

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

Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014
For
Sangam Association of Asian Women

Ripe LLP
9a Burroughs Gardens
London
NW4 4AU

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014

Contents	Page
Reference and Administrative details	1
Board of Directors and Subcommittee Members	2
Presidents letter	3
Management and Staff Structure	5
Sangam Staff and Volunteers	7
Report of the Trustees	9
Report of Independent Auditors	19
Statement of Financial Activities	20
Balance Sheet	21
Notes to the Financial Statements	23

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014

Reference and Administrative Details
for the Year Ended 31 March 2014

Patron

The Lord Bagri CBE

Office Bearers for the year 2013/2014

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

Rupa Mistry

Anjana Sethia

Bina Kotecha

Co-opted Members of the Board of Directors

Pankhuri Bhandari

Varsha Dahad

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

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014

Board of Directors and Subcommittee Members
for the Year Ended 31 March 2014

Chair - Nimmi Saraf (Resigned 15/5/2014)

Vice President – Sudha Sanghani and Jyoti Shah

Secretary – Rakhi Gupta (Chair)

Finance - Piyusha Virani (Chair), Rupa Mistry and Leena Sheth

Advice Centre – Sudha Sanghani (Chair) and Jyoti Shah

Domestic Violence Counselling & Befriending Project - Rupa Mistry (Chair), Bina Kotecha, Usha Bagri, Jyoti Kamath, Varsha Shah, Gita Hindocha

Advice Centre Partners/Public Relations - Jyoti Shah (Chair), Sudha Sanghani and Bina Kotecha.

Education – Anjana Sethia (Chair) and Rakhi Gupta

Friends of Sangam – Piyusha Virani (Chair) and Sudha Sanghani

Grants - Jyoti Shah (Chair) and Bina Kotecha

Hall Rental/Maintenance - Richa Karnani (Chair) and Pankhuri Bhandari

Maintenance Contracts/Promotions - Sudha Sanghani, and Piyusha Virani

Membership – Rakhi Gupta (Chair)

Senior Citizens – Jyoti Shah (Chair), Varsha Dahad, Bharti Shah, Suchita Kabra, Puspha Makecha, Sudha Sanghani.

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014

President's Letter
for the Year Ended 31 March 2014

Dear Members,

Year 2013/2014 has been a year of new challenges, continued success and achieving new milestones for Sangam. At the beginning of the year our fellow director and an ardent supporter, Lady Usha Bagri chose to retire from the active directorship after working tirelessly for over 40 years. No words can justifiably measure her contribution to Sangam over the years from its infancy till now. We are though very happy and fortunate to have her as the Emeritus Director to continue to give her wisdom and guidance to us.

During the year, Sangam has continued to give its services to the people in the Boroughs of Brent, Barnet and Harrow. We assist in excess of 3000 clients a year and make a significant impact in the local community. During 2013-2014 the number of clients we served saw a marked increase primarily due to our effective counselling services to help victims of domestic violence and mental health problems.

This year we have embarked on a very challenging project to comprehensively renovate the Sangam Building. This building has been a source of great pride for all of us and has been instrumental for our financial independence. After withstanding 21 years of active service, our building is becoming run down and needs a newer look with modern and efficient interior. We need all your active and generous support to enable us to give you a new Fit for Purpose building.

In October, 2013, we celebrated Diwali Mela in style with a Flower demonstration by Chelsea Flower Show gold medallist, Patricia Dibben. The event was very successful with everyone thoroughly enjoying the day. Seniors celebrated Diwali in the presence of local MP Mathew Offord.

Sangam is also very active in its support and services to the elderly and senior members of our society. This year we organised various talks by recognised professionals on important health issues for the benefit of our seniors. We are now starting conversational English classes for them to keep up with our promise toward continued excellence and improvement.

One of Sangam's objectives is to preserve our cultural heritage and traditions and we do this by imparting necessary training and classes to our youths in cultural dance, music and Hindi language. We recently started offering high-level Diploma courses in association with Bhartiya Vidya Bhavan. Unfortunately, response is not encouraging and we are finding it extremely difficult to make this service self-sustainable. I will appeal to you and our entire membership and local community to come and support us in this noble cause by helping us enrol as many students as possible.

Sangam was successful in its recent Quality Mark Audit for Advice and was awarded the Advice Quality Standard Certificate for another 2 years.

We always face a lot of challenges in pursuit of continuous improvements while balancing it with a drive to contain and reduce costs. We launched Sangam to social media by starting its Face Book page. We are also updating our website to give it a new look and make it more user friendly. This year we chose to "in source" Human Resources function when our external HR consultant Mike Leany retired in December 2013.

Sangam has been invited by 10 Downing Street to host a reception in the presence of Mrs Samantha Cameron. This recognition will give Sangam new heights and will create everlasting memories in its history. We are very thankful to Lord Dolar Popat and Lady Sandhya Popat for facilitating this prestigious event.

In order to help the board in its arduous tasks to meet new challenges, we co-opted 2 new members to the board. I take this opportunity to say a big thank you to all my fellow board members and members of the sub-committee for all their help and support in my first year of presidency.

Thanks to the senior members of the board, namely Rupa Mistry, Jyoti Shah, Richa Karnani and Piyusha Virani, without whose guidance, I could not have coped up to my new responsibilities. Thanks to Sudha Sanghani, Rakhi Gupta, Anjana Sethia and Bina Kotecha, Pankhuri Bhandari and Varsha Dahad for selflessly and diligently managing their portfolios and discharging their responsibilities.

A big thanks you to all the staff members for their hard work and cooperation.

My sincere gratitude to our patron, Lord Bagri for his continuous guidance and support. Thanks to Lady Bagri and Leena Sheth for being always available to the board with advise, wisdom and experience, whenever needed.

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014

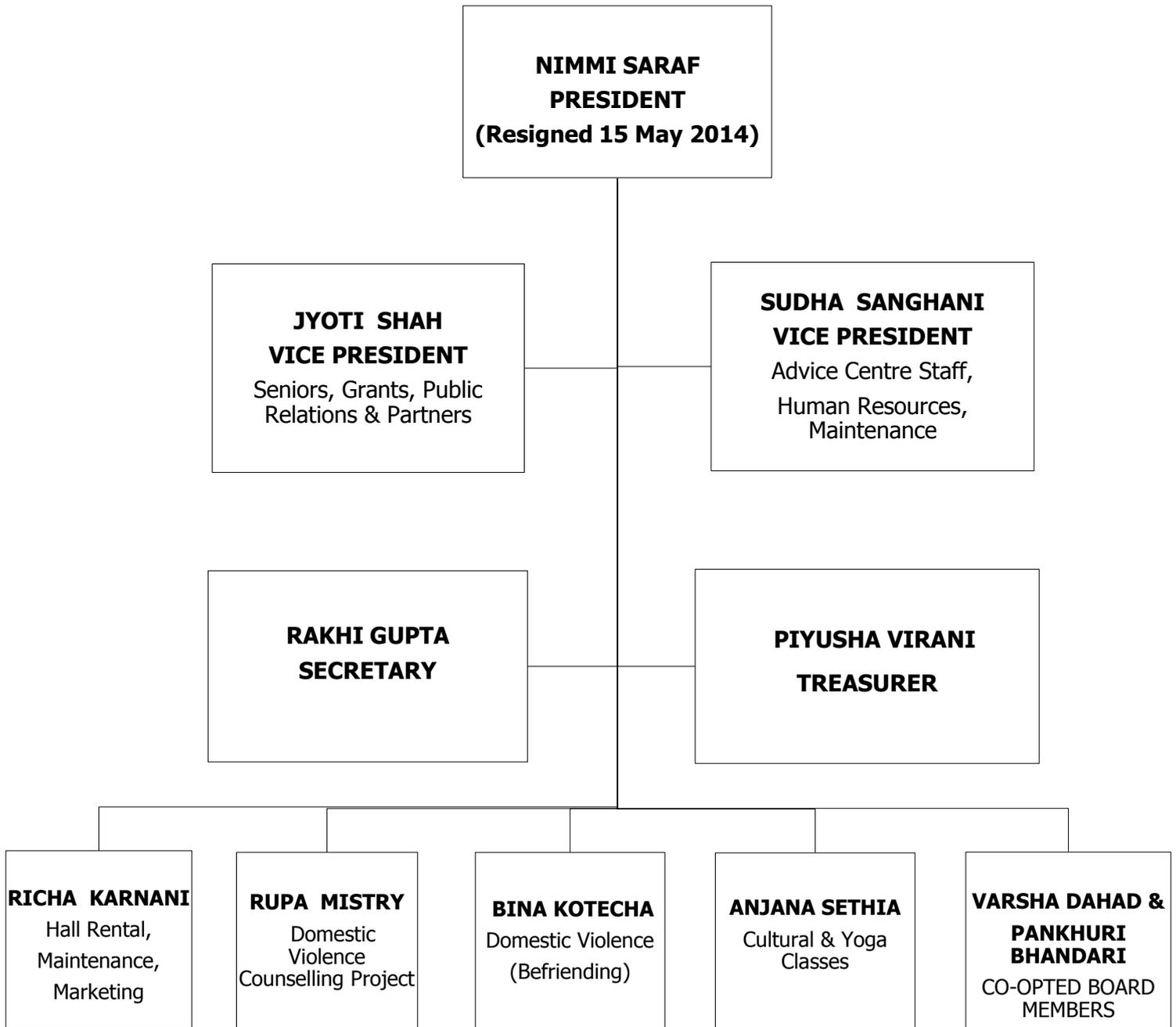
President's Letter
for the Year Ended 31 March 2014 (continued)

Finally thank you, each and every member of Sangam, its donors and sponsors, its well-wishers and volunteers. It is your help and support that has made Sangam so successful.

Nimmi Saraf
President

On May 15th 2014, Nimmi Saraf resigned as president of Sangam Association of Asian Women. Her role and responsibilities will be taken over collectively by the two Vice Presidents Jyoti Shah and Sudha Sanghani.

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014



Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014

Board of Directors

Advice Centre

Avinash Mandalia
Advisor

Dipa Haria
Advisor

Savita Bansal
Advisor

Chital Shah
Trainee Advisor &
Administrator

Mala Jethwa
Administrator

Lavina Richards
Administrator

**Volunteer
Administrator**
Veena Pugh

Quality Mark
Dipa Haria

Grants
Avinash Mandalia

Supervisor
Dipa Haria
Avinash Mandalia

Counselling

Dhanesh Sakaria
Counselling Manager

Kashmira Kalsi
Counsellor

Alison Knight
Counsellor

Debbie Walker
Counsellor

**Volunteer
Counsellors**

Angelo Brieussel
Catharine Douglas
Daniela Nova
Emma Jackson
Geraldine Morson
Julia Braun
Leigh Inglis
Lesley Kalish
Rosemary Kaye
Toni Zekaria
Martina Oliver
Amy Garner
Christine Anderson

Cultural Classes

**Bharatiya Vidya
Bhavan Classes**

Bharat Natyam
Kathak
Hindustani Vocal
Tabla
Violin
Mridangam

Hindi Classes
Vanita Pandit

Activities

Sewing Classes
Lalita Shah

Yoga
Manish Shah
Manisha Wala

Caretakers
Asok Kumarasamy
Chandrakant Shah
Michael Markwell

**Legal and
Professional
Advisors**

Birdy & Co Solicitors
Mr. L Birdy

Metropolitan Police
Safer Neighbourhood
Surgery

**Cherry Lodge Cancer
Care**
Kirsty Mabb

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014

Sangam Staff and Volunteers
for the year ended 31 March 2014

Currently, Sangam has 12 paid staff members consisting of 3 qualified Advisors, 1 Trainee Advisor, 3 Counsellors, 3 Administrators and 3 Caretakers. Sangam also has 13 Volunteer Counsellors and 1 Volunteer assisting our Administrative staff.

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. Avinash is an Advisor who is actively involved with our Grants Department and has worked to secure funding from the Big Lottery Fund which came to an end this year and The Women's India Association of the UK'.

Dipa Haria, part time OISC Level 2 Advisor and supervisor, specialising in Immigration Law and Social Welfare Law. She is a very good, reliable worker who is responsible and actively involved in the Quality Standard Audit which was successfully completed in February 2014.

Savita Bansal, part time OISC Level 2 Advisor, is specialising in Immigration Law. She is responsible for taking referrals from Barnet Citizen Advice Bureau and their record keeping. She is pro- active in helping clients in achieving their Immigration status and has successfully managed to get them Indefinite Leave to remain visa status.

Administrators

Chital Shah, part-time trainee Welfare Advisor and Administrator. She is very good at multi-tasking a range of administrative duties and does a fantastic job in assisting 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 undertakes a number of roles and responsibilities such as managing the reception, writing reports, overseeing the day-to-day maintenance of the building and supervising the refurbishment work at Sangam. She is a pro-active and enthusiastic worker who does a great job in coordinating and multi-tasking all administrative duties.

Lavina Richards, our newly appointed Administrator. She does a marvellous job in keeping the reception running smoothly. She is responsible for processing the monthly Timesheets for all Sangam Staff and managing the Sangam Membership database.

Counsellors

Dhanesh Sakaria, a qualified and experienced bi-lingual Counsellor offering therapy in Gujarati as well as English. Dhanesh joined Sangam as the Counselling Service Manager in 2011 and works part-time but volunteered as a counsellor for Sangam before that. In addition to managing a large team of Counsellors (consisting of both paid and volunteers), she has her own case load of clients. Dhanesh has demonstrated great commitment and dedication in providing a professional counselling service here at Sangam.

Kashmira Kalsi, a multi-lingual qualified Counsellor fluent in English, Gujarati, Hindi and Punjabi. Kashmira joined Sangam as a part-time paid counsellor in July 2013 and volunteered for Sangam prior to that. Kashmira has recently extended her hours in order to enable the Sangam Counselling Service to stay open till 8.00pm on Wednesday evenings.

Alison Knight, a qualified counsellor and also volunteered for Sangam previously. Alison has much experience of working with victims of domestic violence and joined Sangam as a part-time paid counsellor in January 2014.

Debbie Walker left Sangam in October 2013 after being employed part-time for two years. Debbie used to see individual clients for counselling as well as facilitate the therapeutic group sessions which were well attended.

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014

Sangam Staff and Volunteers (continued)
for the year ended 31 March 2014

Volunteer Counsellors
Angelo Brieussel
Catharine Douglas
Daniela Nova
Emma Jackson
Geraldine Morson
Julia Braun
Leigh Inglis
Lesley Kalish
Rosemary Kaye
Toni Zekaria
Martina Oliver
Amy Garner
Christine Anderson

Caretakers

Asok Kumarasamy, our hard working, loyal and long standing Caretaker at Sangam 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.

Micheal Markwell is a part-time Caretaker working for Sangam some evenings.

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014

Report of the Trustees
for the Year Ended 31 March 2014

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 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.

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 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.

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014

Membership

Sangam has 281 Life Members and 19 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.

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 Memorandum and Articles 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.

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 40 years. Client numbers for Sanlam'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.

In spite of 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.

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014

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 2013 to March 2014 in the relevant areas to keep up to date with developments:

Staff Training

- Personal Independence Payments
- Welfare Reform
- Universal Credit
- Domestic Violence, Immigration and Legal Aid
- Evaluating Volunteering Projects
- Learn to dominate Google
- Introduction to Personality Disorders
- Making trauma therapy safer
- Strategies for working with Personality Disorder
- Achieve Best Evidence
- PIP and alternate office training
- Right to reside

Board of Directors Training

- Domestic Violence Basic Training Course
- Alternative Office Training
- Fundraising by Social Network.
- Business Plan

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 runs a weekly debt Advice Surgery whereby our specialist Debt Advisor offers free advice on all debt issues including mortgage/rent arrears, Utility Arrears, credit debts, Bankruptcy and Debt relief orders. Sangam has also devised an informative debt booklet specialising in credit cards. This booklet assists clients to make the initial steps to help them deal with their credit debts; this includes 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. The full report on the Counselling Project is on Page 13.

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014

ADVICE CENTRE STATISTICS:

- Clients seen by appointment by Sangam Centre Advisors and Partners totalled 2,797 and 190 respectively;
- Clients seen for Counselling totalled 460;
- There was a large increase in client appointments taken at Sangam Advice Centre compared to 2,429 in the last financial year;
- There was a slight decrease in client appointments taken by Sangam Partners compared to 202 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 an increase 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;
- There was increase in benefits gained for Sangam clients of £424,610.62p compared to £383,331.27p for the last financial year.

WELFARE BENEFITS CASE STUDY

Client A required advice on his benefit entitlement as he had severe medical conditions. A made a claim for Employment and Support Allowance, but was refused as he did not score enough points in his medical assessment. Sangam assisted A with written representations for his Employment and Support Allowance Appeal. A was successful at his Appeal Hearing and was awarded his benefit, with a lump sum for backdated benefit. A was very pleased with his outcome.

WELFARE BENEFITS CASE STUDY

Client B was admitted in hospital for 2 months due to a stroke. When the client was discharged from the hospital, B had an overpayment of benefit and was very anxious about the situation. Sangam resolved the situation, and as B had overpaid council tax in previous years the client received a refund of £552.92p. Sangam also assisted B to apply for a Discretionary Housing Payment and was awarded £29.18p per week for 6 months towards the rent. B was extremely happy with the assistance received from Sangam.

IMMIGRATION CASE STUDY

Client C was here on a student visa and got married to a British Citizen early this year. He wanted to transfer his visa to a spouse visa but unfortunately could not do so immediately as they were not meeting the financial conditions laid down by the new immigration Laws. When they came to see us they still had 9 months valid on their student visa so we advised his spouse to look for additional work which would enable them to apply for a spouse visa. Six months later when they came to see us again luckily they had managed to get extra work and we applied for a spouse visa which was granted. As the client sought advice early from us we were able to help him with his application rather than coming to see us at the last minute.

IMMIGRATION CASE STUDY

Client D was on student visa when she met her British husband. They fell in love and eventually got married. At this point client realised the abusive nature of her husband who would perpetrate Domestic violence on her. D contacted our Adviser she was in a state of panic as her spouse visa was expired at the point when she fled from Domestic abuse. D had a few months old son and was therefore was unable to work full time. The adviser decided to apply limited leave for D under Destitution Domestic Violence concession scheme as this would give her limited leave to remain and enable her to access public funds till she make application for indefinite Leave to Remain. Once successful in getting approval of limited Leave to Remain for D the Adviser made an application for Indefinite Leave to Remain and successfully managed to get it approved. Client was very happy with the services provided.

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014

DEBT CASE STUDY

Client E, mother of 4 after separation found it a struggle to make ends meet and turned to credit to plug the gap. When E approached Sangam, she owed £24,000 to 5 different creditors which meant she needed to pay £500 per month just to meet her obligations to her lenders. E was in part-time employment with a total income including benefits of £2,000 per month. Sangam showed E how to manage her money better through drawing up a monthly budget to take care of all her essentials: rent, food, heating, fares to school and clothes etc. By making allowances for all her bills, E found that she did have enough money for her and her children live on as well as repay her creditors without damaging her credit rating unnecessarily.

SANGAM COUNSELLING SERVICE

We have continued to work with adults, both men and women of all backgrounds offering one to one counselling after the initial risk assessment for up to 21 sessions. We have noticed an increase in the number of referrals coming our way and the number of clients engaging in work with us.

We no longer run the group therapy sessions for women titled "Confidence and Self Esteem Building Workshop" due to a lack of resources, we were faced with an ever increasing waiting list for counselling and so it was decided that our resources would better be used to offer more one to one sessions and reduce waiting list. However the group was well received and we may re-introduce it next year.

We have received positive feedback from organisations that refer to us, indicating we have made a positive contribution to the community and society as a whole with the work we do. Our statistics show that 92% of our clients reported feeling better by the end of their therapy. Part of our ending process with clients includes exploring the way forward and planning with them some action points for them to continue their development and within this, every client would be referred to mainstream services and encouraged to do things like volunteer or attend training.

This year we received 297 referrals, which indicates how well received and established we have become in the community. However this also meant that at one point our waiting times were very long. In fact clients were waiting up to 12 weeks before they were offered an initial assessment appointment, and another 12 weeks on average before being allocated a counsellor, so six months from point of referral to the beginning of counselling. This was a serious problem as when a client is referred for counselling, they often need it immediately and having to wait six months makes things much worse and in the case of high risk clients, it could even be life threatening. We tackled this problem by recruiting more volunteer counsellors and extending our opening times so that we were able to offer more sessions to clients, as mentioned above we have also cancelled the group therapy. We now offer counselling till 8.00pm on Wednesdays and on Saturday mornings, which also enables the clients that work full time to access our service. Our team is now made up of 15 counsellors, 12 of them are volunteers and the other three are employed part time. I am pleased to report that our waiting times from point of referral to initial assessment is now approximately 2 weeks and from assessment to weekly counselling it is 2-4 weeks. Therefore in total it is now a maximum of 6 weeks, which is a great improvement from six months.

I think it is fair to say that our project has been very successful in bringing about the changes we set out to achieve. We have found ourselves working with individuals who have been suffering in silence for years, and with our support they have found the courage to take control of their lives and break the silence.

Some of the feedback we have received from clients that have been using our service is listed below and as you will see it speaks volumes;

"I no longer feel like a failure - counselling has helped me get to this point"

"Something you said made me realise why I stayed and suffered in my marriage for so long and it's not my fault. I feel I can now break this cycle of domestic violence."

"I really look forward to our sessions - there is no one else I can talk to or trust."

"My sessions with you have enabled me to speak up for myself more and not tolerate in silence."

"Counselling with you has helped me feel okay about going for what I want. I would never have been able to say that to my parents before!"

"I told the psychiatrist that Sangam is my Saviour! It is one of the few things that is keeping me alive!"

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014

Befriending Project

During the year, we also had outreach befriending project where volunteers visited referrals from councils, surgeries and hospitals in their homes to support, accompany and generally empower them. We had 24 referrals during the period.

Following an assessment, the volunteers made up to 7 weekly visits to the homes of referrals. This project was successful and was concluded in December 2013.

Events / Seminars / Workshops

Sangam aims to create seminars, events and programmes that address the needs and demands of the community, members and clients that we serve.

Sangam hosted a Cheese and Wine Reception On 23rd May 2013. The evening was well attended and enjoyed by all.

We celebrated Fathers Day On 16th June 2013, by organising a Charity Fun Walk Challenge. We raised funds for the day-to-day running of the Advice Centre. It was an enjoyable day for all that took part and we raised over £5,000 for our Advice Centre!

Summer Afternoon Tea at the House of Lords was hosted on 28th June 2013. A scrumptious spread was laid out and was an afternoon enjoyed by all.

Diwali Extravaganza was celebrated on 17th October 2013. It was a fantastic celebration of colourful dresses with melodious music. The highlight of the event was an amazing flower demonstration by Chelsea Flower Gold Medallist Patricia Dibben. Guests enjoyed the Diwali Mela and shopped for their Diwali Gifts.

Sangam held two seminars on 14th and 21st March 2013 for our clients. The sessions were Informative and provided our clients an overview of Welfare Benefits and Debt Management. The seminar assisted clients to make the initial steps to help them deal with their credit debts; this includes credit card debts, store card debts, loans and overdraft. Information was also covered including mortgage/rent arrears, Utility Arrears, credit debts, Bankruptcy and Debt relief orders.

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.

Citizens Advice Bureau's Debt Advice Surgery

The Advice Barnet Project (ABP) collaboration with Sangam made 32 referrals to Sangam's immigration and welfare benefit services and a total of 14 clients were given advice. In February 2014 Sangam withdrew from this agreement owing to high percentage of non attendances to the appointments given by the referred clients. CAB's surgery on the Money Debt Project at Sangam also came to an end early in the year as CAB did not have the resources to attend the surgery at Sangam.

Metropolitan Police – Safer Neighbourhood Surgery

The Metropolitan Police runs surgeries at Sangam as and when the demand requires.

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014

Promoting Health Living Project – Cherry Lodge Cancer Care

Kirsty Mabb, McMillan Outreach Nurse continues to run "Healthy Living Surgeries" on the last Tuesday of most months. Here, people are seen, without appointment, for health checks-for example monitoring of blood pressure, blood sugar, urine tests are also carried out, where there is a clinical indication. There is an emphasis on health promotion-people are encouraged to take up the free cancer screening available to them eg. Mammogram, cervical and bowel screening. People come to the session to discuss any health concerns, worries etc. Leaflets relating to health issues are provided in a variety of languages. People can also discuss their cancer treatments/ cancer journey.

From April 2013-March 2014, there were a total of 118 consultations with the Outreach Nurse. On average, 12-15 ladies are seen each month and the average time spent with each client is 15-20 minutes. Referral to GP is common place for conditions such as urinary tract infections, worryingly high blood pressure etc. People are also referred to other services such as Occupational Therapy, Contenance services. One of the trends noticed during this period, is the length of time that it can take for people to get a GP appointment. However, if the nurse rings the practice on behalf of the patient, she can nearly always obtain a GP appointment within 24 hours."

McMillan is very happy with the partnership with Sangam and hope that they can continue to run this service for as long as it is required.

EDUCATION CLASSES

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 Bharatiya Natyam, Kathak, Hindustani Vocal and Tabla.

Sangam also continues to run Diploma Classes once a week on Monday evenings from 6.00pm to 7.30pm with the renowned Gurujī's from Bharatiya Vidya Bhavan for Tabla, Kathak, Bharatiya Natyam, Mridangam , Violin, Sitar, Flute and Hindustani Vocal.

On June 21st 2013 Sangam and Bharatiya Vidya Bhavan held a "Music and Dance Showcase" in Sangam. This annual event gives a chance for the students of Sangam to perform in front of family, friends and dignitaries! The Deputy Mayor Councillor Bridget Perry attended our event along with Mr Bihari Lal from the Bhavan. It was a great success and everyone thoroughly enjoyed the evening!

This year we will be hosting our Annual Education Performance on July 5th. This will provide our students with the opportunity to showcase everything they have learned throughout the year!

The Diploma students will have their theory and practical examinations in July 2014.

However, the response to the classes is not encouraging and we are finding it extremely difficult to make this service self-sustainable.

Sewing Classes

Sewing classes take place on Wednesday mornings from 10am-12pm in Sangam with Lalitaben 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 well being 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.

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

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014

SENIOR CITIZENS CLUB

For the Year 2013/2014 the Senior Citizen Club membership reached 237. With social, educational, recreational and religious activities successfully entertained both men and women members over 12 months.

The senior men meet every Monday from 12.00pm-3.00pm where they pray, have discussions and play cards. The senior ladies meet every Tuesday for Satsang and Yoga from 1.00pm-3.00pm.

We currently have 90 members of yoga which takes place every Tuesday from 11.45am-12.45pm at the centre. Our teacher is Manisha Wala and the seniors enjoy the peace, calm and serenity every week.

In 2014, The Board of Directors increased the subscription of the senior's club and yoga membership by £2.00 each. The yearly Senior membership is now £8.00 and for Yoga £52.00. Our volunteers Bharti Shah, Suchitra Kabra, Varsha Dahad, Pushpa Makhecha and Sudha Sanghani come on a regular basis to help and assist with the running of the group.

The seniors celebrate all major Indian festivals like Shivratri, Holi, Janmashtami, Mahavir Jayanti. Tulsi Vivah takes place with members dividing themselves into Bride and Groom party conducting the marriage of Tulsi and Lord Krishna.

In summer an outing for the seniors was organised. This year a coach trip was taken to Leicester to visit 4 temples - Swaminarayan Temple, Haveli, Derasar, and Sai Baba Temple.

At the Derasar (Jain Temple) the seniors were enlightened with explanations on the stained glass windows depicting the life of lord Mahavir. The tour of the temple ended with all participating in the Arti followed by a delicious Jain lunch. At the Haveli our seniors showed their talent in singing Bhajans. Swaminarayan temple visit was well timed for a tour, darshan and tea.

Diwali celebrations have always been a major event for Senior's. With scrumptious lunch and a live band with singers in melodious voice singing old Bollywood tunes. Our thanks go out to Mr Bhatt for sponsoring such an eventful day. Every year part of the Arti money collected in the year, is given to a charitable cause. This year Cherry Lodge Cancer Care was the recipient of the Senior's donation.

Christmas was celebrated with a party the love for Indian film songs, live band who sang Indian Film Songs entertained the audience. Santa Clause dropped in to distributed small gift to each table. The Senior men's group very much enjoyed singing Christmas Carols and dancing to the festive tunes.

We are Grateful to Mr and Mrs Sevak Dansingani for sponsoring the party and Lady Bagri for the Christmas cake.

Our sincere thanks to Mrs Rukmini Budhe for donating money towards the Senior outings for the next few years.

Sangam encourages the seniors to lead a healthy living by attending health lectures and joining yoga classes conducted by a qualified yoga teacher. Huge improvements especially in muscle tone has been noticed by the seniors.

In March 2014 a qualified General Practitioner held very informative health talks promoting Breast Cancer awareness and Diabetes. Sangam wishes to continue to have such talks on quarterly basis.

This summer the Senior Club, men and ladies will be taken for a picnic to Henley on Thames with the added attraction of a two hours boat ride.

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.

The subcommittee includes Lady Usha Bagri, Jyoti Kamath, Ranjan Amin, Nina Majeethia and Nimma Mulchandani.

The first meeting was held on April 11, 2013 at Sangam. Devi Parekh very kindly bought home cooked food.

The next meeting was on June 26 2013 and was kindly hosted by Manjuben Karia at her home in Kent. The FOS members had an excellent time enjoying the lovely spread and beautiful gardens.

On September 18, 2013 the FOS met again informally at Sangam. They had a discussion on how the FOS can be more actively involved in organising small events.

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014

To bring a bit of change and colour for Holi, the next meeting was held on March 12, 2014 at the Flavours Restaurant adjacent to Sangam. It was decided that the FOS would organize a Mehfil evening at Sangam.

GRANTS

Sangam has noticed that, there has been an increased demand for legal advice in all areas of social welfare law from all sections of the communities in Barnet, Brent and Harrow due to the current economic climate. The Advice Centre is run through the aid of donations, hall rental income and very limited funding. Therefore, Sangam is striving to secure funding from various sources to carry out the much needed work in the community.

The Domestic Violence Counselling Service project funded by the Big Lottery Fund ended on 31 March 2014 and was successfully delivered. The project supported women and men who were suffering from domestic violence with ongoing support and advocacy provided by Sangam's qualified Counselling Practitioners.

The application for grant funding from the Big Lottery Fund – Awards for All programme of £10,000 for its Domestic Violence Outreach Counselling Service was successful. This project is specifically aimed at clients with childcare responsibilities who are unable to access counselling services in a mainstream setting. We plan to start working on this project in the later part of year 2014.

The Women's India Association of the United Kingdom application for grant funding of £10,000 was also successful for Sangam's Personal Budgeting Programme for 1 year from January 2014. The objective of the project is 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, thereby building their individual confidence and resilience to deal with financial and other issues associated with day to day living.

Due to the recession, funding availability has reduced immensely, so Sangam is now running on limited funds. Therefore, the need for other sources of funding is becoming ever more demanding. Nevertheless, 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 the community at large.

HALL RENTAL

Sangam's building has been a source of great pride for all of us and has been instrumental for our financial independence. After withstanding 23 years of active service, our building is becoming run down and needs a newer look with modern and efficient interior. 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 and a 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 Services also continue to have regular bookings with us on a monthly basis. We have a permanent block booking of the Bagri Hall from Little Pebbles Nursery.

In order to market our halls and conference rooms we have refreshed the two main banqueting halls with paint giving it a very light airy feel. We have also been trying to establish networks with various restaurants to give us regular bookings for private events.

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 third 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.

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014

During 2013/2014 a substantial amount was spent in the up keeping of the building. The majority of the interior of the building was refreshed with a light coat of neutral paint; this included the Bagri Foundation Hall and Meenal Mehta Auditorium, the foyer areas, doors, the stage in our main hall. All the door handles and hooks and damaged ceiling tiles were replaced. The missing light fittings around the building were replaced with new energy saving lights providing more light in the main areas outside the reception and advice rooms.

The damaged curtains in the main hall were replaced with new blues ones and the changing room was given a complete overhaul with re-freshed paint and a new carpet. New cupboards were fitted in the Bagri Foundation Hall and the damaged floor was re-sanded.

To maintain security levels new Sensor flood lights were installed in our car park. The roof was also replaced with a new three layer felt system and the whole of the box gutter was sealed with a fibre based sealant to ensure that there are no further leakages.

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

Records to comply with Health and Safety regulations are maintained.

We have installed new extractor fan, air vent and carbon monoxide alarm in Bagri Foundation kitchen.

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 £146,388. 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 £15,090 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.

PLEDGES AND DONATIONS-

The generosity of all our donors sponsors and well wishers during this year has been a great encouragement to the Sangam volunteers.

Rama Hari Trust donation for the Building Fund and Senior's citizen activity £46,911.

ON BEHALF OF THE BOARD:

.....
P Virani – Trustee

Date: 2nd July 2014

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014

Independent Examiner's Report to the Trustees of
Sangam Association of Asian Women

I report on the accounts for the year ended 31 March 2014 set out on pages 24 to 31.

Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view ' and the report is limited to those matters set out in the statements below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Robert Glazer FCA
Ripe LLP
Chartered Accountants
9a Burroughs Gardens
London
NW4 4AU

Date:

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014

Statement of Financial Activities
for the Year Ended 31 March 2014

	Notes	Unrestricted funds £	Restricted funds £	31/3/14 Total funds £	31/3/13 Total funds £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income		14,479	57,456	71,935	138,387
Activities for generating funds	2	187,006	-	187,006	195,574
Investment income	3	5,307	-	5,307	93
Incoming resources from charitable activities					
Advice centre		6,046	49,284	55,330	69,358
Tuition fees		20,876	-	20,876	19,146
Health & Education		-	1,725	1,725	4,140
Total incoming resources		233,714	108,465	342,179	426,698
RESOURCES EXPENDED					
Costs of generating funds					
Costs of generating voluntary income		38,523	325	38,848	55,971
Charitable activities					
Advice centre		131,855	65,313	197,168	195,854
Tuition fees		12,560	-	12,560	11,921
Health & Education		16,918	5,814	22,732	23,052
Governance costs		21,468	-	21,468	24,499
Total resources expended		221,324	71,452	292,776	311,297
NET INCOMING/(OUTGOING) RESOURCES		12,390	37,013	49,403	115,401
RECONCILIATION OF FUNDS					
Total funds brought forward		109,700	872,110	981,810	866,407
TOTAL FUNDS CARRIED FORWARD		<u>122,090</u>	<u>909,123</u>	<u>1,031,213</u>	<u>981,808</u>

The notes form part of these financial statements

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014

Sangam Association of Asian Women

Balance Sheet
At 31 March 2014

	Notes	Unrestricted funds £	Restricted funds £	31/3/14 Total funds £	31/3/13 Total funds £
FIXED ASSETS					
Tangible assets	7	12,896	729,850	742,746	769,921
CURRENT ASSETS					
Debtors	8	2,955	-	2,955	9,640
Cash at bank and in hand		<u>143,955</u>	<u>200,342</u>	<u>344,297</u>	<u>260,712</u>
		146,910	200,342	347,252	270,352
CREDITORS					
Amounts falling due within one year	9	(37,716)	(21,069)	(58,785)	(58,465)
		<u>109,194</u>	<u>179,273</u>	<u>288,467</u>	<u>211,887</u>
NET CURRENT ASSETS					
		122,090	909,123	1,031,213	981,808
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>122,090</u>	<u>909,123</u>	<u>1,031,213</u>	<u>981,808</u>
NET ASSETS					
		122,090	909,123	1,031,213	981,808
FUNDS	10				
Unrestricted funds				122,090	109,698
Restricted funds				<u>909,123</u>	<u>872,110</u>
TOTAL FUNDS				<u>1,031,213</u>	<u>981,808</u>

The notes form part of these financial statements

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014

Sangam Association of Asian Women

Balance Sheet - continued
At 31 March 2014

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2014.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2014 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

.....
R Gupta –Trustee

The notes form part of these financial statements

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014

Notes to the Financial Statements
for the Year Ended 31 March 2014

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

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
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014

Notes to the Financial Statements - continued
for the Year Ended 31 March 2014

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. ACTIVITIES FOR GENERATING FUNDS

	31/3/14	31/3/13
	£	£
Fundraising events	14,370	37,644
Hall letting and other hire	<u>172,636</u>	<u>157,930</u>
	<u>187,006</u>	<u>195,574</u>

3. INVESTMENT INCOME

	31/3/14	31/3/13
	£	£
Bank deposit interest	<u>5,307</u>	<u>93</u>

4. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	31/3/14	31/3/13
	£	£
Auditors' remuneration	-	3,700
Depreciation - owned assets	27,175	27,511
Surplus on disposal of fixed asset	<u>-</u>	<u>(3,167)</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2014 nor for the year ended 31 March 2013.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2014 nor for the year ended 31 March 2013.

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014

Notes to the Financial Statements - continued
for the Year Ended 31 March 2014

6. STAFF COSTS

	31/3/14	31/3/13
	£	£
Wages and salaries	141,433	138,883
Social security costs	<u>5,952</u>	<u>5,944</u>
	<u>147,385</u>	<u>144,827</u>

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

	31/3/14	31/3/13
Support Staff	<u>16</u>	<u>18</u>

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

7. TANGIBLE FIXED ASSETS

	Land and buildings £	Plant and machinery etc £	Totals £
COST			
At 1 April 2013 and 31 March 2014	<u>1,029,052</u>	<u>252,880</u>	<u>1,281,932</u>
DEPRECIATION			
At 1 April 2013	272,118	239,893	512,011
Charge for year	<u>20,581</u>	<u>6,594</u>	<u>27,175</u>
At 31 March 2014	<u>292,699</u>	<u>246,487</u>	<u>539,186</u>
NET BOOK VALUE			
At 31 March 2014	<u>736,353</u>	<u>6,393</u>	<u>742,746</u>
At 31 March 2013	<u>756,934</u>	<u>12,987</u>	<u>769,921</u>

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/3/14	31/3/13
	£	£
Trade debtors	95	-
Other debtors	<u>2,860</u>	<u>9,640</u>
	<u>2,955</u>	<u>9,640</u>

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/3/14	31/3/13
	£	£
Trade creditors	33,077	36,329
Taxation and social security	1,939	2,529
Other creditors	<u>23,769</u>	<u>19,607</u>
	<u>58,785</u>	<u>58,465</u>

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014

Notes to the Financial Statements - continued
for the Year Ended 31 March 2014

10. MOVEMENT IN FUNDS

	At 1/4/13 £	Net movement in funds £	Transfers between funds £	At 31/3/14 £
Unrestricted funds				
General Fund	32,700	12,390	(30,000)	15,090
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
Hall Upgrade Fund	20,000	-	(20,000)	-
Building Upgrade Fund	-	-	50,000	50,000
	<u>109,700</u>	<u>12,390</u>	<u>-</u>	<u>122,090</u>
Restricted funds				
Building Fund (Capital)	750,293	(20,443)	-	729,850
Big Lottery Board - Domestic Violence Counselling	(1,586)	1,586	-	-
Domestic Violence Project	123,403	9,751	-	133,154
Senior Citizens	-	6,119	-	6,119
Building Upgrade Fund	-	40,000	-	40,000
	<u>872,110</u>	<u>37,013</u>	<u>-</u>	<u>909,123</u>
TOTAL FUNDS	<u><u>981,810</u></u>	<u><u>49,403</u></u>	<u><u>-</u></u>	<u><u>1,031,213</u></u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General Fund	233,714	(221,234)	12,390
Restricted funds			
BAN Partnership	5,400	(5,400)	-
Big Lottery Board - Domestic Violence Counselling	42,564	(40,978)	1,586
Women India Association of the UK	2,347	(2,347)	-
Young Dragons	1,725	(1,725)	-
Domestic Violence Project	9,751	-	9,751
Debt advice Project	559	(559)	-
Senior Citizens	6,119	-	6,119
Building Upgrade Project	40,000	-	40,000
Building Fund (Capital)	-	(20,443)	(20,443)
	<u>108,465</u>	<u>(71,452)</u>	<u>(37,013)</u>
TOTAL FUNDS	<u><u>342,179</u></u>	<u><u>(292,776)</u></u>	<u><u>49,403</u></u>

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014

Notes to the Financial Statements - continued
for the Year Ended 31 March 2014

10. MOVEMENT IN FUNDS - continued

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 Upgrade Fund: set aside to cover the costs of modernising 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.

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014

Detailed Statement of Financial Activities
for the Year Ended 31 March 2014

	31/3/14 £	31/3/13 £
INCOMING RESOURCES		
Voluntary income		
Donations	68,453	135,886
Gift aid	145	-
Subscriptions and membership	<u>3,337</u>	<u>2,501</u>
	71,935	138,387
Activities for generating funds		
Fundraising events	14,370	37,644
Hall letting and other hire	<u>172,636</u>	<u>157,930</u>
	187,006	195,574
Investment income		
Bank deposit interest	5,307	93
Incoming resources from charitable activities		
Tuition fees	20,876	19,146
Immigration advice fees	6,046	2,650
Grants	<u>51,009</u>	<u>70,848</u>
	<u>77,931</u>	<u>92,644</u>
Total incoming resources	342,179	426,698
RESOURCES EXPENDED		
Costs of generating voluntary income		
Wages	24,332	17,594
Social security	1,488	1,486
Postage and stationery	3,479	3,835
Sundries	1,586	-
Fund raising expenses	7,896	24,208
Publicity and marketing	<u>67</u>	<u>8,848</u>
	38,848	55,971
Charitable activities		
Wages	112,235	117,250
Social security	4,166	4,161
Rates and water	1,864	176
Insurance	4,861	3,088
Light and heat	11,954	10,794
Telephone	3,369	3,111
Sundries	8,999	9,118
Classes expenses	12,560	13,094
Cleaning	14,574	14,821
Computer expenses	3,430	5,962
Repairs & maintenance	22,268	13,289
Training	398	1,207
Subscriptions	1,436	1,493
Travel	336	902
Bank charges	84	161
Carried forward	202,534	198,627

This page does not form part of the statutory financial statements

