

REGISTERED COMPANY NUMBER: 06209806 (England and Wales)
REGISTERED CHARITY NUMBER: 1119239

Report of the Trustees and
Financial Statements for the Year Ended 31 March 2012
for
Sangam Association of Asian Women

Ripe LLP
9a Burroughs Gardens
London
NW4 4AU

Sangam Association of Asian Women

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for the Year Ended 31 March 2012**

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Sangam Association of Asian Women

**Reference and Administrative Details
for the Year Ended 31 March 2012**

Patron

The Lord Bagri CBE

Office Bearers for the year 2011/2012

Piyusha Virani, President
Nimmi Saraf, Vice President
Richa Karnani, Secretary
Rupa Mistry, Treasurer

Members of the Board of Directors

The Lady Usha Bagri
Jyoti Shah
Sudha Sanghani
Rakhi Gupta
Anjana Sethia

Sangam Steering Group (SSG)

Leena Sheth (Accounts)
Shobna Shah (Domestic Violence Counselling Service)
Anushka Dhawan (Movie Club)

Company Registration Number

06209806

Charity Registration Number

1119239

Registered Office

210 Burnt Oak Broadway, Edgware, Middlesex, HA8 0AP

Auditors

Ripe LLP, 9a Burroughs Gardens, London, NW4 4AU

Bankers

NatWest Plc, PO Box 304, 53 Burnt Oak Broadway, Edgware, Middlesex, HA8 5EU
CAF Bank Ltd, 25 Kings Hill Avenue, West Malling, Kent, ME19 4JQ

Solicitors

Russell Cooke Solicitors, 2 Putney Hill, London, SW15 6AB
Bishop and Sewell LLP, 46 Bedford Square, London, WC1B 3DP

Sangam Association of Asian Women

**Board of Directors and Subcommittee Members
for the Year Ended 31 March 2012**

Chair - Piyusha Virani

Vice President – Nimmi Saraf

Secretary – Richa Karnani

Finance - Rupa Mistry (Chair) and Leena Sheth

Advice Centre - Nimmi Saraf (Chair) Piyusha Virani and Sudha Sanghani

Domestic Violence Counselling Project - Rupa Mistry (Chair) and Shobna Shah

Advice Centre Partners/Public Relations - Jyoti Shah (Chair) and Piyusha Virani

Education - Rakhi Gupta (Chair) and Sudha Sanghani

Friends of Sangam - Usha Bagri (Chair) and Jyoti Kamath

Grants Jyoti Shah (Chair) and Anjana Sethia

Hall Rental/Maintenance/Promotions - Anjana Sethia (Chair), Richa Karnani and Rupa Mistry

Green Project/Membership - Sudha Sanghani (Chair) and Jyoti Shah

Senior Citizens - Rakhi Gupta (Chair), Bharti Shah and Suchitra Kabra

Sangam Association of Asian Women

President's Letter **for the Year Ended 31 March 2012**

Dear Members,

This is a very special year for Sangam as it celebrates its 40th year of Community Service and also the 20th year of its purpose-built centre which was commemorated by the late Princess Diana.

I would like to begin by felicitating the founding members, past Presidents, all the Committee members, volunteers, and each and every one of you who has contributed towards Sangam's 40 year journey in making it what it is today, a strong, well recognised and solid organisation that we all are proud of. As we all revel in these milestones, I feel very privileged and honoured to be a part of the celebration especially whilst reflecting on Sangam's achievements. Congratulations to you all.

The Board of Directors have had a very busy and challenging year so far. We started our term with a sombre responsibility of sustaining Sangam in this difficult economic climate and to still maintain its activities and projects without compromising on the high standard of its services. Sangam's opening hours had been reduced by 6 hours per week. The Board of Directors have unanimously made conscious decisions to be more cost effective. We have continued to manage the Advice centre voluntarily. All expenses such as contracts, printing, electricity and phone bills, to name a few, have been reviewed thoroughly to ensure we are getting the best services at optimum cost. We also made the difficult decision to hire out our downstairs Bagri Foundation Hall situated at ground floor level for a continuous weekly block booking from 8:00am to 6:00pm. Lots of adjustments had to be made to accommodate this and I am proud to announce that with the collective and full cooperation of the Sangam staff and the Senior Ladies' and Men's Club the changes went very smoothly.

The cost cutting measures put in place along with our collective efforts has now resulted in us being able to restore Sangam's original working hours.

To accommodate our increasing clientele, our new projects and our partner services, we have designated 3 more rooms for Advising, 1 Domestic Violence Conference Room, 2 Counselling rooms and a filing room. The Domestic Violence Counselling Project has progressed by leaps and bounds culminating in Sangam having 2 paid Counsellors and 8 Volunteer Counsellors who have assisted more than 130 clients. We have also been notified that our funding application for running a debt awareness project has been approved.

The Advice Centre and Counselling Services are undoubtedly, the jewel in Sangam's crown. We have maintained the same standard of excellence in all our new projects and this has been reflected in the seal of approval given to us by the Legal Commission in granting us the Quality Mark Certificate once again with no Corrective action.

Due to the very favourable feedback from our clients and our reputation for excellent service, Sangam has the privilege to be empanelled by the Indian High Commission in respect to their Domestic Violence Project to help women from India who are suffering in the UK with no recourse to government aid.

We are also very proud to announce that one of Sangam's Board of Directors, Richa Karnani, was awarded the Barnet Civic Award.

Sangam was invited by Boris Johnson in January 2012 to the City Hall at a reception for London Voluntary Organisations. Our Directors, Jyoti Shah and Nimmi Saraf attended on behalf of Sangam.

As part of our fundraising and dedication to cultural enhancement programmes, we have had many fun and interesting events through the year raising some much needed funds. Our International Women's Day Event and the Helping Hands Day also brought awareness to many women, making them aware that help and guidance was available to all.

At Sangam we have kept up with its aims and principles and can reflect with pride at the hard work done throughout the year. We hope to create a more integrated approach where both past and present members, volunteers, staff and the wider community get involved with Sangam. We look forward to organising a Charity walk in July and a Ball in September to celebrate Sangam's 40 years of service.

Before I end my report I would like to give my heartfelt thanks to all who have helped to make this year enriching and successful for Sangam:

All the members of the Board of Directors and the Sub-Committee members for their continuous dedication, commitment and hard work in serving Sangam.

All the staff members for their cooperation, motivation and pro-active approach they have displayed throughout the year.

Sangam Association of Asian Women

President's Letter (continued)
for the Year Ended 31 March 2012

All the volunteers especially the Friends of Sangam members who have come to help unconditionally whenever asked.

My gratitude to the Patron of Sangam, Lord Bagri for his guidance and support.

The Sangam Steering Group: Leena Sheth for her dedication to help with the finances of Sangam. Anushka Dhavan for organising the Movie nights. Shobna Shah for her guidance in steering the Domestic Violence Counselling Project in the right direction.

The team of Professional and Legal Advisors and associated Partners at Sangam for their advice and commitment to serve. Our auditor, Robert Glazer from Ripe Chartered Accountants.

Our Human Resource Consultant Mike Leaney for his continuous help in keeping Sangam up-to-date in all matters relating to Human Resources and Recruitment.

Our Bookkeeper, Amanda Small of Samson Accounting, for keeping our accounting figures correct.

My personal thanks to Rupaben Mistry, Jyotiben Shah and Ushaji Bagri for being my anchors throughout this term.

Last but not the least a heartfelt thanks to all the members, donors, sponsors and well-wishers who have supported and contributed to Sangam.

Thank you

Piyusha Virani
President

Sangam Association of Asian Women

**Management and Staff Structure
for the Year Ended 31 March 2012**

Board of Directors

Advice Centre

Avinash Mandalia
Advice Worker

Dipa Haria
Advice Worker

Chital Shah
Trainee Advisor &
Administrator

Savita Bansal
Advice Worker

Mala Jethwa
Administrator

Suresh Patel
Administrator (Volunteer)

Caretakers

Asok Kumarasamy
Chandrakant Shah
Reinaldo Inaldoiza
Yogesh Dattani
Vishal Patel

Human Resources

Mike Leaney
HR Consultant

Counselling

Shobhna Shah
Volunteer DV Project
Coordinator

Dhanesh Sakaria
Counselling Manager

Debbie Walker
Counsellor

**Volunteer
Counsellors**

Alison Knight

Amita Marwaha

Antonia Kreeger

Bhavna Purswani

Carole Simpkins

Geraldine Morson

Lillie Stoute

Cultural Classes

Bhavan Classes
Bharat Natyam
Kathak
Hindustani Vocal
Tabla

Activities

Sewing Classes
Lalita Shah

Yoga
Manish Shah
Manisha Wala

Quality Mark

Avinash Mandalia
Advice Worker

Legal Advisors

Mr L Birdy
Birdy & Co Solicitors

Gurprit Kaur
Sethi Partnership

**Other
Professional
Advisors**

Debt Issues
Barnet C.A.B.

**Safer Neighbourhood
Police Surgery**

**Cherry Lodge Cancer
Care**
Kirsty Mabb

Sangam Association of Asian Women

Sangam Staff and Volunteers for the Year Ended 31 March 2012

Avinash Mandalia, full time Advice Worker specialises in all areas of Social Welfare Law and is LSC Accredited Supervisor at specialist level in both Welfare Benefits and Debt. Avinash is a pro-active worker who is actively involved in our Grant's Department. He has secured funding from the Big Lottery Fund and Barnet Council.

Dipa Haria is a part time OISC Level 2 Advice Worker specialising in Immigration Law and Welfare benefits. From November 2011 she has been given the responsibility of overseeing the Quality Mark Standards.

Savita Bansal is a part time OISC Level 2 Advice worker specialising in Immigration Law.

Dipa and Savita have a good range of experience of Immigration Law and are both members of Law Society. They have attended training on a Point Based System introduced in Immigration Law and benefits for the people subject to Immigration control.

Chital Shah is a part-time trainee Welfare Advice Worker. She is good at multi-tasking and carries out a range of administrative duties, including hall rental, book-keeping and payroll. Chital has been with us for over 10 years and has a range of experience in the day-to-day running of the centre.

Mala Jethwa is our full time Administrator. She undertakes a number of roles and responsibilities such as managing the reception and overseeing the maintenance of the building. She is an active and enthusiastic worker who does a great job in coordinating and multi-tasking all administrative work.

Suresh Patel joined Sangam in March 2012 as a Voluntary Administration Assistant. Suresh has devoted his time in supporting the Administrative Team and has been actively involved in managing telephone calls and the appointment diaries on the reception desk.

Mona Mann, our part-time PA is currently on maternity leave. She has recently had a baby girl. We wish her and the baby the best of health.

Shobhna Shah has been a Volunteer Advisor and a vital key in setting up and developing this counselling service for the past year. Shobhna is a qualified and BACP Accredited Counsellor with extensive experience in this area.

Dhanesh Sakaria joined Sangam as the Counselling Service Manager at the beginning of November 2011. She is part time and in addition to managing the team of Counsellors, she has her own case load.

Debbie Walker joined the team in November 2011 as a part time Counsellor. Debbie has her own case load and facilitates the weekly Therapeutic Group.

Kashmira Kalsi joined the team in November 2011 and volunteers as a Counsellor for half a day each week at Sangam. She is a qualified Counsellor.

Alison Knight joined the team in February 2012 and is a volunteer Counsellor at Sangam. Alison is currently in her final year of training and since, she works half a day each week.

Amita Marwaha joined the team in February 2012 and is recently qualified Counsellor and volunteers for half a day each week at Sangam.

Antonia Kreeger Antonia joined the team in February 2012 and is a qualified Counsellor and volunteers at Sangam for 2 x half days each week.

Bhavna Purswani joined the team in February 2012 and is currently completing her MA in Counselling and volunteers for half a day each week at Sangam.

Carole Simpkins joined our team in February 2012 and volunteers as a Counsellor for half a day each week at Sangam. Carole is currently completing her final year of her Diploma in Counselling.

Geraldine Morson joined the team in February 2012 and volunteers as a Counsellor for half a day each week at Sangam. She is a qualified Counsellor and Art Therapist.

Lillie Stoute joined the team in February 2012 and is a qualified Drama Therapist and volunteers as a group facilitator for half a day each week at Sangam.

Asok Kumarasamy has been a loyal, long standing Caretaker at Sangam. He has always helped and supported us throughout the years and shown a positive willingness to help in times of crisis and need.

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Sangam Staff and Volunteers (Continued)
for the Year Ended 31 March 2012

Chandrakant Shah is a part-time Caretaker. He coordinates the setting up of the Bhavan classes on Saturday's and always adopts a "hands on" approach to any work delegated to him.

Yogesh Dattani is a part-time Caretaker who started with us in November 2011. He carries out many duties such as the day-to-day maintenance of the building and managing hall bookings.

Vishal Patel is a part-time Caretaker. Vishal assists our Seniors Ladies group every Tuesday.

Reinaldo Inaldoiza is a part-time Caretaker who mainly manages all our hall bookings during the weekends.

Sangam Association of Asian Women

Report of the Trustees for the Year Ended 31 March 2012

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 2012. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Charity is a charitable company limited by guarantee and was set up by a Memorandum of Association on 11th April 2007 and is a registered charity (Charity Registration Number 1119239). This company took over the assets, obligations and operations from the unincorporated charity of the same name with effect from 1st April 2009.

Sangam's Board of Directors are responsible for the general control and management of the Advice Centre. The Board of Directors are all volunteers and offer their time freely and receive no remuneration or any other financial benefits.

The Board of Directors are responsible for all the decisions taken in relation to the running of the Advice centre. To ensure the smooth running of the Advice Centre, each Director has been designated a portfolio of which they are responsible for. The portfolio reflects the particular skills that the Director can offer Sangam.

Presently, there are 9 Directors on the Board who meet on a monthly basis and make decisions regarding the administration of the Charity.

The Directors are elected every 2 years from amongst its members. The Board could have up to 15 elected members and up to 5 co-opted members. A full list of the Directors, its Sub-Committee and their responsibilities are set out on page 4. The Committee met 12 times during the year. The Sub-Committee members are nominated for a fixed term of 1 year, retiring at the AGM following their appointment.

In accordance with the Constitution, the Board of Directors has the responsibility for ensuring that the objects of the charity are pursued and policies implemented. There are sub-committees, each with terms of reference and clear objectives and whose responsibilities are to make recommendations to the Directors covering the relevant area of expertise.

Induction and training of new trustees

Following appointment, the Board of Director is introduced to their new role and responsibilities and then allocated a portfolio to manage. Initially, the Board of Director shadows an existing Board of Director, assisting on particular activities and projects. After satisfactory feedback from the existing Board of Directors, they are then given the task of leading a particular activity or projects, reporting progress at the next meeting.

An information pack containing all policies is given to the Director prior to the appointment. A tour of the Centre and fire drill techniques are undertaken to ensure all Directors are familiar with the premises.

Training, workshops and seminars are offered to all the Board of Directors and Sangam Staff from trained professionals. This is to ensure that Staff and the Board are kept up-to-date with on-going changes in the law and are aware of the latest policies and procedures.

Organisational structure

The Charity makes all decisions through its Board, which meets regularly. Sangam is a voluntary organisation that provides advice services to all individuals, without any distinction of race, nationality, gender, colour, creed or religion.

It is our policy to have occasional training, workshops and seminars both for the Board and Sangam staff from external trained professionals, to strengthen our organisational structure and keep ourselves updated with the changing times and new laws.

Risk management

The Board of Directors 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. Criminal Records Bureau (CRB) checks are made for all those who work with clients or children or other vulnerable groups within the community.

Membership

To mark our 40th Anniversary we offered all our members a one month special membership fee offer throughout the

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Report of the Trustees (continued) **for the Year Ended 31 March 2012**

month of March 2012 of £100. Through this offer, we managed to enrol 45 Life Members. Presently, Sangam has a total of 281 Life Members and 15 Annual Members.

The views and opinions of the members are welcomed and can be sent to the Board of Directors or the President for their consideration.

We regularly keep in touch with members, service users and the community through regular newsletters and circulars (including brochures, leaflets, flyers and booklets). This to engage and encourage Members to participate in activities and events organised by Sangam.

We have recently updated our website to reflect the services we offer. We also offer an outreach service for those who cannot access our services at our Advice Centre.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The aims and objectives of the charity are set out in the Charity's Trust Deed and are summarised as follows:

"To promote any charitable purpose for the benefits of the community by advancing education, protecting health, relieving poverty, distress and sickness and to promote cultural activities and generally undertake any charitable activities"

In furtherance of these aims, Sangam:

- a) Provides instruction in the English language for persons living in England but not having sufficient fluency to express their thoughts or needs in English;
- b) Acts as a channel of communication between persons from abroad settled in this country and UK authorities and various statutory agencies;
- c) Promotes the co-ordination of the efforts and available resources of authorities involving both national and voluntary bodies in furtherance of its objectives; and
- d) Maintains and manages a centre for the activities of the Association.

Each year our Board of Directors review our objectives and activities to ensure that they continue to reflect our aims.

There have been no changes to the Charity's objectives during the year under review.

REVIEW OF ACTIVITIES AND FUTURE DEVELOPMENTS

We would like to review the activities of Sangam during the past year, highlight its achievements, make a note of its shortcomings and give a future direction to such activities.

Training

Sangam takes pride in providing training opportunities to all its Staff and Directors. All Directors and Staff attended a Fire Training Course, which provided an opportunity to carry out team building activities and carry out practical training using Fire Extinguishers.

Our Welfare Law Advisors attended a training course relating to Attendance Allowance/Disability Living Allowance – Revisions, Supersessions and Appeals. They also attended a Welfare Benefits and Debt updates courses provided by Barnet Citizens Advice Bureau.

Our Immigration Law Advisors attended ILPA training course relating to Business immigration Law as well as a training session provided by Advice UK on Immigration Law OISC Level-1.

Our Administrators went on training course run by Advice UK highlighting key skills for Reception Workers in Advice Services.

The Advice Centre

The Advice Centre is the hub of Sangam's activities. Applications for funding, fundraising events, outings, classes etc. organised by the Board of Directors revolve around sustaining and improving the services of Sangam's Advice Centre. It is highly successful and its services have expanded accordingly.

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Report of the Trustees (continued) **for the Year Ended 31 March 2012**

The year 2011/2012 has been very demanding with a growth in services through austere times. Sangam's dedicated and motivated team of Staff and Board of Directors have worked efficiently to serve the community as it has done for the last 40 years. There has been a reduction in our client numbers compared to the previous years due to the reduction in working hours at Sangam. In April 2012, the working hours were reinstated as the situation improved. Presently, the Advice Centre is open from 9.30am to 5.00pm Monday to Friday and 9.30am to 1.00pm on Saturdays. The client numbers in relation to Sangam's Domestic Violence Counselling Service have increased considerably.

Counselling service for Domestic Violence and Mental with the appointment of two part time Counsellors who are assisted by 8 Volunteer Counsellors to help meet the increasing need for the service. To accommodate the Advisers and the smooth running of the project, structural changes have been made by creating 3 additional Advice Rooms, 1 Counselling Room and 1 Filing Room.

In November 2011, we are proud to say that Sangam successfully went through its Community Legal Service Quality Mark audit without any corrective action and has been awarded the CLS Quality Mark at General Help level until December 2013.

Sangam Staff and Directors attended Fire Training in November 2011 to keep up to date with fire and health and safety matters.

Sangam Staff have also attended relevant training courses in the advice areas to keep abreast of developments, as Sangam pays high regard to the quality of legal advice provided to the community.

Presently, Sangam has 13 paid staff members consisting of 3 qualified Advisers, 1 Trainee Adviser, 2 Counsellors, 1 PA to the Board, 1 full time Administrator and 5 Caretakers. Sangam also has 8 Volunteer Counsellors and 1 Volunteer assisting our Administrative staff.

Mike Leaney, our Human Resources Consultant remains our guide for all matters relating to personnel and policies at Sangam. In October 2011, a Marketing Coordinator was appointed with Mike's assistance but it was not successful. However, Sangam is currently looking into this to progress it.

The Advice Centre provides free and confidential advice and counselling in the following areas:

Welfare benefits:

All areas of Social Welfare Law including Benefits, Education, Employment, Homelessness & Housing, Housing/Council Tax Benefits, Tax Credits, Pensions, Marital and Family Issues and Legal Matters.

Immigration Advice:

Leave to enter or remain in the UK, Visitor's Visa, Spouse & Dependent Visa, Student's Visa, HSMP Visa, Business Visa, Work Permit, Permanent Residency and Nationality.

Debt:

Free advice on managing your finances, mortgage / rent arrears, credit debts, utility debts, hire purchase, loans etc.

Counselling:

Confidential one to one counselling, group therapy/workshops, and information about other organisations that can offer practical support.

Partnerships:

Sangam Advice Centre works in close partnership with various other organisations that hold regular surgeries at our offices to provide FREE legal advice in relation to their specialist areas. These include:

- Birdy & Co Solicitors – Matrimonial and Family Advice
- Sethi Partnership – Immigration, Asylum, Nationality Law
- Barnet CAB (Citizens Advice Bureau) – Debt Advice
- Metropolitan Police – Any Police and Safer Neighbourhood matters

Advice centre statistics

- From April 2011 to March 2012 Sangam secured 'benefit gains' of £608,641.48p for its clients for various benefits

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Report of the Trustees (continued) **for the Year Ended 31 March 2012**

- including Income Support, Jobseeker's Allowance, Employment and Support Allowance, Disability Living Allowance, Attendance Allowance, Carer's Allowance, Council Tax Benefit, Child Benefit, Child Tax Credit and Working Tax Credit;
- Clients seen by appointment by Sangam Advice Centre Advisors and Partners totalled 2,512 and 142 respectively;
- There was a decrease in client appointments taken at Sangam Advice Centre compared to 3,416 in the last financial year;
- There was an increase in client appointments taken by Sangam Partners compared to 138 in the last financial year;
- This year there was an increased need for advice relating to debt, employment, housing and counselling given the current economic climate;
- There was an increase in enquiries compared to the last financial year in relation to Domestic Violence / Mental Health, Education, Disability Living Allowance, Attendance Allowance, Carer's Allowance, Employment and Immigration;
- The Advice Centre statistics clearly reinforce the benefits that Sangam provides to the community. The consistent increase in clients on a yearly basis shows the great need for the services provided.

Welfare benefits case study

Client A was in receipt of State Pension and Occupational Pension when she approached Sangam to check her benefit entitlement. Upon discussing her situation, Sangam Adviser made an application for Attendance Allowance due to her various medical conditions. Client A was awarded Attendance Allowance indefinitely at the highest rate of £73.60p per week. The Adviser then made an application for Pension Credit for her. She was awarded Pension Credit including disability premium of £28.85p per week and also severe disability premium of £55.30p per week. Once this was awarded, the Adviser made an application for Council Tax benefit which was awarded in full at the rate of £22.10p per week. Client A was very appreciative of the assistance she received from Sangam as she was financially better off compared to her previous situation.

Welfare benefits case study

Client B had applied for Tax Credits and was refused as the Client had not provided income details of her partner's earnings for 2010 -2011.

Sangam Advisor advised client B to make a new application for Tax Credits and prepared letter informing HMRC that the Client's partner was not in employment for the period. Client B was awarded Tax Credits backdated from August 2011.

Immigration case study

Client C had applied for a spouse visa from Kenya and was granted two years spouse visa. Client C approached Sangam for his eligibility to ILR (indefinite Leave to Remain) application. After going through the Immigration history Client C was advised to pass the English language test so that application for ILR could be made. Sangam made the representations to UKBA for Client C but the visa was wrongly refused by UKBA as they refused to accept his eligibility for ILR before completion of two years of spouse visa. The Sangam Advisor made further representations against the refusal by referring to the relevant immigration rules under which the Client C is entitled to get ILR and by explaining the UKBA that their decision of refusal was wrongly made. UKBA acknowledged their mistake and granted Client Indefinite Leave to Remain.

Immigration case study

Client D was a Tier 4 (student) visa and came to the UK in 2009 to study Business Management. He fell in love with a French National and came to see Sangam regarding how he could extend his stay and be with his partner permanently. Sangam Advisor applied for his French partner's registration certificate as she had not done so previously and this would have made Client D's application easier to process. Thereafter, application for Client D's residence card was made and it was granted for 5 years thus enabling him to stay in the UK with his French partner.

Domestic violence counselling service

The first year of Sangam's Domestic Violence Counselling Service project has progressed well and seen a great increase in clientele. Sangam has managed to exceed most of its milestones and targets.

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Report of the Trustees (continued) **for the Year Ended 31 March 2012**

The feedback from our service users has been positive and encouraging. However, the need for support has continued to grow and in order to continue to meet this growing need Sangam has recruited 8 Volunteer Counsellors. We have started a weekly Therapeutic Group for our clients to attend for additional support between their counselling sessions which is facilitated by one of our paid Counsellors and co-facilitated by one of our Volunteer Counsellors. This group has been rolled out as a '12 week Self Esteem and Confidence Building Programme' and been very popular with clients and referrers alike.

Sangam organised 'Helping Hands' Community Fun Day in June 2011 partnership with the Metropolitan Police service to encourage Afghani women to attend a presentation on Domestic Violence and the support available. The Police service had recorded that there was an increase in physical abuse on children and women amongst Afghani families and the women would hardly ever leave the house without their partner. Leaflets of the event were sent home with the children through the school, advertising a free Fun Day for children in the school holidays at Sangam premises. The event was well attended but unfortunately very few numbers from the targeted group attended.

By Year 1 Quarter 1 of the Project our records show that 21 individuals that were suffering from social isolation had received counselling through our service and this figure has continued to rise. The total number of clients now, by the end of Year 1 Quarter 4 that are socially isolated is 58. This has been recorded in the initial assessments that we carry out for each client that we support.

Leaflets and posters were designed and printed in the first quarter and the awareness campaign was instigated and has continued at every opportunity. Whenever another organisation is holding an event and offers us the prospect of holding a stall or doing a presentation to their audience, we have taken it.

A press release was issued in May 2011 in the 'Mill Hill and Edgware Times' to advertise the Community Fun Day we held in June 2011. Sangam had coverage of this event in February & March 2012 in the 'Gujarat Samachar' and the 'Asian Voice' which is in English where they have printed our article on Domestic Violence and promoted our International Women's Day event. We were also interviewed on live TV on March 8th 2012 after our International Women's Day event. It was on a Sky channel called MATV which is a National Asian news and information channel.

Partnerships

One of Sangam's strengths is working successfully in partnerships and is a valuable resource to many clients. Our Partners include the Citizens Advice Bureau, Local Authorities, Job Centre Plus, Pension Service and Law firms. One of Sangam's Directors is on the Board of Trustees of Domestic Violence Support Service. Sangam is also represented on the Barnet Advisory Group Chaired by Chief Superintendent of the Borough of Barnet.

Birdy and Co Solicitors

Mr Lekhraj of Birdy & Co Solicitors and his firm have been advising at Sangam since 2000. They specialise in Family and Children's Law, Property disputes, Civil and General Litigation matters, Wills and Probate. Many of the clients are from diverse backgrounds and want to generally find out what their rights were. Many of them seem to have either resolved their problems or have gone to local solicitors. This is encouraging and reinforces the fact that Sangam is not just for the Asian Community.

"We shall continue to work with Sangam for many years to come. We wish Sangam continued success and all the best for the future."

Sethi Partnership

Sethi Partnership been providing Immigration legal advice to Sangam since summer 2011 and attend once a month on a Monday. They have seen many clients who require legal advice in Immigration, Asylum and Nationality law and where appropriate have undertaken work to assist with appeals and applications. They hope to continue the legal advice sessions with Sangam and hope that the service is beneficial for Sangam, the service users and The Sethi Partnership Solicitors.

Barnet Cab – Money Advice Project

Barnet CAB has a longstanding relationship with Sangam Advice Centre. The Money Advice Project (MAP) has been providing an outreach there for a number of years, ensuring that those in need in the North and Northwest of the Borough of Barnet have access to advice services for debt and money advice issues.

The MAP provides a monthly outreach service, at which one of our two advisers attend on a rotational basis. They are allocated 4 appointment slots, occasionally 5, which are always filled. Unfortunately, there can be no shows, which explain the total number of clients seen last year.

The service aims to provide money advice for a whole range of issues, predominantly debt issues, including

Sangam Association of Asian Women

Report of the Trustees (continued) **for the Year Ended 31 March 2012**

Mortgage/Rent Arrears, Council Tax Arrears, Business Debts, Utility Arrears, Credit Debts, Debt Relief Orders, and Bankruptcy.

Each client has an appointment of 45 minutes, during which time the adviser will discuss their debt issues, before offering advice on the options available to them. This can be a number of things, from negotiating directly with creditors, sending holding letters, appealing overpayment decisions, signposting to solicitors or other organisations, or applying for bankruptcy or debt relief orders.

In all cases, we try to empower clients to make their own decisions and take control of their situation.

Case study from debt advice surgery

Client came to see us because she could not continue with her payment towards an Individual Voluntary Arrangement that she made with a debt management company. The letter from the company stated that if client did not make her payment, they would put in a petition to make her bankrupt.

Client was worried about this and she came to the MAP for advice. She was worried that she could be made bankrupt.

Advice/options/outcome

We advised client that if the debtor is not able to keep to the terms of an individual voluntary arrangement (IVA) because her/his circumstances have changed, it may be possible for the original arrangement to be modified. The debtor would require the assistance of the insolvency practitioner supervising the IPA to arrange this. There may be a separate fee for this. The IVA often contains a provision for what happens to the arrangement in case of a change of circumstances. Any modification to an IVA would need to be discussed and agreed at a meeting of creditors. The Insolvency Practitioner or Creditor can petition for a debtor to be made bankrupt.

We advised the client to prepare her financial statement in order to have a good idea of her income and expenditure. This would be used to reassess her IVA.

Client was happy to know that she would not be made Bankrupt straight away. We explained that if the IVA was stopped, client could go for a Debt Relief Order if her debts were within £15,000.

We have had about three other enquiries on IVA cases. Clients are always relieved to find out that there could be other options rather than being made bankrupt.

Promoting Healthy Living

The Healthy Living Surgery at Sangam has been running now for five years, usually on the last Tuesday of every month. These sessions are run by Nurse Kirsty Mabb from Cherry Lodge Cancer Care. On average, 10-14 ladies are seen at each surgery.

The aim of the session is to offer the senior ladies a chance to talk to a health professional, in confidence, in an informal setting. A free health check can be offered, if required, to include blood pressure and blood sugar monitoring; also urine checks if necessary.

Leaflets about a variety of health issues are also provided, including cancer prevention, cancer screening services, healthy eating advice etc. Any ladies who may have cancer will also be invited to use the free services of Cherry Lodge Cancer Care.

Where there is any cause for concern, or further intervention needed, a referral letter will be written to the appropriate health professional (e.g. GPs, District Nurses, occupational therapists to name but a few).

Metropolitan Police – Safer Neighbourhood Surgery

Safer Neighbourhood team provides ad-hoc surgeries at Sangam. A good relationship has been established over time. These surgeries have proved very successful enabling the police to engage with the community.

The service is advertised within the centre. The surgery gives people the opportunity to report matters to the police and also obtain advice for issues they may be concerned about. If the matter cannot be dealt with by the officers present due to police boundaries then all the information is passed onto the relevant department.

Sangam is also a third party reporting centre, which gives clients the opportunity to report issues to the police in confidence.

Sangam Association of Asian Women

Report of the Trustees (continued) **for the Year Ended 31 March 2012**

Advice Barnet Project

Advice Barnet Project is extremely grateful to Sangam for their continued support. The appointments that they have been able to offer us in the areas of Welfare Benefits and Immigration are much sought after and have resulted in a significant number of Barnet residents being able to access the information and advice they require, in order to resolve their issues.

The Advice Barnet Project has continued to achieve Citizens Advice's vision for 2014 that Citizens Advice Bureaux should become the gateway to all information and advice services locally.

Youth Education

The collaboration between Sangam and Bhartiya Vidya Bhavan for Education Classes is an exciting project. It is very important for our children to understand their culture and roots; they should not lose their identity. After all, our children are our future. This way the future generations will be able to maintain and uphold customs and traditions.

We run a variety of Indian Cultural Classes every Saturday. Children's classes are focused on cultural themes. We offer Bharat Natyam, Kathak, Hindustani Vocal and Tabla classes at various levels.

We are going to introduce two new classes in Spoken Hindi and Mandarin free of charge for anyone under the age of 25 through the 'Awards for All - Young Dragons Project'. The classes have shown a lot of interest, as this is beneficial to students of all ages.

Some of our Tabla and Hindustani Vocal students performed in the "Diwali in Brent Cross" celebrations on Sunday 23rd October 2011. They appreciated and enjoyed the experience.

Our Annual Education Performance will take place this academic year on Saturday June 30th 2012 which will give our students the opportunity to showcase all they have learnt throughout the year.

Yoga

Yoga classes are proving to be very popular as people are more aware of both the mental and health benefits. One of Sangam's objectives is to increase awareness and improve the quality of life through 'Healthy Living.'

Sangam runs 3 Yoga classes a week. The Monday and Friday class run by Manish Shah are very well attended and appreciated by all. The classes are suitable for all abilities and age groups, consisting of approximately 45 students.

The Tuesday class, run by Manisha Wala is dedicated to the Seniors and offers a holistic approach to Yoga and offers peace, calmness and meditation in a relaxing environment. The Senior's Yoga Ladies class consists of approximately 95 members.

Sewing Classes

Lalita Shah holds sewing classes every Wednesdays from 10.00am to 12.00pm. Presently, there are 10 students.

Events

Since July 2011 we have no designated Event Committee however, each member of the Board has taken turns in heading and organising the full range of events that have taken place during this year.

We continuously strive to create events and programmes that are not only different from previous ones but also address the demands and needs of its members.

On 5th May 2011 we organised an Afternoon Tea and entertainment at the Indigo Hotel in Paddington London which was attended by 65 people. A fashion show was arranged which showcased outfits from Bombay Connection which was a huge success. Raksha Thanawala and her Events Team had great fun organising the event and raised over £1,500.

On 3rd June 2011 we organised a Helping Hands Fun day in conjunction with the Metropolitan Police. Activities included a bouncy castle, face painting, henna tattoos and food stalls from local Asian Communities.

On 24th and 25th June 2011 we hosted the 'Strong Foundations and Successful Futures' event. This included two free seminars run by Jaya Row who is an inspirational speaker who encourages and motivates her audience to be positive minded.

Sangam Association of Asian Women

Report of the Trustees (continued) **for the Year Ended 31 March 2012**

On 30th June 2011 we had an opportunity to experience a day at Henley Regatta. It was a great sporting occasion and gave many of our members and opportunity to socialise and network in a unique environment.

On 2nd October 2011, we celebrated the Navratri Festival. It was a well attended event including local dignitaries from Barnet and Harrow Councils.

On 7th October 2011 we hosted a Diwali concert with the acclaimed Radhika Chopra. It was a thoroughly enjoyable evening of traditional Ghazals, Thumri and Evergreen melodies.

On 24 November 2011 in celebration of the 150th anniversary of the Nobel Laureate Ravabindranath Tagore Sangam hosted the dance theatre production 'Karna Kunti.' It was a well attended event which screened Tagore's life and recitals of this renowned work in Hindi, Bengali and English.

On 25th January 2012 by organising a Coffee Morning for all Sangam friends and members. It proved to be an exciting morning with a fitness trainer Karen, providing a taster session. It was also an excellent opportunity to network with old and new friends.

On 8th March 2012 Sangam celebrated International Women's Day in collaboration with Gujarat Samachar and Asian Voice. This event addressed issues that concern the community in the current economic climate. The day offered a unique opportunity to hear powerful speakers, get information on Domestic Violence, and find out what facilities are available to individuals about Counselling and Group Therapy that Sangam has to offer.

On 29th March 2012 Her Majesty Queen Elizabeth II visited Edgware as part of her Diamond Jubilee celebrations. Sangam members and staff were in full force to welcome her on the day.

Sangam has grown and flourished greatly in the past 40 years with careful nurturing by its Staff, Volunteers, Supporters and Donors. To celebrate this, we intend to organise a Charity Walk on 1st July 2012 and a Charity Dinner with a Mogul theme on 22nd September 2012.

Friends of Sangam

Friends of Sangam (FOS) are a group of former and present Board Members who meet regularly to network, socialise and organise outings. The FOS group meet very informally which gives the members an opportunity to spend an afternoon with each other.

The first meeting was at Sangam on 11th May 2011 where they met for lunch and had a lively discussion regarding Health Matters.

There were more friendly get-together meetings at Sangam during the year where relevant topics were discussed.

On 7th July 2011 we gathered at SYNC, an Indian pub for a fun Karaoke afternoon which was generously hosted by Manjuben Karia.

On the 7th October 2011 FOS actively helped Sangam organise its Diwali concert with the acclaimed Radhika Chopra. At the Seniors Diwali lunch at Sangam FOS helped Rakhi with the event. The team is always willing to assist in any other activities Sangam organises.

Movie Club

In 2011-2012 Sangam continued to screen movies with the Movie Club. Our aim is to host movies that are not shown in the mainstream cinemas.

On 21st March 2011 we screened the film My Brother Nikhil.
The film BOL, a powerful story relating to Domestic Issues was screened at Sangam on 31st Jan 2012.

Grants Report

There is a huge demand amongst the Black and Minority Ethnic communities in Barnet, Brent and Harrow regarding the provision of legal advice in all areas of social welfare law which Sangam tries to meet. Funding in this area would mean that additional clients can be assisted.

Project funding for Black & Minority Ethnic Advice Network (BAN) – delivering advice, information and legal representation services in all areas of social welfare law is due to terminate in October 2012. However due to transitional funding, it is likely to continue until 31st March 2013. A new funding application will be made by AdviceUK on

Sangam Association of Asian Women

Report of the Trustees (continued) **for the Year Ended 31 March 2012**

behalf of BAN later on this year to London Councils for continued funding from 1st April 2013. For the year ending 31st March 2012, 670 clients were assisted as part of this project from the London Boroughs of Barnet, Brent and Harrow. Sangam is continuing with its efforts to network with organisations in Hillingdon to provide outreach advice services.

Sangam was successful in receiving grant funding from The Big Lottery Fund – Awards for All programme of £10,000 for 1 year in May 2011 for its Young Dragons Project to assist young people into employment. A number of seminars have already taken place regarding this project. There are workshops planned in respect of presentation and interview skills, CV writing and searching employment effectively during this year. It is also envisaged to include graduates looking for employment in this project by working closely with various Universities in London.

Sangam applied for grant funding in August 2011 from Barnet Council of £10,000 for 1 year to institute and deliver a programme of training in personal budgeting for people at risk of slipping into debt. This project proposal was successful and Sangam was notified in February 2012 that £8,000 was granted. The project start date is 2 April 2012 and it will assist people living or working in Harrow and Barnet.

Sangam continues to research for funding from Trusts, Charities, London Councils, donors and makes applications for grants to enable the organisation to continue giving its valuable services to the community at large.

Various applications for funding were made during the above period which were not successful.

Green Project

Our aim for the Green Project is to reduce Sangam's Carbon footprint and save on resources. We have implemented several procedures to help eliminate wastage by encouraging all our members to communicate via email so that we can save on administrative and postage. Staff are also cooperating by recycling stationery, sending more documents via email and using the photocopier instead of the colour printer to save on costs.

Maintenance

Our building is the main asset of Sangam, it is our priority that even with our limited resources we maintain it to its highest standards. We are periodically reviewing all of our service contracts to ensure that we are receiving the best services at the best prices. We have recently renewed all our contracts for gas, electricity, telephone, passenger lift, food lift, folding doors, insurance, fire alarm and IT software.

To save on energy, we replaced all our lighting with carbon efficient lighting which reduces our bills and carbon impact. Our contract for our waste disposal company has been changed to KP Waste.

Telephone systems at Sangam have been upgraded to a more efficient and user friendly system.

The Chair Lift was repaired due to damage and misuse and is now working effectively.

Last year, the roof of the Meenal Mehta Auditorium was damaged through water seepage through the ceilings. Repair work has been carried out to rectify this.

Periodic fire drills are carried out with all the users of the building and any incidents are recorded by the staff. Weekly tests on our fire alarm system are carried out as well as maintaining checks on our security systems regularly. Sangam is aware of its obligations under the new Health and Safety Regulations and all procedures are maintained and recorded regularly.

Hall Rental

Austere times have made marketing of the hall hiring difficult. There is a pressing need to update some of our halls which will be progressed next year.

There has been no increase in the charges of our halls due to the current economic climate. However, we have continued to market the hall via advertisement and leaflet distribution on a regular basis. To that end, we propose to appoint a Marketing Administrator.

For the first time Sangam has rented out its Bagri hall foundation hall a for block booking throughout the whole week between the hours of 8.00am to 6.00pm.

Sangam Association of Asian Women

Report of the Trustees (continued) **for the Year Ended 31 March 2012**

Health & Safety

The safety of everyone in Sangam is paramount. Sangam is aware of its obligations under the new Health and Safety Regulations and all procedures are maintained and recorded regularly.

Periodic fire drills are carried out with all the users of the building and any incidents are recorded by the staff. Weekly tests on our fire alarm system are carried out as well as maintaining checks on our security systems regularly. Our caretakers and staff have also been sent for Health and Safety Training.

Senior Citizens Club

Sangam's Senior Citizens Club for both men and women has been flourishing through the years by providing social, educational, recreational and religious activities for the Asian elderly. It is one of Sangam's most worthwhile activities and very rewarding to all those involved in coordinating the group.

We currently have a seniors' membership of over 230 senior ladies and 8 senior men. The Ladies meet every Tuesdays and the men meet every Monday. We have two volunteers, Bharti Shah and Suchitra Kabra who come on a regular basis to help and assist with the running of the group.

To promote healthy living and well being amongst the seniors, yoga classes are conducted by a qualified yoga teacher, Manisha Wala on Tuesday for ladies. Huge improvements have been noticed by seniors and a survey conducted found the following results:

- Bending, sitting down and getting off the floor has been made easier;
- Improvement in muscle tone;
- Increase in self confidence.
-

The yoga session is followed by satsang and bhajans by the senior women.

The seniors celebrate all major Indian festivals like Shivratri, Holi, Ramnavmi, Janmastami, Navratri, Mahavir Jayanti and Tulsi Vivah.

We organised events for them throughout the year. The seniors celebrated Diwali on 18th October 2011 in Sangam with music provided by J D Raval and his group and a tasty lunch provided by Chandni. They all really enjoyed themselves singing and dancing the afternoon away.

On 8th November 2011 they celebrated 'Tulsi Vivah' at Sangam. It was a colourful and grand affair.

On 20th December 2011 Sangam organised Christmas lunch for the Seniors where they all appreciated the screening of the film "Dabaang".

On 6th March 2012 the Seniors observed the celebrations of Shivratri and had fun playing Holi.

We will be organising a trip to the seaside in the summer along with a visit to a Mandhir.

Since July 2011 we have collected £1005.96 in Aarti money, half of which goes to a chosen charity of the seniors and half will go to Sangam.

FINANCIAL REVIEW

Reserves policy

The Board of Directors have established a policy whereby the company should hold unrestricted funds not committed or invested in tangible fixed assets, (being "the free reserves"), equating to six months worth of the resources expended, being £85,500. At this level, the board feel that they would be able to carry on the company's activities in the event of a reduction in funding. A step taken to increase the level of reserves is proving positive, but continuous assessment and new resources are needed.

At present, free reserves which amount to £26,810, do not reach the target level and the Committee is looking into strategies to raise additional funds. Designated funds have been set up to cover costs of expected expenditure.

We see many opportunities to help weaker sections of the community. However, with limited resources at our command, we feel constrained by government cut backs, due to the tightening of monetary policies and hence the shortage of

Sangam Association of Asian Women

Report of the Trustees (continued)
for the Year Ended 31 March 2012

available funding.

Donations

Thank you to all our donors, sponsors and well wishers. Particularly our major donor, Madhuben Khoja - £1,001 and sponsors of events, The Bagri Foundation £2,500 and Mr Bhatt £1,136.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Sangam Association of Asian Women for the purposes of company law) are responsible for preparing the Report of the Trustees 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 that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- 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 proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

So far as the trustees are aware, there is no relevant information (as defined by Section 418 of the Companies Act 2006) of which the charitable company's auditors are unaware, and each trustee has taken all the steps that they ought to have taken as a trustee in order to make them aware of any audit information and to establish that the charitable company's auditors are aware of that information.

AUDITORS

The auditors, Ripe LLP, will be proposed for re-appointment at the forthcoming Annual General Meeting.

ON BEHALF OF THE BOARD:

.....
R Mistry - Trustee

Date:

**Report of the Independent Auditors to the Members of
Sangam Association of Asian Women**

We have audited the financial statements of Sangam Association of Asian Women for the year ended 31 March 2012 on pages twenty on to twenty nine. The financial reporting framework that has been applied in their preparation is applicable law and the Financial Reporting Standard for Smaller Entities (effective April 2008) (United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities).

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of trustees and auditors

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view.

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

Scope of the audit of the financial statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charitable company's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the Report of the Trustees to identify material inconsistencies with the audited financial statements. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2012 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption in preparing the Report of the Trustees.

Robert Glazer (FCA) (Senior Statutory Auditor)
for and on behalf of Ripe LLP
9a Burroughs Gardens
London
NW4 4AU

Date:

Sangam Association of Asian Women

**Statement of Financial Activities
for the Year Ended 31 March 2012**

	Notes	Unrestricted funds £	Restricted funds £	31/3/12 Total funds £	31/3/11 Total funds £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income	2	28,577	-	28,577	22,687
Activities for generating funds	3	135,131	-	135,131	130,298
Investment income	4	526	-	526	216
Incoming resources from charitable activities					
Advice centre	5	-	51,178	51,178	23,185
Tuition fees		11,500	-	11,500	5,505
Health & Education		-	4,135	4,135	-
Total incoming resources		175,734	55,313	231,047	181,891
RESOURCES EXPENDED					
Costs of generating funds					
Costs of generating voluntary income	6	30,433	-	30,433	24,435
Charitable activities					
Advice centre	7	96,338	68,427	164,765	178,212
Tuition fees		6,952	-	6,952	(22,350)
Health & Education		14,730	7,466	22,196	60,168
Governance Costs		5,262	-	5,262	-
Governance costs	8	17,415	-	17,415	15,083
Total resources expended		171,130	75,893	247,023	255,548
NET INCOMING/(OUTGOING) RESOURCES					
		4,604	(20,580)	(15,976)	(73,657)
RECONCILIATION OF FUNDS					
Total funds brought forward		91,206	791,177	882,383	956,040
TOTAL FUNDS CARRIED FORWARD		<u>95,810</u>	<u>770,597</u>	<u>866,407</u>	<u>882,383</u>

Sangam Association of Asian Women

Balance Sheet
At 31 March 2012

	Notes	Unrestricted funds £	Restricted funds £	31/3/12 Total funds £	31/3/11 Total funds £
FIXED ASSETS					
Tangible assets	12	26,835	770,597	797,432	810,899
CURRENT ASSETS					
Debtors	13	8,420	-	8,420	14,506
Cash at bank and in hand		<u>92,436</u>	<u>22,797</u>	<u>115,233</u>	<u>78,759</u>
		100,856	22,797	123,653	93,265
CREDITORS					
Amounts falling due within one year	14	(31,881)	(22,797)	(54,678)	(21,781)
NET CURRENT ASSETS		<u>68,975</u>	<u>-</u>	<u>68,975</u>	<u>71,484</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>95,810</u>	<u>770,597</u>	<u>866,407</u>	<u>882,383</u>
NET ASSETS		<u>95,810</u>	<u>770,597</u>	<u>866,407</u>	<u>882,383</u>
FUNDS	15				
Unrestricted funds				95,810	91,206
Restricted funds				<u>770,597</u>	<u>791,177</u>
TOTAL FUNDS				<u>866,407</u>	<u>882,383</u>

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Board of Trustees on and were signed on its behalf by:

.....
R Mistry -Trustee

.....
P Virani -Trustee

Sangam Association of Asian Women

Notes to the Financial Statements for the Year Ended 31 March 2012

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

For legacies, entitlement is the earlier of the Charity being notified of an impending distribution or the legacy being received.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the Charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Income tax recoverable in relation to donations received under Gift Aid is recognised at the time it is received.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the Charity and include project management carried out at headquarters. Governance costs are those incurred in connection with administration of the Charity and compliance with constitutional and statutory requirements.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off the cost less estimated residual value of each asset over its estimated useful life.

Land and buildings	- 2% on cost
Plant and machinery etc	- 20% on cost

All assets costing more than £300 are capitalised.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

Sangam Association of Asian Women

Notes to the Financial Statements - continued
for the Year Ended 31 March 2012

1. ACCOUNTING POLICIES - continued

Grants receivable

Grants are credited as income in the year in which they are receivable, provided any conditions for receipts have been complied with. Grants receivable for specific purposes are accounted for as restricted funds.

Value Added Tax

The charity is registered for VAT. In common with other registered charities, Sangam Association of Asian Women's expenses are inflated by the VAT element that cannot be recovered in full.

Tax Status

The organisation is a registered charity and is not subject to income tax on its current activities.

2. VOLUNTARY INCOME

	31/3/12	31/3/11
	£	£
Donations	23,870	20,497
Subscriptions and membership	<u>4,707</u>	<u>2,190</u>
	<u>28,577</u>	<u>22,687</u>

3. ACTIVITIES FOR GENERATING FUNDS

	31/3/12	31/3/11
	£	£
Fundraising events	10,354	11,487
Hall letting and other hire	<u>124,777</u>	<u>118,811</u>
	<u>135,131</u>	<u>130,298</u>

4. INVESTMENT INCOME

	31/3/12	31/3/11
	£	£
Bank deposit interest	<u>526</u>	<u>216</u>

Sangam Association of Asian Women

**Notes to the Financial Statements (continued)
for the Year Ended 31 March 2012**

5. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

				31/3/12	31/3/11
	Advice centre	Tuition fees	Health & Education	Total activities	Total activities
	£	£	£	£	£
Grants	51,178	-	4,135	55,313	28,185
Tuition fees	<u>-</u>	<u>11,500</u>	<u>-</u>	<u>11,500</u>	<u>505</u>
	<u>51,178</u>	<u>11,500</u>	<u>4,135</u>	<u>66,813</u>	<u>28,690</u>

Grants received, included in the above, are as follows:

	31/3/12	31/3/11
	£	£
BAN Partnership - General Advice	21,600	21,600
The Big Lottery - Domestic Violence advice	29,578	1,585
Womens India Association of the UK	-	5,000
Young Dragons	<u>4,135</u>	<u>-</u>
	<u>55,313</u>	<u>28,185</u>

6. COSTS OF GENERATING VOLUNTARY INCOME

	31/3/12	31/3/11
	£	£
Staff costs	18,411	9,793
Postage and stationery	4,301	5,639
Fund raising expenses	7,175	8,117
Publicity and marketing	<u>546</u>	<u>886</u>
	<u>30,433</u>	<u>24,435</u>

7. CHARITABLE ACTIVITIES COSTS

	Direct costs	Totals
	£	£
Advice centre	164,765	164,765
Tuition fees	6,952	6,952
Health & Education	22,196	22,196
Governance Costs	<u>5,262</u>	<u>5,262</u>
	<u>199,175</u>	<u>199,175</u>

Sangam Association of Asian Women

Notes to the Financial Statements (continued)
for the Year Ended 31 March 2012

8. GOVERNANCE COSTS

	31/3/12	31/3/11
	£	£
Staff costs	3,682	2,448
Light & heat	192	206
Accountancy	2,247	2,918
Rates & water	9	9
Legal & professional fees	7,000	5,509
Insurance	53	84
Auditors' remuneration	3,400	3,000
Cleaning	363	358
Telephone	169	131
Repairs & maintenance	300	275
Print, post & stationery	-	145
	<u>17,415</u>	<u>15,083</u>

9. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	31/3/12	31/3/11
	£	£
Auditors' remuneration	3,400	3,000
Depreciation - owned assets	<u>29,324</u>	<u>27,111</u>

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2012 nor for the year ended 31 March 2011.

Trustees' Expenses

There were no trustees' expenses paid for the year ended 31 March 2012 or for the year ended 31 March 2011.

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**Notes to the Financial Statements - continued
for the Year Ended 31 March 2012**

11. STAFF COSTS

	31/3/12	31/3/11
	£	£
Wages and salaries	116,265	122,107
Social security costs	<u>4,704</u>	<u>10,746</u>
	<u>120,969</u>	<u>132,853</u>

12. TANGIBLE FIXED ASSETS

	Land and buildings £	Plant and machinery etc £	Totals £
COST			
At 1 April 2011	1,022,135	254,690	1,276,825
Additions	<u>6,917</u>	<u>8,940</u>	<u>15,857</u>
At 31 March 2012	<u>1,029,052</u>	<u>263,630</u>	<u>1,292,682</u>
DEPRECIATION			
At 1 April 2011	230,958	234,968	465,926
Charge for year	<u>20,580</u>	<u>8,744</u>	<u>29,324</u>
At 31 March 2012	<u>251,538</u>	<u>243,712</u>	<u>495,250</u>
NET BOOK VALUE			
At 31 March 2012	<u>777,514</u>	<u>19,918</u>	<u>797,432</u>
At 31 March 2011	<u>791,177</u>	<u>19,722</u>	<u>810,899</u>

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/3/12	31/3/11
	£	£
Trade debtors	2,602	6,394
Other debtors	<u>5,818</u>	<u>8,112</u>
	<u>8,420</u>	<u>14,506</u>

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/3/12	31/3/11
	£	£
Trade creditors	26,509	9,429
Taxation and social security	2,172	1,427
Other creditors	<u>25,997</u>	<u>10,925</u>
	<u>54,678</u>	<u>21,781</u>

Sangam Association of Asian Women

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2012**

15. MOVEMENT IN FUNDS

	At 1/4/11 £	Net movement in funds £	Transfers between funds £	At 31/3/12 £
Unrestricted funds				
General fund	14,206	15,114	(2,510)	26,810
Building Maintenance and Renovations	15,000	(10,510)	12,510	17,000
Redundancy Fund	12,000	-	-	12,000
Resource Centre Fund	15,000	-	(15,000)	-
Healthy Living Fund	15,000	-	(15,000)	-
Litigation Fund	10,000	-	-	10,000
Contingency Fund	10,000	-	-	10,000
Hall Upgrade Fund	-	-	20,000	20,000
	<u>91,206</u>	<u>4,604</u>	-	<u>95,810</u>
Restricted funds				
Building Fund (Capital)	791,177	(20,580)	-	770,597
	<u>882,383</u>	<u>(15,976)</u>	<u>-</u>	<u>866,407</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	175,734	(160,620)	15,114
Building Maintenance and Renovations	-	(10,510)	(10,510)
	175,734	(171,130)	4,604
Restricted funds			
BAN Partnership	21,600	(21,600)	-
Domestic Violence advice	29,578	(29,578)	-
Young Dragons	4,135	(4,135)	-
Building Fund (Capital)	-	(20,580)	(20,580)
	55,313	(75,893)	(20,580)
TOTAL FUNDS	<u>231,047</u>	<u>(247,023)</u>	<u>(15,976)</u>

The general fund represents the free funds of the charity, which are not designated for particular purposes and therefore the trustees can use the funds in accordance with the charitable objects.

Designated funds are set out from the general fund and used for particular purposes as follows:

- a) Building and Maintenance Renovation Fund: set aside for the purpose of general upkeep.
- b) Redundancy Fund: set aside to cover costs relating to redundancy.
- c) Litigation Fund; set aside to cover the cost of future potential litigation.
- d) Contingency Fund: set aside to cover the cost of recruiting a new temporary worker whilst an existing worker is on maternity leave.

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Notes to the Financial Statements (continued)
for the Year Ended 31 March 2012

e) Hall Upgrade Fund: set aside to cover the costs of upgrading the Meenal Mehta Hall.

The Building Capital Asset Fund represents the net book value of the building owned by the charity. The building was funded by donations given for this purpose together with other capital expenditure funded from the day to day working capital. The outgoing amount represents the building depreciation charge.

Transfers between funds

The Healthy Living Fund and Resource Centre Fund were utilised during the year and are no longer required.

