacies

	Unrestricted funds		
	General £	Total 2020 £	Total 2019 £
Donations and legacies;			
Donations from individuals	4,076	4,076	6,517
Grants, including capital grants;			
Grants from other charities	25,864	25,864	23,948
Regular giving and capital donations	7,963	7,963	6,785
	37,903	37,903	37,250

4 Expenditure on raising funds

Costs of trading activities

a)

	Unrestricted funds		
Note	General £	Total 2020 £	Total 2019 £
Costs of goods sold	618	618	416
Depreciation, amortisation and other similar costs	2,927	2,927	3,443
Other direct costs of activities for generating funds	17,625	17,625	13,108
	21,170	21,170	16,967

Sikh Nari Manch UK (All Sikh Women's Organisation)

Notes to the Financial Statements for the Year Ended 31 March 2020

b) Investment management costs

	Note	Unrestricted funds General £	Total 2020 £	Total 2019 £
Other investment management costs;				
Costs of rent collection		-	-	500
Allocated support costs	6	960	960	920
		960	960	1,420
				Total 2020 £

5 Expenditure on charitable activities

	Note	Unrestricted funds General £	Total 2020 £	Total 2019 £
Grant funding of activities		2,480	2,480	-
Governance costs	6	1,862	1,862	2,476
		4,342	4,342	2,476

6 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Total 2020 £	Total 2019 £
Staff costs			
Other staff costs	1,837	1,837	1,633
Legal fees	25	25	843
	1,862	1,862	2,476

Sikh Nari Manch UK (All Sikh Women's Organisation)

Notes to the Financial Statements for the Year Ended 31 March 2020

7 Net incoming/outgoing resources

Net incoming resources for the year include:

	2020	2019
	£	£
Depreciation of fixed assets	2,927	3,443

8 Trustees remuneration and expenses

9 Staff costs

The aggregate payroll costs were as follows:

	2020	2019
	£	£
Staff costs during the year were:		
Wages and salaries	17,160	12,848
Social security costs	1,177	612
Other staff costs	1,837	1,633
	<u>20,174</u>	<u>15,093</u>

No employee received emoluments of more than £60,000 during the year.

Sikh Nari Manch UK (All Sikh Women's Organisation)

Notes to the Financial Statements for the Year Ended 31 March 2020

10 Taxation

The charity is a registered charity and is therefore exempt from taxation.

11 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Total £
Cost			
At 1 April 2019	223,618	27,504	251,122
At 31 March 2020	223,618	27,504	251,122
Depreciation			
At 1 April 2019	11,647	22,574	34,221
Charge for the year	2,187	740	2,927
At 31 March 2020	13,834	23,314	37,148
Net book value			
At 31 March 2020	209,784	4,190	213,974
At 31 March 2019	211,971	4,930	216,901

Included within the net book value of land and buildings above is £197,390 (2019 - £197,390) in respect of freehold land and buildings and £26,228 (2019 - £26,228) in respect of Improvements to Buildings.

12 Debtors

	2020 £
Trade debtors	16,536
Debtors includes £16,536 (2019: £Nil) receivable after more than one year.	
	2020 £
Trade debtors	16,536

13 Cash and cash equivalents

	2020 £	2019 £
Cash on hand	5	14
Cash at bank	9,757	16,553
	9,762	16,567

Sikh Nari Manch UK (All Sikh Women's Organisation)

Notes to the Financial Statements for the Year Ended 31 March 2020

14 Creditors: amounts falling due within one year

	2020	2019
	£	£
Other taxation and social security	1,934	-
Other creditors	9,999	10,000
Accruals	960	720
	<u>12,893</u>	<u>10,720</u>

15 Funds

	Balance at 1 April 2019	Incoming resources	Resources expended	Balance at 31 March 2020
	£	£	£	£
Unrestricted funds				
General	222,750	49,438	(44,809)	227,379
	Balance at 1 April 2018	Incoming resources	Resources expended	Balance at 31 March 2019
	£	£	£	£
Unrestricted funds				
General	208,638	48,435	(34,323)	222,750

16 Analysis of net assets between funds

	Unrestricted funds General	Total funds
	£	£
Tangible fixed assets	213,974	213,974
Current assets	26,298	26,298
Current liabilities	(12,893)	(12,893)
Total net assets	<u>227,379</u>	<u>227,379</u>
	Unrestricted funds General	Total funds
	£	£
Tangible fixed assets	216,903	216,903
Current assets	16,567	16,567
Current liabilities	(10,720)	(10,720)
Total net assets	<u>222,750</u>	<u>222,750</u>

Sikh Nari Manch UK (All Sikh Women's Organisation)

Notes to the Financial Statements for the Year Ended 31 March 2020

17 Analysis of net funds

	At 1 April 2019	Financing cash	At 31 March
	£	flows	2020
		£	£
Cash at bank and in hand	16,567	(16,567)	-
Net debt	16,567	(16,567)	-

Sikh Nari Manch UK (All Sikh Women's Organisation)

Detailed Statement of Financial Activities for the Year Ended 31 March 2020

	2020	2020	
	Unrestricted funds		Total 2019
	General £	Total £	£
Income and Endowments from:			
Donations and legacies (analysed below)	49,438	49,438	48,435
Total income	49,438	49,438	48,435
Expenditure on:			
Raising funds (analysed below)	(40,467)	(40,467)	(31,847)
Charitable activities (analysed below)	(4,342)	(4,342)	(2,476)
Total expenditure	(44,809)	(44,809)	(34,323)
Net income	4,629	4,629	14,112
Net movement in funds	4,629	4,629	14,112
Reconciliation of funds			
Total funds brought forward	222,750	222,750	208,638
Total funds carried forward	227,379	227,379	222,750

Sikh Nari Manch UK (All Sikh Women's Organisation)

Detailed Statement of Financial Activities for the Year Ended 31 March 2020

	Total 2020 £	Total 2019 £
<i>Donations and legacies</i>		
Fundraising Events	7,963	6,785
Donations	4,076	6,517
Rent received	11,535	11,185
Grants	25,864	23,948
	<hr/> 49,438	<hr/> 48,435
<i>Raising funds</i>		
Wages and salaries	(17,160)	(12,848)
Staff NIC (Employers)	(1,177)	(612)
Payroll Fees	(288)	(280)
Staff pensions	(330)	(136)
Cleaning	(208)	-
Workshop	(150)	-
Sundry expenses	(167)	(669)
Venue Hire	(3,222)	-
Rent, Rates and insurance	(3,440)	(3,767)
Water and Rates	(1,064)	(2,629)
Telephone	(686)	(688)
Light, heat and power	(3,591)	(3,633)
Project expense-AFA	(1,910)	(301)
Repairs and maintenance	(2,618)	(891)
Stationery & Postage	(479)	(530)
webhosting	(90)	-
Depreciation of Improvements to buildings	(2,187)	(2,573)
Depreciation of fixtures and fittings	(537)	(632)
Depreciation of office equipment-Computers	(203)	(238)
Contingency	-	(500)
Auditors' remuneration - non audit work	(960)	(920)
	<hr/> (40,467)	<hr/> (31,847)
<i>Charitable activities</i>		
Grants payable - Vieola 10% contribution	(2,480)	-
Volunteer expenses	(1,837)	(1,633)
Consultancy fees	-	(740)
Legal and professional fees	(25)	(103)
	<hr/> (4,342)	<hr/> (2,476)