

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

Report of the Trustees and
Financial Statements for the Year Ended 31 March 2015
For
Sangam Association of Asian Women

Ripe LLP
9a Burroughs Gardens
London
NW4 4AU

Sangam Association of Asian Women
Report of the Trustees and
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Reference and Administrative Details
For the Year Ending 31 March 2015

Patron

The Lord Bagri CBE

Office Bearers for the year 2014/2015

Nimmi Saraf, President (Resigned 15/5/2014)

Sudha Sanghani, Vice President

Jyoti Shah, Vice President

Rakhi Gupta, Secretary

Piyusha Virani, Treasurer

Members of the Board of Directors

Richa Karnani

Bina Kotecha

Rupa Mistry

Anjana Sethia

Co-opted Members of the Board of Directors

Varsha Dahad

Shobhna Shah

Emeritus Director

The Lady Usha Bagri

Sangam Steering Group (SSG)

Leena Sheth (Accounts)

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

Fladgate LLP, 16 Great Queen Street, London WC2B 5DG

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Board of Directors and Subcommittee Members
for the Year Ended 31 March 2015

President – Nimmi Saraf (Resigned 15/5/2014)

Vice President – Sudha Sanghani and Jyoti Shah

Secretary – Rakhi Gupta (Chair)

Treasurer – Piyusha Virani (Chair), Rupa Mistry and Leena Sheth

Advice Centre – Sudha Sanghani (Chair) and Jyoti Shah

Domestic Violence Counselling Project – Rupa Mistry (Chair), Bina Kotecha, Shobhna Shah,
Lady Usha Bagri

Outreach Project – Bina Kotecha (Chair) and Rupa Mistry

Advice Centre Partners/Public Relations – Jyoti Shah (Chair) and Sudha Sanghani

Education – Anjana Sethia (Chair) and Rakhi Gupta

Friends of Sangam – Anjana Sethia (Chair) Lady Usha Bagri, Jyoti Kamath, Ranjan Amin,
Nina Majithia

Grants – Jyoti Shah (Chair) and Bina Kotecha

Hall Rental/Maintenance/Promotions/Little Pebbles Nursery – Richa Karnani (Chair) and Rupa Mistry

Membership & Contracts – Rakhi Gupta (Chair)

Senior Citizens – Jyoti Shah (Chair), Varsha Dahad, Bharti Shah, Suchitra Kabra, Pushpa Makecha

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Vice President's Letter
For the Year Ended 31 March 2015

Dear Members,

This year has shown complete commitment and strength of our Board of Directors. Jyoti Shah and I, as Vice Presidents, have chaired Sangam since May 2014. With the support of the committee we have taken the bold decision of changing the perspective of Sangam and giving it the image of what it stands for today, a centre for the wider community.

In February 2015 we appointed David Hart as our Executive Director. David's first objective is to explore further funding, grant applications, marketing and establish new contacts with local organisations.

We were very privileged in April 2014 to have been invited to 10 Downing Street to host a very successful reception in presence of Mrs Samantha Cameron. We are very grateful to Mrs Cameron for her words of encouragement. We are also very thankful to Lord Dolar Popat and Lady Sandhya Popat for facilitating this prestigious event.

In May 2014 Nimmi Saraf resigned both as President and from the Board of Directors.

In June 2014, Sangam received an award for 'Service to the Community' from Appt Corporation (Atul Pathak from McDonald's). Varsha Dahad and I attended the awards ceremony at The House of Commons where I collected the award on behalf of Sangam.

The funding from the big lottery fund for the Domestic Violence Project came to an end in March 2014. We continued the project with the funds raised by the trustees in our 40th Anniversary Gala Ball which was held in September 2012. Tremendous progress has been achieved in the first year, demands for the service is ever increasing.

We have kept up with the aims and principles on which Sangam is built and can reflect with pride at the hard work done throughout the year. Our services and projects have grown beyond our expectations, systematically and with great professionalism. We hope to carry on this good work and adapt to the ever evolving needs of the community.

In June 2014, Sangam organised a Mehfil Evening with Mohammad Vakil, followed by a Diwali Garba in October 2014 which was enjoyed by all. We also had various Health Seminars.

In September 2014 Sangam was invited to The Women's India Association AGM. Jyoti Shah, Bina Kotecha, Varsha Dahad and I attended and were pleased to receive a grant towards our Personal Budgeting Programme.

This year our Advice Centre has been refurbished with paint work and new chairs. But after more than 20 years use, Sangam's building is in need of refurbishment. We are trying to raise the funds to commence with this project.

Sangam continues to be very active in supporting and offering services to the elderly and senior members of our society.

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Vice President's Letter (continued)
For the Year Ended 31 March 2015

One of Sangam's objectives is to preserve our cultural heritage and tradition and we do this by imparting necessary training and classes to our youth in classical dance, Tabla and Hindi. This is in collaboration with Bhartiya Vidya Bhavan. Unfortunately, demand is not encouraging and we are finding it extremely difficult to make this service self-sustainable.

Before I end my report I would like to take this opportunity to say a big heartfelt thanks to all my fellow board of directors Jyoti Shah, Rakhi Gupta, Piyusha Virani, Rupa Mistry, Richa Karnani, Bina Kotecha, Anjana Sethia, Varsha Dahad, and Shobhna Shah for all the help, support and guidance I have received.

My sincere gratitude to our patron, Lord Bagri for his continuous guidance and support and to Lady Bagri for always being at hand to offer advice and help whenever needed.

A big thank you to all the staff members for their hard work and dedication.

A special thank you to Leena Sheth for helping with the Accounts, Annual Audits and other related matters.

I would also like to thank the subcommittee members for giving us their time and energy.

A very big thanks to Friends of Sangam members for all their help whenever asked and for organising the two events for us last year.

Thank you to the team of professional and legal advisors, and associated partners at Sangam, our auditor Robert Glazer from Ripe Chartered Accountants.

Thanks to our bookkeeper, Amanda Small of Samson Accounting, for keeping our accounting up to date.

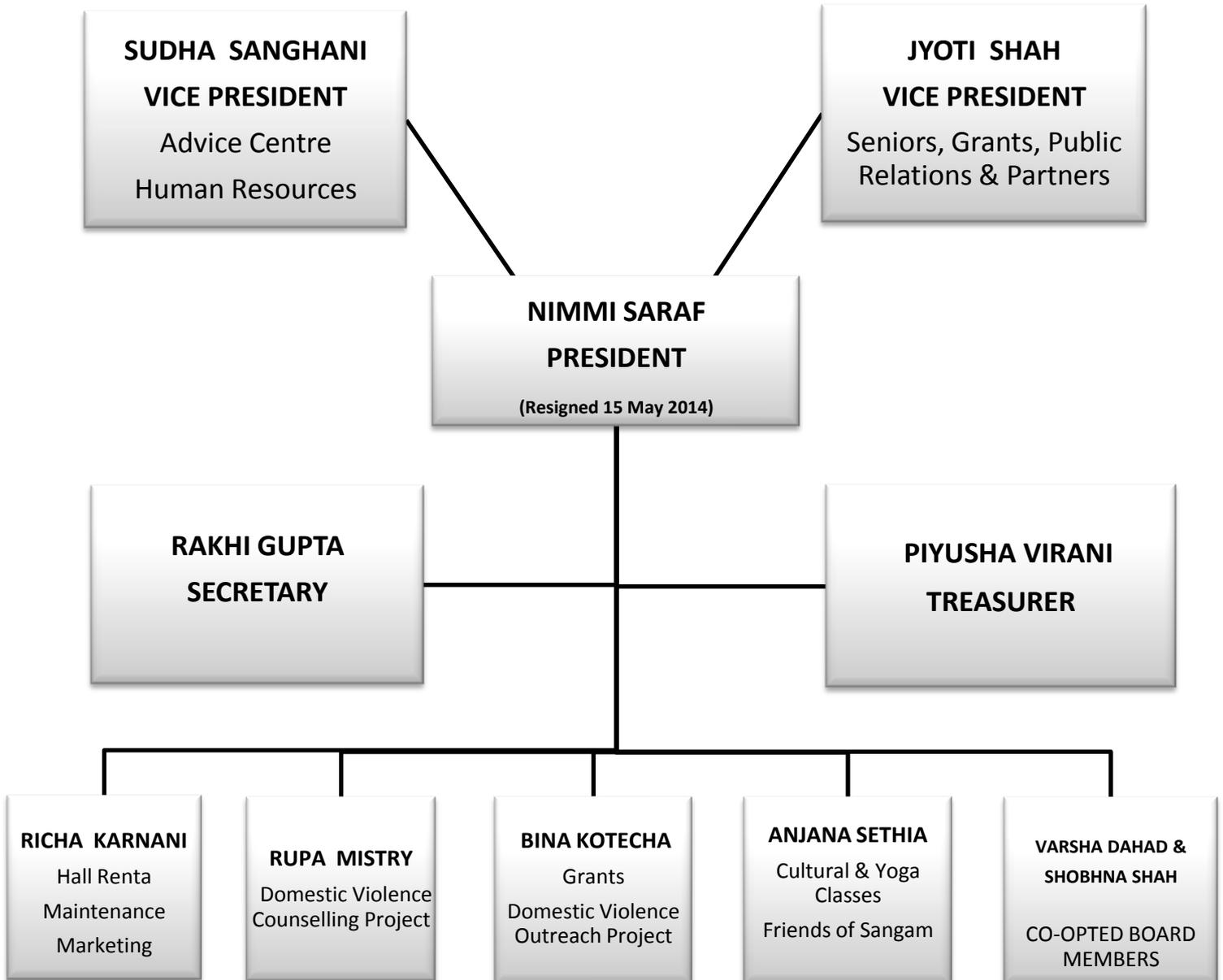
Last but not least a heartfelt thanks to all the members, donors, sponsors and well-wishers who have supported and contributed to Sangam.

Thank you

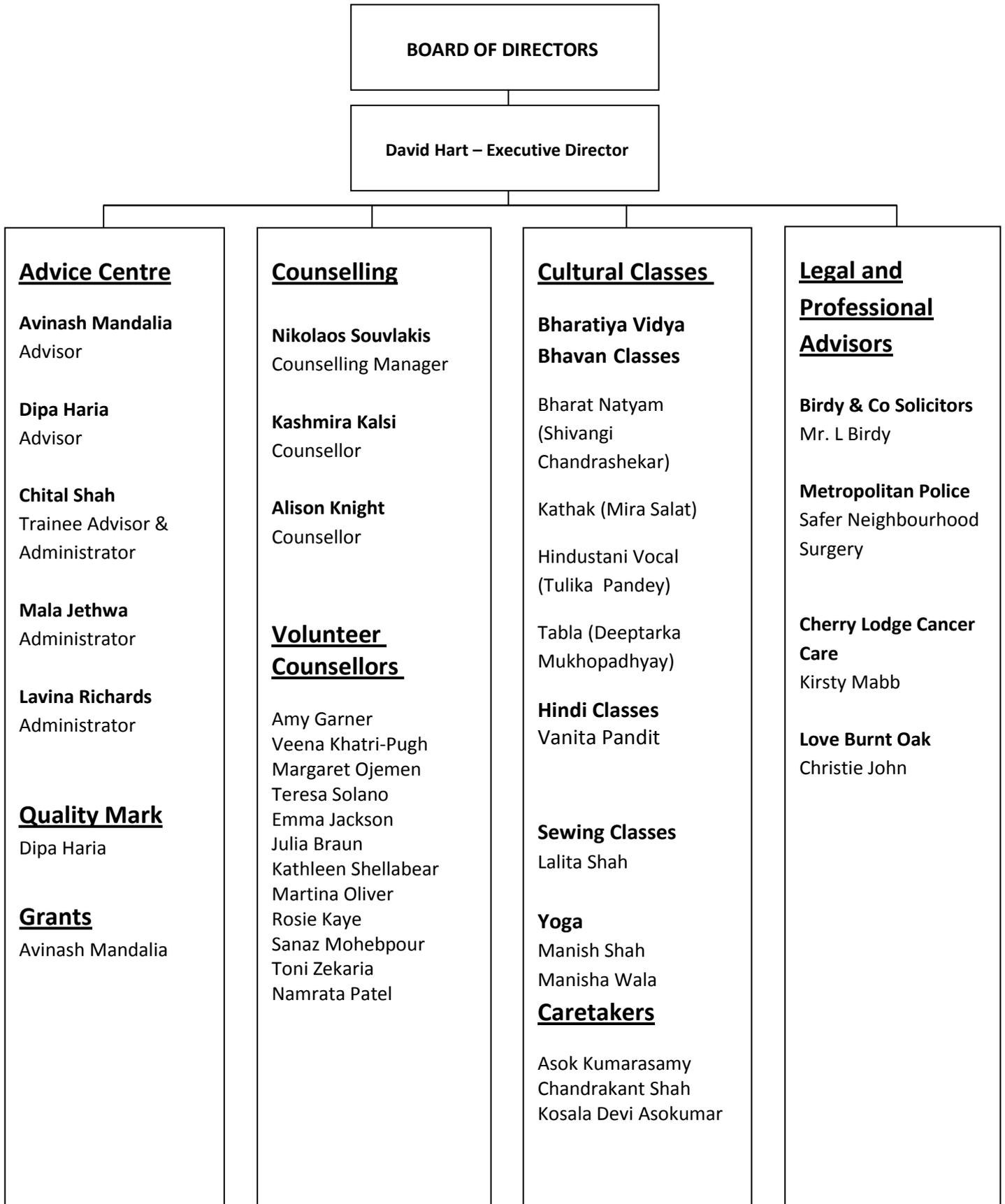
Sudha Sanghani

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Sangam Management, Staff and Volunteers
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Sangam Staff and Volunteers (continued)
For the year ended 31 March 2015

Currently, Sangam has 12 paid staff members consisting of 1 Executive Director, 3 qualified Advisors, 1 Trainee Advisor, 3 Counsellors, 2 Administrators and 3 Caretakers. Sangam also has 11 Volunteer Counsellors and 1 Volunteer assisting our Administrative staff.

Executive Director

David Hart, full time Executive Director was appointed in February 2015. Initially his role for this year has been to make applications for new grants, funding, and marketing and to establish new contacts with local organisations.

Advisors

Avinash Mandalia, full time Advisor, specialises in all areas of Social Welfare Law and is an Accredited Supervisor at Specialist Level in both Welfare Benefits and Debt. Avinash runs Sangam's Personal Budgeting Programme funded by The Women's India Association of the UK. He is actively involved with our Grants Department and has worked to secure funding.

Dipa Haria, part time OISC Level 2 Advisor and supervisor, specialising in Immigration Law and Social Welfare Law. She is a good, reliable worker who is responsible and actively involved in the Quality Standard Audit.

Savita Bansal, part time OISC Level 2 Advisor resigned in August 2014 due to relocating to a different area within London.

Administrators

Chital Shah, part-time trainee Welfare Advisor and Administrator. She is good at multi-tasking a range of administrative duties and assists with all account related matters. Chital has many years of experience at Sangam and has now progressed onto advising clients on issues regarding Welfare Benefits 3 days a week.

Mala Jethwa, Administrator. She is pro-active and enthusiastic worker who undertakes a number of roles and responsibilities such as managing the reception, overseeing the day-to-day maintenance of the building and coordinating the refurbishment work of the ground floor at Sangam.

Lavina Richards, Administrator. Lavina is currently on maternity leave.

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Counsellors

Dhanesh Sakaria, Counselling Manager worked part time but volunteered as a counsellor for Sangam before that. Dhanesh resigned in January 2015.

Nikolaos Souvlakis, a part time Counselling Service Manager he was appointed in March 2015. He manages the large team of volunteer Counsellors and provides crisis interventions and supervision. Nikolaos Souvlakis shown dedication and high professionalism in managing the Counselling Service at Sangam.

Kashmira Kalsi, a part-time qualified Counsellor, she provides individual and group Counselling in English, Gujarati, Hindi and Punjabi. She has experience of working with victims of Domestic Violence.

Alison Knight, a part-time qualified Counsellor provides individual and group Counselling in Domestic Violence.

Caretakers

Asok Kumarasamy, is our hard working, loyal and long standing Caretaker who always adopts a “hands on approach” to any work given. He has been instrumental in assisting with all the refurbishment at Sangam.

Chandrakant Shah is a part-time Caretaker. He does an excellent job in coordinating the setting up of the Bhavan classes on Saturday's.

Kosala Devi Asokumar is a part-time Caretaker was appointed in June 2014, she does excellent job.

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Report of the Trustees for the Year Ended 31 March 2015

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 and other activities run at Sangam. To ensure the smooth running of the Advice Centre, each Director has been designated a portfolio for which they are responsible. The portfolio reflects the particular skills that the Director can offer Sangam.

Presently, there are 8 Directors and 2 Co-opted 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 7. The Committee meet 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.

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Organisational Structure

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

It is Sangam's policy to have occasional training, workshops and seminars both for the Board and its staff from external trained professionals, to strengthen the organisational structure and keep it 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. DBS checks are made for all those who work with clients or children or other vulnerable groups within the community.

Membership

Sangam has 281 Life Members and 10 Annual Members.

The management are in constant touch with members, service users and the community at large, through monthly newsletters sent to members to keep them informed and to encourage them to engage and interact with the association and circulars (including brochures, leaflets, flyer's and booklets), inviting them to participate in events and activities of Sangam advertised through media.

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

The website is continuously updated to reflect the activities, events and services offered.

OBJECTIVES AND ACTIVITIES

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 Sangam aims:

- To meet the ever-changing needs of our communities and to have the ability to provide appropriate services.
- To relieve poverty, hardship, and distress of the socially and economically disadvantaged without discrimination to any race, creed or gender.
- To empower women, youth and the underprivileged with counselling, in order to build awareness and provide a positive outlook.
- To educate and inspire the children and youth of the rich heritage the sub-continent is endowed with, by providing cultural classes.

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

REVIEW OF ACTIVITIES AND FUTURE DEVELOPMENTS

The following is a review of Sangam's activities during the past year, highlighting its achievements, noting its shortcomings and giving it a future direction.

THE ADVICE CENTRE

Sangam Advice Centre is a highly successful, information and advice centre which offers free, independent and confidential advice and Counselling to all sections of the community in all areas of social welfare law including – Benefits, Debt, Education, Employment, Homelessness and Housing, Housing Benefit, Council Tax Support, Tax Credits, Pensions, Marital and Family issues and legal matters.

The Advice Centre has a dedicated and motivated team of staff and Board of Directors who continue to work conscientiously and efficiently to serve the community's challenging and changing needs which it has done for the last 41 years. Client numbers for Sangam's services are ever increasing year on year, and it tries its best to accommodate them.

Sangam is proud to announce that it went through its Advice Quality Standard audit in February 2014, and was successful in meeting the requirements of the Advice Service Alliance Standard for Advice and has received its Advice Quality Standard Certification.

Due to the current economic climate and cuts in funding from central and local government, Sangam still continues to meet ever increasing demand for its services to all sections of the community. Thus, its Personal Budgeting Programme funded by The Women's India Association of the UK helps the economically vulnerable people from slipping into debt by providing them training in the techniques and procedures involved in balancing personal income and expenditure, thereby building the individual confidence and resilience to deal with financial and other issues associated with day to day living. Both the staff and Board of Directors are mindful of the current economic climate, and remain determined to continue to offer all sections of the community the support they need in the best possible manner.

Training

We recognize that the future success of Sangam largely depends upon the knowledge, skills and motivation of our employees. Sangam pays high regard to the quality of advice provided to the community and our recruitment strategy is therefore designed to attract and select the highest quality of employee. Sangam is committed to retention through development programmes, providing coaching and training as appropriate.

Sangam Staff and the Board of Directors have attended training courses from April 2014 to March 2015 in the relevant areas to keep up to date with developments:

Staff Training

- Personal Independence Payment
- Welfare Reform
- Universal Credit
- Right to reside

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- Safeguarding Training
- Level 1 & 2 Domestic Violence Training

SANGAM'S SERVICES

The Advice Centre provides free and confidential advice and counselling to the wider community 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, applications under the points based system, Permanent Residency and Nationality.

Debt:

Sangam provides a Personal Budgeting Programme on a weekly basis which deals with all debt matters including Mortgage, rent arrears, Utility Arrears, credit debts, Bankruptcy and Debt relief orders. Sangam has produced a booklet which assists clients which taking the initial steps to deal with their credit debts, including credit card debts, store card debts, loans and overdraft.

Counselling:

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

ADVICE CENTRE STATISTICS:

Clients seen by appointment by Sangam Centre Advisors and Partners totalled 2,604 and 87 respectively.

Clients seen for Counselling totalled 330.

There was a slight decrease in client appointments taken at Sangam Advice Centre compared to 2,797 in the last financial year, in part attributable to 1 Sangam Advisor leaving the organisation.

There was a decrease in client appointments taken by Sangam Partners compared to 190 in the last financial year.

This year there was an increased need for advice relating to Debt and Counselling given the current economic climate.

There was a decrease in enquiries compared to the last financial year in relation to Domestic Violence/Mental Health, Debt, Tax Credits, Disability Living Allowance, Attendance Allowance, Employment and Support Allowance, Jobseeker's Allowance, Income Support, Carer's Allowance and Immigration.

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There was a decrease in benefits gained for Sangam clients of £199,025.72p compared to £424,610.62p for the last financial year. This is attributable in part due to the introduction of welfare benefit reforms and also one Sangam Advisor leaving the organisation.

WELFARE BENEFITS CASE STUDY

Client A's marriage broke down irretrievably and was left to look after her 2 year old daughter on her own. Sangam Adviser assisted the client with her applications for Income Support, Child Benefit, Child Tax Credit, Housing Benefit and Council Tax Support which were all successful. Client A was very grateful for assistance received.

Client B, a pensioner was in receipt of her State Retirement Pension and company pension. She was struggling with her mortgage costs. Sangam Adviser assisted the client to make an application for Pension Credit which was successful. As a result, Client B also received assistance towards her housing costs. Client B was very happy with the outcome.

DEBT CASE STUDY

Client C, a pensioner was in arrears with her gas bill of £1,763.12p as she was seriously ill and was diagnosed with clinical depression. She was not able to manage her financial affairs. She approached the Centre for assistance. Sangam Adviser checked her benefit entitlement and made an application for a grant to British Gas Energy Trust Fund for the above gas bill, enclosing supporting documentation from her health professionals. Her application was successful and £1,763.12p was paid into her gas account. Client C was very happy with the outcome. Client B, referred Client C to Sangam Centre as she had arrears of her gas bill totalling £5,052.00p due to her various medical conditions. Sangam Adviser successfully made application to Npower Energy Fund for a full grant of £5,052.00p. Client C was also awarded Personal Independence Payment – Standard Rate – of £53.00 per week backdated from January 2014 for 3 years as Sangam Adviser assisted the client with the application process. All in all, both clients were extremely satisfied with the invaluable assistance they had received.

IMMIGRATION CASE STUDY

Client D came to see us 2 years ago and wanted us to sort out her immigration history. Client D had come from Pakistan with 2 young children and her husband had seized her passport when she came to the UK. Due to this she had not realised that her visa had long expired and she was an over stayer. Client D was also suffering from domestic violence so it was not possible for us to seek the assistance of her husband to extend her visa. Client D was very naive and was not even aware that she was a victim of mental torture. Sangam worked with her as well as various other agencies to build up her immigration case and gather evidence against her husband and were finally able to lodge a claim in the Home office under the Domestic Violence concessionary policy. As there was mental torture it was a lot more difficult to prove than physical domestic violence. Client D was finally granted indefinite leave and is now separated from her husband and is building a life of her own and at the moment we are assisting her to access all the benefits she is entitled to.

Client E was born in the UK in 1985 and held no passport. The client had inquired at a solicitors firm previously whether she could apply for a British passport and was told that she was not eligible as her parents did not have settled status when she was born. When she came to see us we informed her that she is eligible for registration as she is born here and has lived here for 10 years. We explained to her what documents she needs to supply and applied for her. Her application was successful and she was registered as a British citizen. Client E was finally able to go on a Holiday after 20 years.

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SANGAM COUNSELLING SERVICE AND DOMESTIC VIOLENCE PROJECT

Up until 2014, the Domestic Violence Project had been funded by the Big Lottery Fund. In anticipation of this funding coming to an end Sangam raised £130,000 in September 2012 to ensure that the Domestic Violence Project continues in the future. During 2014-15 this Project was financed from the General Reserve of Sangam to conserve resources of the Project.

In the last year we had a substantial increase in the number of Domestic Violence clients we see and are in the process of starting up group therapy, couples and teenage Counselling. To do this successfully we have increased our volunteers from 8 to 15 Counsellors. Last year we received 282 referrals from GP's, The National Health Service and Edgware Mental Health Trust, Solace Women's Aid, Social Services, The Indian government and family members.

As a result in 2014 there was a 23% increase in the demand for Counselling. Of these 282 people referred to our service for counselling, 14% were male (No=39) and 86% are female (No=243).

The majority of the referrals have been clients who self-referred to Sangam Counselling Service (No=148, 55%). The other 134 referrals have been made by governmental or other charitable organisations but also through clients' family members. It appears that the clients who approach Sangam Counselling service are open to change and motivated to engage with the Counselling Service.

The Counselling Service receives referrals from any age group. The majority of the clients are coming from the 18-29 (No=65, 35%) and 30-39 (No=55, 30%) age groups. Since the last financial year the clients' group has been expanded up to age group 80-89.

The majority of clients are London Borough of Barnet Residents (No= 244, 89%). 7% (No=18) are clients are residents of London Borough of Harrow, following the Borough of Hertfordshire with 2% (No=5).

In terms of how many appointments we have offered in the counselling service, the average number per month works out to be 190. This has been calculated by adding up the number of appointments offered each month between April 2014 and December 2014 and dividing by the 9 months. The same calculation for the same period last year is 138. This means we have increased the number of appointments we offer by 38%.

The actual number of people that have been able to access weekly counselling at SANGAM as a client, has varied slightly each month but on average for the period Apr 2014 – Mar 2015 this is 60. This is a good 25% more than last year, when the average for the same period was 48. These figures do not include initial assessments; it is all the people that have been assessed then allocated a regular counsellor.

The Counselling Service tries to respond to counselling referrals as soon as possible and minimise the waiting list in order to support individuals and meet their counselling needs. Hence, the number of clients waiting to be allocated to a counsellor or to be assessed is varied between 40-45. The time frame that the Counselling Service responds to referrals can be between 2-4 weeks.

Feedback from clients

We can only really measure the quality of the work we have done from what clients tell us about the impact counselling has had on their lives.

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Below is some of the feedback we have received from real clients over the past 12 months either from thank you cards, evaluations forms or verbally within their sessions.

“I wanted to thank your organisation for this opportunity and for introducing me to *Counsellor’s name* who has guided me with great professionalism, compassion and insight through a challenging time for me and my family.”

“You have helped me so much, I am a completely different person now. Thank you so much.”

“Thank you so much for all your support and help. You have helped my life change in so many positive ways and helped me become more at peace with myself.”

“You have saved my life. I told my GP when I first came to Sangam I was ready to kill myself, but you have saved me.”

“I have never felt accepted by anyone ever – not family, not friends, not relatives - but here, I feel accepted.”

COUNSELLING CASE STUDY

Client F, in her thirties, who had been involved in an abused relationship for over 10 Years, came to counselling to seek support, after leaving the relationship. The client sought counselling at Sangam as she was experiencing flashbacks and had also lost all sense of herself and her identity due to the controlling nature of her ex-partner. The flashbacks affected all aspects of her life. The client wished to pursue a career and needed to regain her self-confidence and self-esteem in order to move forward. Through Sangam’s support and counselling sessions the client was able to rebuild her self-confidence and rediscover her own personal goals. The client was able to be a better parent to her young son and even went on to enrol on a further education course. The counselling sessions allowed the client to deal with her trauma and work through her flashbacks, in a safe environment, using affect regulation techniques. The client then felt empowered to continue with her life and make positive choices for herself and her child. The counselling sessions allowed her to gain insight into her past and see where negative patterns of behaviour had been repeated thus hindering the client from moving forward. By gaining this awareness, the client was able to make more healthy choices both in her personal and professional life.

The team consists of 15 Counsellors; 2 of them are part-time paid counsellors and the 13 are volunteer counsellors in placement. Finally, the team has a Counselling Service Manager to oversee the smooth running of the service in accordance with the British Association for Counsellors and Psychotherapists ethical framework and Sangam’s policies.

Sangam is extremely proud of its Counselling service department where we serve clients of all backgrounds, race, religions, age and genders.

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PARTNERSHIPS

One of Sangam's strengths is working successfully in partnerships and is a valuable resource to many clients. Our Partners include the Local Authorities, Job Centre Plus, Metropolitan Police, Department of Work and Pensions and Solicitors.

Birdy and Co Solicitors

Mr Lekhraj has been running free advice surgeries at Sangam for many years on voluntary basis, once every fortnight. The sessions are well attended, with an average of 8-10 clients seen during the each session. Most of the cases fall within the family, children, wills and property category.

Judging by the demand these sessions have been well received with no complaints, particularly with some clients returning for further advice on the same issue or another matter. The advice sessions appear to have been of benefit to the clients. Birdy and Co are happy to continue with these sessions so long as possible and wish Sangam all the best for the future.

Metropolitan Police – Safer Neighbourhood Surgery

The Metropolitan Police runs surgeries at Sangam as and when required.

Promoting Health Living Project – Cherry Lodge Cancer Care

Kirsty Mabb, McMillan Outreach Nurse continues to offer monthly Health and Wellness Sessions for Sangam members, where people will be seen without appointment. This is generally held on the last Tuesday of each month, from 11am-3pm. Ladies will be given a chance to discuss any health issues that might be worrying them, and will be referred on to their GP if appropriate. Health advice and leaflets will be offered. Blood pressure, blood sugar, urine and weight can be checked if ladies wish. Anyone undergoing cancer treatments will have the opportunity to discuss their concerns, and several ladies have been referred to Cherry Lodge Cancer Care, in High Barnet, to use its various therapies and services, free of charge.

On average 12-14 ladies are seen per session. They are seen on a "first come, first served" basis, so they may experience a short wait to be seen. There is no cost for this service.

Quote Kirsty Mabb "I am very happy to continue serving Sangam it is an honour to be able to work alongside such a professional and inclusive organisation. I hope to be able to offer my service to the ladies of Sangam for many years to come!"

EDUCATION

Bharatiya Vidya Bhavan

To promote cultural awareness Sangam runs Indian Classical Dance, Music & Instrument classes in collaboration with Bharatiya Vidya Bhavan as well as spoken Hindi classes with Vanita Pandit.

The classes run on Saturday mornings from 9am to 12pm and we offer Bharat Natyam, Kathak, Hindustani Vocal and Tabla. These classes are doing well but more enrolment of students is required.

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This year we will be hosting our Annual Education Performance on 4th July 2015. This will provide our students with the opportunity to showcase everything they have learned throughout the year!

Sewing Classes

Sewing classes take place on Wednesday mornings from 10am-12pm with Lalita Shah. Each session is 10 weeks long with approximately 10 students.

Yoga Classes

One of Sangam's objectives is to increase awareness and improve the quality of life through "Healthy Living". To promote healthy living Sangam offers yoga classes, an essential therapy to ensure the general wellbeing of one self.

Mixed yoga classes are run on Monday and Friday mornings from 9.45am–11.00am by our longstanding experienced yoga teacher Manish Shah. Many of the students who attend have been doing so for many years and enjoy the relaxing experience of spiritual yoga.

The classes are suitable for all abilities and age groups and are well attended and appreciated by all.

SENIOR CITIZENS CLUB

The senior citizens clubs are for both men and women. It encompasses under its umbrella various social, educational, recreational, and religious activities for elderly Asian community.

The membership comprises of 187 members of which 77 attend yoga classes for the seniors. Various festivals from the Indian calendar are celebrated by our members with the regular support of our volunteers, who tirelessly work behind the scenes. The senior men meet on Monday's and enjoy a game of cards and a general banter over tea and snacks. The ladies meet on Tuesday's where they kick start their session with yoga (classes run by Manisha Wala a qualified Yoga instructor) and follow it up with satang.

During the summer a boat trip on Henley on Thames was organised. This was well attended and the weather also played its part in making it a successful and enjoyable day for all. The seniors enjoyed lunch by the river, and tea on the boat. Diwali was celebrated to the beats of Mr. Rawal followed by a sumptuous lunch sponsored by Mr & Mrs Divyang Bhatt who have been generously supporting Sangam.

Two charities namely Scope and Alzheimer's benefited by the money raised by our seniors during their weekly Satsang meet. Christmas brought Santa with all his ho, ho and fun for seniors in a very unusual setting of Hawaii. They were entertained by a Hawaiian dancer who taught them how to hula. This was preceded by a mask making session. The volunteers as usual lent their enthusiastic support in their grass skirts and garlands making it memorable for all. Christmas lunch was supported by Dhirajben, Ashaben, our Emeritus Director Lady Usha Bagri and our volunteers. Mathew Offord MP for Hendon was the guest for the day.

A new initiative with the support of funding from Millie Apthorp Continuation Fund for Healthy Living of the seniors has been started. Under this venture a talk on Dementia and Alzheimer's was organised which was attended by over one hundred of our senior members. Selina Rodreguise head of local organisation Health Watch of Community Barnet joined hands with Sangam in facilitating this programme. Shobhna Shah was

Sangam Association of Asian Women
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the interpreter, and Mr. Dale Bevington was the speaker. A few more of these talks on various health topics have been scheduled in the forth coming year.

FRIENDS OF SANGAM

Friends of Sangam (FOS) is a group of former and present board members who meet regularly to network and socialise. The FOS group meets very informally, usually for lunch, which gives the members an opportunity to spend an afternoon with each other.

On 13 June 2014, Friend of Sangam organised Mehfil evening with Mohammad Vakil, who won the mega final of Zee Tv sa re ga ma. Music was enjoyed by all.

On 8th October 2014, Friends of Sangam held a Diwali Garba at Sangam. We had ladies all dressed in traditional colourful attire, dancing to the melodious singing of Maya and her group. There was delicious Gujarati lunch which was enjoyed all. Ladies were also able to purchase their Diwali gifts from the stalls selling jewellery, traditional clothes and gorgeous shawls.

GRANTS

Due to the current economic climate, demand for legal advice in all areas of social welfare law has increased from all sections of the communities in Barnet, Brent and Harrow. Sangam continues to research for funding from Trusts, Charities, donors and makes applications for grants to enable it to continue providing its invaluable services to all sections of the community.

Project funding from the Big Lottery Fund – Awards For All programme of £10,000 for Sangam’s Outreach Counselling Service is due to end on 31 March 2015. This project supports clients with childcare responsibilities who are unable to access counselling services in a mainstream setting. Therefore, clients are seen in Children’s Centres in Barnet and Brent.

Sangam was successful in receiving grant funding from The Women’s India Association of the United Kingdom for its Personal Budgeting Programme for 1 year from January 2014. The objective of the project was to help prevent the economically vulnerable people from slipping into debt by providing them training in the techniques and procedures involved in balancing personal income and expenditure. The programme assisted 70 participants exceeding the project target of 60. In order to address and assist the diversity of participants in the course, ‘Debt Advice Booklets’ containing basic self – help information were printed in various community languages including – Bengali, English, Gujarati, Hindi, Romanian and Urdu. These booklets have proved very useful in the delivery of the programme and have greatly assisted Sangam clients with their debt matters. Due to the success of the programme, Sangam received continued funding for the programme from The Women’s India Association of the UK for 1 year from January 2015.

Sangam was shortlisted for Inaugural Awards of the Appt Corporation Community Awards ceremony held at the Houses of Parliament on 19 June 2014. Sangam received the Atul Pathak Community Award of £500 towards its Indian Culture classes – Bharatnatyam, Kathak, Hindustani Vocal, Tabla and Hindi language.

Sangam was also successful in securing £2,000 from the Milly Apthorp Continuation Fund in November 2014 for its Healthy Living Project due to be delivered in 2015. The project aims to improve the general health and wellbeing of the local black and minority ethnic communities to be educated and empowered to take control of their own health. An application has been made to City Bridge Trust for £151,122 for the

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Transforming Ageing Project – Phase 1 – Development of Sangam Well Being Centre. Sangam is currently also working on grant application for £100,000 for upgrading and refurbishment.

HALL RENTAL

Sangam's building has been a source of great pride for all of us and is important for our financial independence. After withstanding 24 years of active service, our building is becoming run down and needs a newer look with modern and smarter interiors. Competition from neighbouring halls is proving to be a challenge for hall rentals.

In the forthcoming future we have plans to comprehensively renovate the entire Sangam Building to make it a modern up and up to date place for people to hire.

Sangam continues to have a number of private bookings, church groups with annual block bookings for parties, weddings, training and meetings. The National Health Service also continues to have regular bookings with us on a monthly basis. We have a permanent block booking of the Bagri Hall from Little Pebbles Nursery.

We continue to advertise our hall facilities on our website and various other hall promotion websites and community spaces. Some enquires are generated via these websites and our own website and followed up by our Administration staff.

Little Pebbles Nursery

Little Pebbles Nursery (LPN) are now into their fourth year at Sangam. We continue look forward to a long relation with them.

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. Our service contracts are continuously monitored and reviewed by our Maintenance Department to ensure that we receive the most cost effective services at the best possible price.

Each year a substantial amount is spent in the up keeping of the building. This year the Bagri Hall was refreshed with a light coat of neutral paint and the floor was sanded and varnished.

The Reception area was also painted, new chairs were bought and the waiting area was given a face lift.

HEALTH & SAFETY

Health and Safety regulation and procedures are maintained and recorded regularly. Periodic fire drills are carried out with all the users of the building and incidents are recorded by staff. Weekly tests on our fire alarm system are carried out as well as maintaining yearly checks on our security systems to comply with Health and Safety regulations are maintained.

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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 £142,985. 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 £16,509, 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 available funding.

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.

Sangam Association of Asian Women
Report of the Trustees and
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AUDITORS

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

Approved by order of the board of trustees on and signed on its behalf by:

ON BEHALF OF THE BOARD:

.....
Sudha Sanghani
Trustee

Date:.....

Sangam Association of Asian Women
Report of the Trustees and
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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 2015 on pages seven to fourteen. 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 set out on page three, 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 and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by us in the course of performing the audit. 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 2015 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;

Sangam Association of Asian Women
Report of the Trustees and
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- properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice for Small and Medium-Sized Enterprises; 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.

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2015

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

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 from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

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

Sangam Association of Asian Women
Report of the Trustees and
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Sangam Association of Asian Women
Statement of Financial Activities
for the Year Ended 31 March 2015

		Unrestrict ed funds	Restricted funds	31/3/15 Total funds	31/3/14 Total funds
	Notes	£	£	£	£
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income	2	9,607	1,604	11,211	71,935
Activities for generating funds	3	193,765	-	193,765	187,006
Investment income	4	645	-	645	5,307
Incoming resources from charitable activities	5				
Advice centre		6,979	22,871	29,850	55,330
Tuition fees		17,188	-	17,188	20,876
Health & Education		-	428	428	1,725
Total incoming resources		228,184	24,903	253,087	342,179
RESOURCES EXPENDED					
Costs of generating funds					
Costs of generating voluntary income	6	40,468	3,025	43,493	38,848
Charitable activities	7				
Advice centre		147,281	40,688	187,969	197,168
Tuition fees		20,527	-	20,527	12,560
Health & Education		14,119	4,517	18,636	22,732
Governance costs	8	14,372	-	14,372	21,468
Total resources expended		236,767	48,230	284,997	292,776

Sangam Association of Asian Women
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NET INCOMING/(OUTGOING) RESOURCES	(8,583)	(23,327)	(31,910)	49,403
 RECONCILIATION OF FUNDS				
Total funds brought forward	122,090	909,123	1,031,213	981,810
	_____	_____	_____	_____
 TOTAL FUNDS CARRIED FORWARD	113,507	885,796	999,303	1,031,213
	=====	=====	=====	=====

Sangam Association of Asian Women
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Sangam Association of Asian Women

Balance Sheet
At 31 March 2015

				31/3/15	31/3/14
		Unrestricte d funds	Restricted funds	Total funds	Total funds
	Notes	£	£	£	£
FIXED ASSETS					
Tangible assets	12	7,706	709,407	717,113	742,746
CURRENT ASSETS					
Debtors	13	2,800	-	2,800	2,955
Cash at bank and in hand		148,614	186,157	334,771	344,297
		-----	-----	-----	-----
		150,080	187,491	337,571	347,252
CREDITORS					
Amounts falling due within one year	14	<u>(45,611)</u>	<u>(9,770)</u>	<u>(55,381)</u>	<u>(58,785)</u>
NET CURRENT ASSETS		<u>105,803</u>	<u>176,387</u>	<u>282,190</u>	<u>288,467</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		113,509	885,794	999,303	1,031,213
		-----	-----	-----	-----
NET ASSETS		113,509	885,794	999,303	1,031,213
		=====	=====	=====	=====

Sangam Association of Asian Women
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FUNDS	15		
Unrestricted funds		113,509	122,090
Restricted funds		885,794	909,123
		999,303	1,031,213
TOTAL FUNDS		999,303	1,031,213

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:

.....

P Virani -Trustee

.....

S Sanghani -Trustee

Sangam Association of Asian Women
Report of the Trustees and
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Sangam Association of Asian Women

Notes to the Financial Statements
for the Year Ended 31 March 2015

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.

Sangam Association of Asian Women
Report of the Trustees and
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Sangam Association of Asian Women

Notes to the Financial Statements – continued
for the Year Ended 31 March 2015

2. VOLUNTARY INCOME

	31/3/15	31/3/14
	£	£
Donations	6,378	68,453
Gift aid	3,012	145
Subscriptions and membership	1,821	3,337
	<u>11,211</u>	<u>71,935</u>

3. ACTIVITIES FOR GENERATING FUNDS

	31/3/15	31/3/14
	£	£
Fundraising events	8,878	14,370
Hall letting and other hire	184,887	172,636
	<u>193,765</u>	<u>187,006</u>

4. INVESTMENT INCOME

	31/3/15	31/3/14
	£	£
Bank deposit interest	<u>645</u>	<u>5,307</u>

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2015

5. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

				31/3/15	31/3/14
	Advice centre	Tuition fees	Health & Education	Total activities	Total activities
	£	£	£	£	£
Immigration advice fees	6,979	-	-	6,979	6,046
Grants	22,871	500	428	23,799	51,009
Tuition fees	-	16,688	-	16,688	20,876
	<u>29,850</u>	<u>17,188</u>	<u>428</u>	<u>47,466</u>	<u>77,931</u>

6. COSTS OF GENERATING VOLUNTARY INCOME

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

	31/3/15	31/3/14
	£	£
BAN Partnership - General Advice	-	5,400
The Big Lottery - Domestic Violence advice	2,575	40,978
Womens India Association of the UK	9,851	2,347
Young Dragons	-	1,725
Barnet Council Debt Advice	445	559
Award For All	10,000	-
Small grants	500	-
Senior Healthy Living	428	-
	<u>23,799</u>	<u>51,009</u>

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	31/3/15	31/3/14
	£	£
Staff costs	30,736	25,820
Postage and stationery	5,023	3,479
Sundries	-	1,586
Fund raising expenses	7,734	7,896
Publicity and marketing	-	67
	<u>43,493</u>	<u>38,848</u>

7. CHARITABLE ACTIVITIES COSTS

	Direct costs	Totals
	£	£
Advice centre	187,969	187,969
Tuition fees	20,527	20,527
Health & Education	18,636	18,636
	<u>227,132</u>	<u>227,132</u>

8. GOVERNANCE COSTS

	31/3/15	31/3/14
	£	£
Staff costs	6,146	5,164
Light & heat	262	308
Accountancy	3,378	6,105
Legal & professional fees	40	8,640

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Insurance	166	133
Auditors' remuneration	3,500	-
Cleaning	345	374
Telephone	64	85
Repairs & maintenance	410	571
Computer costs	61	88
	<u>14,372</u>	<u>21,468</u>

9. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	31/3/15	31/3/14
	£	£
Auditors' remuneration	3,500	-
Depreciation - owned assets	<u>25,633</u>	<u>27,175</u>

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2015 nor for the year ended 31 March 2014.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2015 nor for the year ended 31 March 2014.

Sangam Association of Asian Women
Report of the Trustees and
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11. STAFF COSTS

	31/3/15	31/3/14
	£	£
Wages and salaries	137,872	141,433
Social security costs	<u>4,225</u>	<u>5,952</u>
	<u>142,097</u>	<u>147,385</u>

The average monthly number of employees during the year was as follows:

	31/3/15	31/3/14
Support Staff	<u>15</u>	<u>16</u>

No employees received emoluments in excess of £60,000.

12. TANGIBLE FIXED ASSETS

	Land and buildings	Plant and machinery etc	Totals
	£	£	£
COST			
At 1 April 2014 and 31 March 2015	<u>1,029,052</u>	<u>252,880</u>	<u>1,281,932</u>
DEPRECIATION			
At 1 April 2014	292,699	246,487	539,186
Charge for year	20,581	5,052	25,633
At 31 March 2015	<u>313,280</u>	<u>251,539</u>	<u>564,819</u>

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Report of the Trustees and
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Sangam Association of Asian Women

Notes to the Financial Statements – continued
for the Year Ended 31 March 2015

NET BOOK VALUE

At 31 March 2015	<u>715,772</u>	<u>1,341</u>	<u>717,113</u>
At 31 March 2014	<u>736,353</u>	<u>6,393</u>	<u>742,746</u>

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/3/15	31/3/14
	£	£
Trade debtors	-	95
Other debtors	<u>2,800</u>	<u>2,860</u>
	<u>2,800</u>	<u>2,955</u>

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/3/15	31/3/14
	£	£
Trade creditors	32,687	33,077
Taxation and social security	2,276	1,939
Other creditors	<u>20,418</u>	<u>23,769</u>
	<u>55,381</u>	<u>58,785</u>

Sangam Association of Asian Women
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15. MOVEMENT IN FUNDS

	At 1/4/14	Net movement in funds	Transfers between funds	At 31/3/15
	£	£	£	£
Unrestricted funds				
General Fund	15,090	(8,581)	10,000	16,509
Building Maintenance and Renovations	25,000	-	-	25,000
Redundancy Fund	12,000	-	-	12,000
Litigation Fund	10,000	-	-	10,000
Contingency Fund	10,000	-	-	10,000
Building Maintenance Project	50,000	-	(10,000)	40,000
	<u>122,090</u>	<u>(8,581)</u>	<u>-</u>	<u>113,509</u>
Restricted funds				
Building Fund (Capital)	729,850	(20,443)	-	709,407
Domestic Violence Project	133,154	(2,904)	-	130,250
Senior Citizens	6,119	(1,334)	-	4,785
Building Maintenance Project	40,000	1,352	-	41,352
	<u>909,123</u>	<u>(23,329)</u>	<u>-</u>	<u>885,794</u>
TOTAL FUNDS	<u>1,031,213</u>	<u>(31,910)</u>	=	<u>999,303</u>

Sangam Association of Asian Women
Report of the Trustees and
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Sangam Association of Asian Women

Notes to the Financial Statements - continued
for the Year Ended 31 March 2015

15. MOVEMENT IN FUNDS - continued

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General Fund	228,184	(238,099)	(9,915)
Restricted funds			
Big Lottery Board - Domestic Violence Counselling	2,575	(2,575)	-
Women India Association of the UK	9,852	(9,852)	-
Domestic Violence Project	250	(3,154)	(2,904)
Debt advice project	445	(445)	-
Awards for All	10,001	(10,001)	-
Senior Citizens	428	(1,762)	(1,334)
Building Maintenance Project	1,352	-	1,352
Building Fund (Capital)	-	(20,443)	(20,443)
	<u>24,903</u>	<u>(46,232)</u>	<u>(23,329)</u>
TOTAL FUNDS	<u>253,087</u>	<u>(284,997)</u>	<u>(31,910)</u>

Sangam Association of Asian Women
Report of the Trustees and
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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 up to cover costs relating to redundancy.
- c) Litigation Fund: set aside for 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.
- e) Building Maintenance Project: set aside to cover the cost of long term renovations to the building.

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.

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Sangam Association of Asian Women
Detailed Statement of Financial Activities
for the Year Ended 31 March 2015

	31/3/15	31/3/14
	£	£
INCOMING RESOURCES		
Voluntary income		
Donations	6,378	68,453
Gift aid	3,012	145
Subscriptions and membership	1,821	3,337
	11,211	71,935
Activities for generating funds		
Fundraising events	8,878	14,370
Hall letting and other hire	184,887	172,636
	193,765	187,006
Investment income		
Bank deposit interest	645	5,307

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Incoming resources from charitable activities

Tuition fees	16,688	20,876
Immigration advice fees	6,979	6,046
Grants	23,799	51,009
	<u>47,466</u>	<u>77,931</u>
Total incoming resources	<u>253,087</u>	<u>342,179</u>

RESOURCES EXPENDED

Costs of generating voluntary income

Wages	29,732	24,332
Social security	1,004	1,488
Postage and stationery	5,023	3,479
Sundries	-	1,586
Fund raising expenses	7,734	7,896
Publicity and marketing	-	67
	<u>43,493</u>	<u>38,848</u>

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Charitable activities

Wages	102,194	112,235
Social security	3,021	4,166
Rates and water	2,493	1,864
Insurance	4,196	4,861
Light and heat	10,216	11,954
Telephone	3,231	3,369
Sundries	7,725	8,999
Classes expenses	20,527	12,560
Cleaning	13,505	14,574
Computer expenses	4,774	3,430
Repairs & maintenance	16,004	22,268
Training	1,337	398
Subscriptions	3,498	1,436
Travel	194	336
Bank charges	467	84
Carried forward	193,382	202,534
Brought forward	193,382	202,534
Rent	1,325	1,765
Postage and stationery	-	986
Marketing	100	-
Recruitment fees	6,692	-
Depreciation - long leasehold	20,581	20,581
Depreciation - fixtures and fittings	5,052	6,594
	227,132	232,460

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Governance costs

Wages	5,946	4,866
Social security	200	298
Light & heat	262	308
Accountancy	3,378	6,105
Legal & professional fees	40	8,640
Insurance	166	133
Auditors' remuneration	3,500	-
Cleaning	345	374
Telephone	64	85
Repairs & maintenance	410	571
Computer costs	61	88
	<u>14,372</u>	<u>21,468</u>
Total resources expended	284,997	292,776
Net (expenditure)/income	(31,910)	49,403