

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

Report of the Trustees and
Financial Statements for the Year Ended 31 March 2016
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 2016

Patron

The Lord Bagri CBE

Office Bearers for the year 2015/2016

Richa Karnani, President

Varsha Dahad, Secretary

Rupa Mistry, Treasurer

Members of the Board of Directors

Sudha Sanghani

Jyoti Shah

Shobhna Shah

Piyusha Virani

Co-opted Members (Not Directors)

Parul Gajjar

Suchitra Kabra

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

CAF Bank Ltd

Bank of India

Scottish Widows

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 2016

President – Richa Karnani

Secretary – Varsha Dahad

Treasurer - Rupa Mistry (Chair), Varsha Dahad and Leena Sheth

Advice Centre – Piyusha Virani (Chair) and Richa Karnani

Domestic Violence Counselling Project - Rupa Mistry (Chair), Sudha Sanghani, Lady Usha Bagri

Advice Centre Partners/Public Relations – Richa Karnani (Chair)

Education/Cultural Enhancement & Heritage – Suchitra Kabra (Chair) and Richa Karnani

Friends of Sangam – Jyoti Shah (Chair), Lady Usha Bagri, Jyoti Kamath, Ranjan Amin, Nina Majeethia, Parul Gajjar

Grants - Shobhna Shah (Chair), Bina Kotecha, Jyoti Shah and Rupa Mistry

Hall Rental/Little Pebbles Nursery - Richa Karnani (Chair) and Shobhna Shah

Maintenance – Sudha Sanghani (Chair) and Richa Karnani

Senior Citizens – Jyoti Shah (Chair), Varsha Dahad, Bharti Shah, Suchitra Kabra, Pushpa Makhecha, Lady Usha Bagri

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President's Letter
For the Year Ended 31 March 2016

Dear Members,

Welcome to another Annual General Meeting.

Sangam is a unique port of call in the not-for-profit sector serving clients that come from varied backgrounds and working sectors. This clearly shows the diverse appeal that Sangam has to those who require assistance whether it be in immigration, housing, welfare, debt, domestic violence, counselling or legal to name a few.

Sangam knows no barrier, whether it be race or religion, age or gender, nationality or language. Its doors are open to all, advice is available in the homely atmosphere at the centre or at the end of a phone line.

I as a volunteer am proud to be the president of Sangam and to have played a small role in its magnificent history.

Over the years as the board of Sangam got smaller and started having busier lives with more travel plans, we realised the necessity of having a manager to oversee the day to day activities at Sangam. Someone to promote our halls as funds were diminishing from our accounts, to procure more grants to run the services that are much needed by the community.

An executive director was hired in February 2015, however due to various commitments he resigned from Sangam in September 2015.

Before we go ahead and employ another manager, we have given various responsibilities to our staff as they expressed an interest in taking Sangam further.

Our main concern is the refurbishment of the building's interiors. After over 40 years of service the interiors are looking tired. This is affecting the renting of our halls, which in turn is showing in our diminishing bank balance. We are having to dip into our reserves to pay the staff's salary as we are unwilling to compromise on our free services to the community and still run all our services. Services that are much needed and services that Sangam is proud to deliver as those are our prime objectives.

A drop in Government spending has seen a drop in our successful grants. Last year brought Sangam just three successful grants – The Women's India Association who funded our Personal Budgeting Programme, The Milly Apthorp grant that funded our Healthy Living Project and The Group Therapy Counselling funded by Awards For All.

We are experiencing great difficulty in getting the youth to join our dance and music classes or adults to partake in our zumba or bridge classes. There are many dance and zumba centres springing up and we need to re-visit our decision to hold dance and music classes at Sangam.

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President's Letter (continued)
For the Year Ended 31 March 2016

Despite our dwindling funds and in the face of adversity towards our objectives for today's youth, the directors and trustees of Sangam still surge ahead in fulfilling the duties of their allocated portfolios.

As part of the charities requirements, all policies and systems were reviewed.

I take this opportunity to say thank you, for all the help and support I have received in this financially difficult year.

A big thank you to The Bagri Foundation for helping Sangam renovate the Bagri Hall to a more modern appearance with a smart wood effect flooring, new paint ,new chairs and curtains.

Thanks to the members of the board, the emeritus director, the sub-committee members and all the volunteers who have worked tirelessly for Sangam.

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

Thanks to the Sangam team of professional and legal advisors, our auditors and partners for their energy and commitment to serve.

A sincere thank you to Leena Sheth our backbone for the audit and other finance related matters and Sunil Sheth for stepping in whenever help is needed.

A special thank you to all the staff at Sangam, the advice workers, counsellors, the administrative staff, the caretakers and the cleaners.

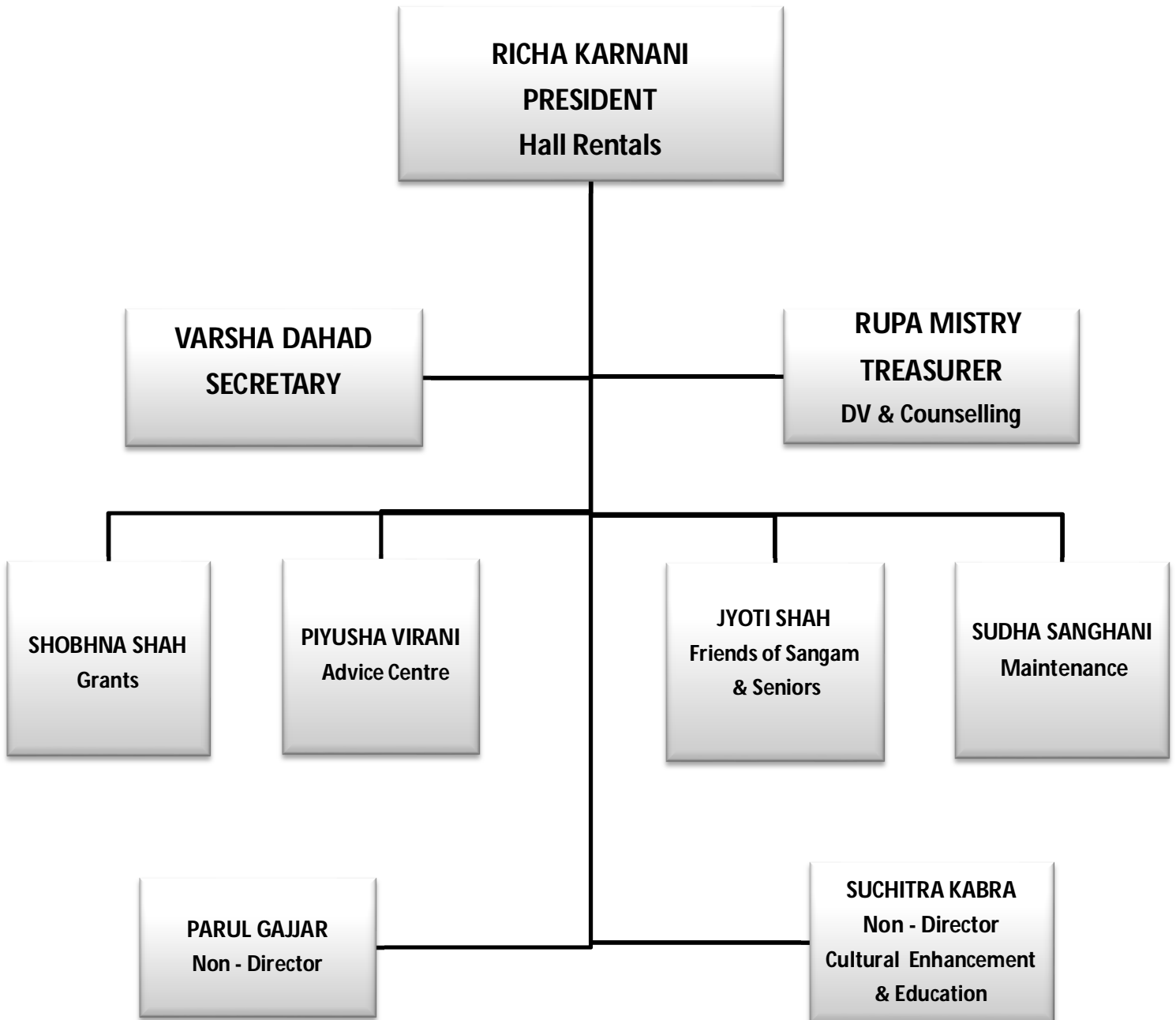
Finally thank you, each and every member of Sangam, its donors and sponsors, its well-wishers and volunteers for it is your help and support, both financial or in time that has made Sangam so unique.

Thanking you,

Richa Karnani

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Sangam Management, Staff and Volunteers
For the year ended 31 March 2016



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BOARD OF DIRECTORS

Advice Centre

Avinash Mandalia
Advisor

Dipa Haria
Advisor

Chital Shah
Trainee Advisor &
Administrator

Mala Jethwa
Administrator

Lavina Richards
Administrator

**Volunteer
Administrator**
Hema Hirani
Prakruti Patel

Quality Mark

Dipa Haria

Grants

Avinash Mandalia

Counselling

Nikolaos Souvlakis
Counselling Manager

Kashmira Kalsi
Counsellor

**Volunteer
Counsellors**

Aysha Ali
Azy Shahrabi
Bilal Ali
Effie Gika
Emma Jackson
Julia Braun
Kathleen Shellabear
Majida Bibi
Pamela Bailey
Sanaz Mohebpur
Sandra Gilchrist
Tasneem Shikoh
Toni Zekaria
Veena Khatri-Pugh

Cultural Classes

**Bharatiya Vidya
Bhavan Classes**

Bharat Natyam
(Shivangi
Chandrashekar)

Kathak (Mira Salat)

Hindustani Vocal
(Tulika Pandey)

Tabla (Deeptarka
Mukhpadyay)

Hindi Classes
Vanita Pandit

Activities

Yoga
Manish Shah
Manisha Wala

Caretakers

Asok Kumarasamy
Chandrakant Shah
Kosala Kumarasamy

**Legal and
Professional
Advisors**

Birdy & Co Solicitors
Mr. L Birdy

**Cherry Lodge Cancer
Care**
Kirsty Mabb

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Sangam Staff and Volunteers (continued)
For the year ended 31 March 2016

Currently Sangam has 10 paid staff members consisting of 2 qualified advisors, 1 part time trainee advisor, 1 manager of the counselling services, 1 part-time counsellor, 1 full-time administrator and 2 part-time administrators and 3 caretakers. Sangam also has around 15 volunteer counsellors and 2 to 3 volunteers 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. He is actively involved with the grants department and proactive in Sangam's development.

Dipa Haria, part time OISC Level 2 Advisor and Supervisor, specialising in immigration law and social welfare law. She is a conscientious and reliable worker who is also actively involved and responsible for the Quality Mark Audit.

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 and has progressed onto advising clients on issues regarding welfare benefits 3 days a week.

Mala Jethwa, Administrator. She is a pro-active and enthusiastic worker who undertakes a number of roles and responsibilities such as managing the reception, overlooking the day-to-day maintenance of the building, ensuring contracts are on schedule, etc. She is actively involved in marketing Sangam's halls.

Lavina Richards, full time Administrator. Recently returned from maternity leave and has conscientiously stepped right back into her role.

Counsellors

Nikolaos Souvlakis, part time Counselling Service Manager. He manages the large team of volunteer Counsellors and provides crisis interventions and supervision. Nikolaos has shown dedication and high professionalism in managing the counselling service. He has also been key getting Sangam's new website started.

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Kashmira Kalsi, 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 qualified counsellor has significant experience of working with victims of domestic violence and is responsible for running the outreach group workshops for the counselling team. Alison resigned in January 2016

Volunteer Counsellors

Aysha Ali
Azy Shahrabi
Bilal Ali
Effie Gika
Emma Jackson
Julia Braun
Kathleen Shellabear
Majida Bibi
Pamela Bailey
Sanaz Mohebpur
Sandra Gilchrist
Tasneem Shikoh
Toni Zekaria
Veena Khatri-Pugh

Caretakers

Asok Kumarasamy, caretaker. He is a hardworking, loyal and longstanding caretaker who always adopts a hands-on approach to any work given.

Chandrakant Shah part time caretaker who does an excellent job in coordinating the setting up of the Bhartiya Bhavan classes on Saturday mornings.

Kosala Kumarasamy part time caretaker who is learning quickly and works hard and conscientiously.

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Report of the Trustees for the Year Ended 31 March 2016

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 is responsible for the general control and management of all Sangam activities. The Board Members are all volunteers and offer their time voluntarily and receive no remuneration or any other financial benefits.

The Board of Directors is 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 7 Directors and 2 Co-opted members (non-director) 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. 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 objectives 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 Director is introduced to their new role and responsibilities and then allocated a portfolio to manage. Initially, the Board Director shadows an existing Board 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 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 292 Life 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 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.

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- 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

The Advice Centre is the core of Sangam's activities. It 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, counselling, 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 42 years. Client numbers for Sangam's services are ever increasing year after year, and it tries its best to accommodate them.

The year 2015 commenced with new ideas from the newly appointed Executive Director, David Hart who resigned in September 2015. Alison Knight our part time counsellor also left in January 2016 to further her career.

Sangam is proud to announce that it went through its Advice Quality Standard audit in February 2016, 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 an 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.

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Sangam Staff and the Board of Directors have attended training courses and seminars from April 2015 to March 2016 in the relevant areas of their portfolios to keep up to date with developments:

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 on 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. Further case work is charged at a nominal fee.

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 the Sangam Centre Advisors and Partners totalled 2,283 and 108 respectively. The Clients seen by the counsellors totalled 313.

There has been a decrease in the number of client appointments taken at Sangam Advice Centre compared to 2,604 in the last financial year. This is due to a reduction in the number of advisors dedicated to advice compared to previous years – with one advisor leaving, and another advisor shifting his focus for one day a week to work on grant applications.

There has been a slight increase in the clients seen by Sangam's partners compared to 87 last financial year.

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WELFARE BENEFITS CASE STUDY

Client B is an Employment and Support Allowance (ESA) claimant with a diagnosis of dementia and had substantial cognitive impairment that affects her memory, motivation and ability to look after herself. The nature of her condition also affected her ability to walk. B claimed Personal Independence Payment but following a medical examination made on behalf of the Department for Works and Pensions the claim was refused. Sangam Centre became involved and an appeal was made. We interviewed B, obtained further medical opinion in support of her appeal and assisted her accordingly. The appeal was allowed and the outcome was an award of enhanced rate of care and enhanced rate of mobility component backdated to the date of claim. In addition, the rate of Personal Independence Payment award triggered entitlement to severe disability premium within ESA, resulting in arrears of benefit.

DEBT CASE STUDY

Client D is a 35 year old mother of four. After separation she found it a struggle to make ends meet and turned to credit to plug the gap. By the time she obtained advice, she owed over £20,000 to five different creditors, which meant she needed to pay about £500 a month just to meet her obligations to her lenders. Despite coping with such a large family on her own, she managed a part-time job as well. Her income from that, together with child support and tax credits, gives her take-home pay of just over £2,000 per month while she lives in council accommodation which charges her a reasonable rent. D just needed a bit of help with her budgeting. Sangam Centre showed her how to manage her money better through drawing up a monthly budget to take care of all the essentials: rent, food, heating, light, fares to school and clothes etc. By making allowances for bills which may be charged quarterly or annually such as utilities or the television licence, she found that she did have enough money for her and her children to live on as well as repay her creditors without damaging her credit rating unnecessarily.

IMMIGRATION CASE STUDY

Client R was on a Tier 2 Intra company transfer visa and wanted to apply for indefinite leave to remain as he had completed 5 years leave. He initially consulted his company's in house adviser who advised him not to apply as he was not eligible. Thereafter Client R came to see us and we advised him that as his certificate of sponsorship was granted before April 2010 when the law changed he should be eligible to apply for indefinite leave to remain. We prepared his case together with a detailed covering letter to the Home Office stating why our client should be eligible. The client was granted indefinite leave and was very happy with the service we provided.

SANGAM COUNSELLING SERVICE AND DOMESTIC VIOLENCE PROJECT

The counselling service has been very busy this year and has continued to work successfully with adult clients from different backgrounds. We have been receiving referrals from numerous sources. Therefore, there was an increased demand for counselling which reached 13% more referrals than the previous year. In 2015 we initiated group therapy which started with 21 clients. We also started couples therapy and we had 4 couples referral within the period of 2 months. In addition, we received referral for adolescents counselling for 16 years and over, which is a new project for Sangam.

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The Team

Our team has 15 counsellors; 1 of them is a Part time paid counsellor and the 14 are volunteer counsellors in placement. Sangam has a counselling service manager to oversee the smooth running of the service in accordance with the BACP ethical framework and Sangam policies. We also receive 4-6 applications monthly for counsellors enquiring to start working with Sangam. They are interested in working with us due to the quality of services that we offer and the good reputation that Sangam has.

New clients

We have received **313** new referrals for counselling which is **24% more** than last year (273).

Due to the high quality counselling services Sangam offers, the referrals increased since last year which indicates that Sangam meets the individuals' needs and preference for counselling. Such increase signifies the importance of Sangam's counselling service existence to support the communities and reduces social isolation and suicidal attempts due to mental health issues.

Gender of clients

Of these 313 people referred to our service for counselling, 21% were (**65**) male and 79% are female (**248**). The data indicated the respect that Sangam counselling service pays to gender diversity and therefore we have an increase number of both females and males service users, with a significant doubling of the number for males using the service in comparison to last year.

Waiting list

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 awaiting allocation to a counsellor varied between 30-40. This year we achieved to assess clients immediately and therefore there was no waiting period for the assessment.

Source of Referrals

The majority of the referrals have been clients who self-referred to Sangam counselling service (N=218). The other 95 referrals have been made by governmental or other charitable organisations and 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.

Clients' Age

Sangam's counselling service receives referrals from various age groups. The majority of the clients are coming from the 16-18 (2 people) 19-29 (72 people), 30-39 (95 people), 40-49 (74 people), 50-59 (34 people) and 60 years old and above (36 people) age groups. Since last year Sangam has reached out to serve all the age groups and therefore we had an increase in numbers since last year. With respect of all age

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challenges and mental health issues we are now able to support them through their difficult times, which highlights the immense significance of the counselling service within the community.

Residential area of clients

Sangam's counselling service clients are resident in different boroughs. The majority of clients are London Borough of Barnet (218), Borough of Brent (27), London Borough of Harrow (50), Hertfordshire (7) and Middlesex (11).

Group Project – Group Funding

Sangam has been funded to run a short group therapy intervention for individuals suffering from social exclusion and mental health issues. The sessions started in November 2015. Sangam offered free support and the two groups initially started with 35 individuals. The outcome of the group support project ended up with the individuals seeking opportunities to get involved in social activities, and feeling more self-confident to return to employment. The group project appeared to be a successful project which helped many individuals to cope with their everyday life.

At present there are 10 other individuals who expressed their interest for group support.

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.

Below is some of the feedback we have received from real clients over the past 9 months either from thank you cards, evaluations forms or verbally within their sessions.

"These sessions gave me the courage to stand up for myself and made me less tearful when discussing the issues."

"I feel much better after receiving counselling and many thanks to my counsellor. I am so pleased to have such place like that and appreciate."

"Counselling actually helped me a lot with my life. I told my GP when I first came to Sangam that I was in a very low, but now I feel much better."

I feel like a new person I am taking back control and it feels great. Thank you for opening my eyes."

"More than anything, thank you for believing me and giving me my voice back. I can now look forward."

"Thanks to my counsellors who made me feel welcome and at ease"

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"I am no longer afraid or ashamed of what has happened to me. I am in touch with my anger towards those who abused me. I can walk down the street and into my new life - better life - with my head held high."

"All the counselling team have been very supportive to me - you are without doubt a very good service..."

"The abuse that I experienced will always be a part of me because it happened, but now it is not painful and I am not ashamed of me."

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

PARTNERSHIPS

One of Sangam's strengths is working successfully in partnerships and is a valuable resource to many clients. Our partners include local authorities, Job Centre Plus, solicitors, black and ethnic minority advice network and DWP as an alternate pension office.

Sangam works in partnership with the Metropolitan Police and we are also a third party reporting centre.

Birdy and Co Solicitors

Mr Lekhraj Birdy 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. Our advice sessions are now limited to the areas of family and children matters, property claims involving 3rd parties (particularly parents), in divorce cases and wills and probate. Disputes in respect of inheritance appear to be on the increase.

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 with Sangam.

"I am pleased to have had the opportunity to contribute to the very wonderful and helpful range of services being provided by Sangam. These are of tremendous help to its users and wish the centre all the best for the future," says Mr Birdy.

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.

Kirsty has been to Sangam nine times in 2015 and on an average seen 12 ladies per session.

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There is an emphasis on health promotion-people are encouraged to take up the free cancer screening available to them e.g. 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.

People are also referred to other services such as Occupational Therapy, Continence 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.

The aim for the service is to encourage early intervention with any medical problems, no matter how trivial they may seem. If someone presents with a symptom or problem that is potentially worrying or significant, the nurse will get them referred swiftly to the GP.

"It is an honour to serve the Sangam community, and I hope that I can continue to do so for the foreseeable future."Kirsty Mabb

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 and 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.

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 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.

Zumba Classes

Sangam runs Bollywood Zumba on Mondays

Bridge

On Wednesday Sangam runs bridge classes for beginners.

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SENIOR CITIZENS CLUB

The seniors are the “heart” of Sangam. 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 218 members of which 83 attend yoga classes. Various festivals from the Indian calendar are organised and 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 satsang.

One of Sangam's objectives is to increase awareness and improve the quality of life through “Healthy Living”. We organise various health talks on different subjects.

A surprise party was organised for one of the seniors Shri Dayaljibhai Gajjar as he celebrated hundred years. He joined in to sing bhajans with Bina Kotecha (our ex board member) and her friends who had especially come in to join the celebrations. This was a warm moment for Sangam.

Last summer the seniors had a great day out at the Blenheim Palace. Along with the palace they had a walk in the grounds. A sumptuous lunch and snacks were provided.

Diwali was celebrated with Lord and Lady Suri. The seniors danced to a live band, and the event was sponsored by the long term supporters of Sangam Mr and Mrs. Divyang Bhatt.

Christmas was celebrated at the Barnet town hall. The seniors were enlightened regarding the working dynamics of the town hall. They could take part, by dressing up in various robes, wigs with many sampling the different positions and office posts in the Mayor's office. His Worshipful The Mayor Mark Shooter and The Mayoress Mellisa Shooter joined them for afternoon tea.

In the series of talks on Healthy Living conducted in conjunction with Millie Apthorp Continuation Fund the seniors have been given information on dementia, diabetes. Talk on nutrition has been scheduled in near future.

The volunteers work tirelessly, generously to give the seniors many engaging and interesting experiences.

The seniors chosen charity for this year was the North London Hospice in Finchley.

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FRIENDS OF SANGAM

Friends of Sangam (FOS) is a group of former and present board members who meet regularly to network, reminisce 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 Friends of Sangam are always supportive of Sangam activities and events.

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.

PERSONAL BUDGETING PROGRAMME GRANT FROM WOMEN'S INDIA ASSOCIATION

Sangam was successful in receiving a grant of £10,000 from The Women's India Association of the UK for its Personal Budgeting Programme for a further year from January 2015. 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.

Programme attendee case study: crisis prevention

P (51) was facing bankruptcy, when he saw a leaflet in his local Sure Start Centre and his daughter's nursery. He described the pilot as a 'kind of miracle', because it was directly relevant to the situation he faced at the time.

"I needed, in that moment, someone, or some place to go, to ask for advice. Not necessarily that they're going to fix my situation....but at least someone to guide me or help me".

P felt the main skills learnt he learnt were around budgeting and found that the informal approach for the course was helpful for this. He also learned how to find sources of financial information, from the course folder and the internet. Since doing the course, P felt that his attitude to finance had changed. He would no longer use credit unless in an emergency. He now feels more able to manage his money.

"It made me aware of being more specific....how much I've got now; how much I will be able to have in six months' time, in 2 months' time....I can save now"

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Programme attendee case study: improved financial responsibility

J (32) is a mother of one, married and working part time. She was attending a family group at a local community centre for half a day a week, and found out about the programme and then she registered for it.

She found the budgeting sessions to be most useful, where the group was asked to write down everything that they spent in a month. She was surprised at just how much she spent on non-essential items. On reflection, she found that this was due to her regular trips to the town centre.

HEALTHY LIVING PROJECT BY MILLY APTHORP

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.

The project was widely advertised in Barnet including GPs surgeries, local community organisations, libraries, Barnet Council offices and on Sangam's website .

Three seminars have been delivered namely, 'Sangam and Healthwatch Dementia Event 'on 17 March 2015 attended by 116 people, 'Vitamin D Deficiency' on 23 June 2015 attended by 134 people and 'Diabetes and Risk Assessment in collaboration with Diabetes UK' on 29 September 2015 attended by 83 people, and on Healthy eating in Feb 2016

The above seminars have proved very popular with the local communities and have been well attended due to them being informative and for attendees to have opportunities to ask questions of the professionals delivering the seminars.

The feedback from the attendees have been very positive as can be seen from the under mentioned:

'I have learned more about dementia and what to do'.

'I find the information very important & how to tolerate with the person who is suffering'.

Sangam has delivered healthy living projects previously and they have always proved popular with the communities it serves. As a result, the project beneficiaries will become self-reliant in future – thus, resulting in savings in the National Health Service.

Given the above, Sangam will continue to source funding to continue with similar projects to aim to improve the general health and wellbeing of the local black and minority ethnic communities by providing opportunities to be educated and empowered to take control of their own health.

GROUP THERAPY COUNSELLING FUNDED BY AWARD FOR ALL

Sangam was successful in receiving £10,000 for a Group Therapy Project in counselling from awards for all.

We also applied for the Face to Face debt Project to BLF. The application has been sent for Phase 1 approval and we are still waiting a decision on it.

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Sangam was awarded £4,233 by People's Postcode Trust to run a Bridge Club on its premises. We are in the process of delivering this grant. The students who attend have found a new hobby & bridge lovers have found a new club to play in.

Work has been set in motion to apply for an Emotional Well-being Counselling Project.

Like any charity we have also applied for grants that have been unsuccessful, such as The Grocers Co. Grant for a coffee morning and to the Garfield Weston Foundation for a refurbishment project.

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 an attempt to refurbish we applied for a grant however we were not successful and need to look at other options.

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 fifth 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.

In August 2015 railings all around building were painted, the trees in the car park were trimmed and all pot holes filled in.

In December 2015 we installed a new wooden effect flooring in Bagri hall, and the whole building was painted internally to give it a fresh look. We also purchased 150 banqueting chairs.

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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.

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 £151,918. 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. Steps are being 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 £34,068, 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 government cut backs, due to the tightening of monetary policies we have limited resources at our command and feel constrained in what we can achieve.

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.

Sangam Association of Asian Women
Report of the Trustees and
Financial Statements for the Year Ended 31 March 2016

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.

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:

.....
Richa Karnani
Trustee-President

Date:.....

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

We have audited the financial statements of Sangam Association of Asian Women for the year ended 31 March 2016 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 January 2015) (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 2016 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities; 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.

**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

Statement of Financial Activities
for the Year Ended 31 March 2016

| | | Unrestricted funds | Restricted funds | Total | 2016 funds | Total | 2015 funds |
|--|-------|-----------------------|---------------------|------------------|---------------|----------------|---------------|
| | Notes | £ | £ | £ | £ | £ | £ |
| INCOMING RESOURCES | | | | | | | |
| Incoming resources from generated funds | | | | | | | |
| Voluntary income | 2 | 17,214 | 25,596 | 42,810 | | 11,211 | |
| Activities for generating funds | 3 | 213,671 | - | 213,671 | | 193,765 | |
| Investment income | 4 | 7,286 | - | 7,286 | | 645 | |
| Incoming resources from charitable activities | | | | | | | |
| Advice centre | 5 | 9,004 | 17,802 | 26,806 | | 29,850 | |
| Tuition fees | | 13,298 | - | 13,298 | | 17,188 | |
| Health & Education | | - | 15,805 | 15,805 | | 428 | |
| Total incoming resources | | 260,473 | 59,203 | 319,676 | | 253,087 | |
| RESOURCES EXPENDED | | | | | | | |
| Costs of generating funds | | | | | | | |
| Costs of generating voluntary income | 6 | 48,215 | 2,118 | 50,333 | | 43,493 | |
| Charitable activities | | | | | | | |
| Advice centre | 7 | 150,257 | 48,804 | 199,061 | | 187,969 | |
| Tuition fees | | 10,366 | - | 10,366 | | 20,527 | |
| Health & Education | | 13,795 | 10,000 | 23,795 | | 18,636 | |
| Governance costs | 8 | 20,281 | - | 20,281 | | 14,372 | |
| Total resources expended | | 242,914 | 60,922 | 303,836 | | 284,997 | |
| NET INCOMING/(OUTGOING) RESOURCES | | 17,559 | (1,719) | 15,840 | | (31,910) | |
| RECONCILIATION OF FUNDS | | | | | | | |
| Total funds brought forward | | 113,509 | 885,794 | 999,303 | | 1,031,213 | |
| TOTAL FUNDS CARRIED FORWARD | | <u>131,068</u> | <u>884,075</u> | <u>1,015,143</u> | | <u>999,303</u> | |

The notes form part of these financial statements

Sangam Association of Asian Women

Balance Sheet
At 31 March 2016

| | | Unrestricted funds | Restricted funds | Total 2016 funds | Total 2015 funds |
|--|-----------|-----------------------|-----------------------|-------------------------|------------------------|
| | Not es | £ | £ | £ | £ |
| FIXED ASSETS | | | | | |
| Tangible assets | 12 | 14,330 | 688,735 | 703,065 | 717,113 |
| CURRENT ASSETS | | | | | |
| Debtors | 13 | 6,525 | - | 6,525 | 2,800 |
| Cash at bank and in hand | | <u>163,970</u> | <u>195,340</u> | <u>359,310</u> | <u>334,771</u> |
| | | 170,495 | 195,340 | 365,835 | 337,571 |
| CREDITORS | | | | | |
| Amounts falling due within one year | 14 | (53,757) | - | (53,757) | (55,381) |
| NET CURRENT ASSETS | | <u>116,738</u> | <u>195,340</u> | <u>312,078</u> | <u>282,190</u> |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | <u>131,068</u> | <u>884,075</u> | <u>1,015,143</u> | <u>999,303</u> |
| NET ASSETS | | <u><u>131,068</u></u> | <u><u>884,075</u></u> | <u><u>1,015,143</u></u> | <u><u>999,303</u></u> |
| FUNDS | 15 | | | | |
| Unrestricted funds | | | | 131,068 | 113,509 |
| Restricted funds | | | | <u>884,075</u> | <u>885,794</u> |
| TOTAL FUNDS | | | | <u><u>1,015,143</u></u> | <u><u>999,303</u></u> |

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective January 2015).

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

.....
R Karnani -Trustee

.....
R Mistry -Trustee

The notes form part of these financial statements

Sangam Association of Asian Women

Notes to the Financial Statements for the Year Ended 31 March 2016

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

Notes to the Financial Statements - continued
for the Year Ended 31 March 2016

1. ACCOUNTING POLICIES - continued

Grants receivable

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

Value Added Tax

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

Tax Status

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

2. VOLUNTARY INCOME

| | 2016 | 2015 |
|------------------------------|---------------|---------------|
| | £ | £ |
| Donations | 32,665 | 6,378 |
| Gift aid | 7,908 | 3,012 |
| Subscriptions and membership | <u>2,237</u> | <u>1,821</u> |
| | <u>42,810</u> | <u>11,211</u> |

3. ACTIVITIES FOR GENERATING FUNDS

| | 2016 | 2015 |
|-----------------------------|----------------|----------------|
| | £ | £ |
| Fundraising events | 6,277 | 8,878 |
| Hall letting and other hire | <u>207,394</u> | <u>184,887</u> |
| | <u>213,671</u> | <u>193,765</u> |

4. INVESTMENT INCOME

| | 2016 | 2015 |
|-----------------------|--------------|------------|
| | £ | £ |
| Bank deposit interest | <u>7,286</u> | <u>645</u> |

5. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

| | | | | 2016 | 2015 |
|-------------------------|---------------|---------------|--------------------|------------------|------------------|
| | Advice centre | Tuition fees | Health & Education | Total activities | Total activities |
| | £ | £ | £ | £ | £ |
| Immigration advice fees | 9,004 | - | - | 9,004 | 6,979 |
| Grants | 17,802 | - | 15,805 | 33,607 | 23,799 |
| Tuition fees | <u>-</u> | <u>13,298</u> | <u>-</u> | <u>13,298</u> | <u>16,688</u> |
| | <u>26,806</u> | <u>13,298</u> | <u>15,805</u> | <u>55,909</u> | <u>47,466</u> |

Sangam Association of Asian Women

Notes to the Financial Statements - continued
for the Year Ended 31 March 2016

5. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES - continued

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

| | 2016 | 2015 |
|--|----------------------|----------------------|
| | £ | £ |
| The Big Lottery - Domestic Violence advice | - | 2,575 |
| Womens India Association of the UK | 17,802 | 9,851 |
| Barnet Council Debt Advice | - | 445 |
| Award For All | 10,000 | 10,000 |
| Small grants | - | 500 |
| Senior Healthy Living | 1,572 | 428 |
| People's Post Code | <u>4,233</u> | <u>-</u> |
| | <u><u>33,607</u></u> | <u><u>23,799</u></u> |

6. COSTS OF GENERATING VOLUNTARY INCOME

| | 2016 | 2015 |
|------------------------|----------------------|----------------------|
| | £ | £ |
| Staff costs | 37,323 | 30,736 |
| Postage and stationery | 6,106 | 5,023 |
| Sundries | 220 | - |
| Fund raising expenses | <u>6,684</u> | <u>7,734</u> |
| | <u><u>50,333</u></u> | <u><u>43,493</u></u> |

7. CHARITABLE ACTIVITIES COSTS

| | Direct costs | Totals |
|--------------------|-----------------------|-----------------------|
| | £ | £ |
| Advice centre | 199,061 | 199,061 |
| Tuition fees | 10,366 | 10,366 |
| Health & Education | <u>23,795</u> | <u>23,795</u> |
| | <u><u>233,222</u></u> | <u><u>233,222</u></u> |

8. GOVERNANCE COSTS

| | 2016 | 2015 |
|---------------------------|----------------------|----------------------|
| | £ | £ |
| Staff costs | 7,465 | 6,146 |
| Light & heat | 316 | 262 |
| Accountancy | 3,864 | 3,378 |
| Legal & professional fees | 3,673 | 40 |
| Insurance | 185 | 166 |
| Auditors' remuneration | 3,900 | 3,500 |
| Cleaning | 480 | 345 |
| Telephone | 68 | 64 |
| Repairs & maintenance | 244 | 410 |
| Computer costs | <u>86</u> | <u>61</u> |
| | <u><u>20,281</u></u> | <u><u>14,372</u></u> |

Sangam Association of Asian Women

Notes to the Financial Statements - continued
for the Year Ended 31 March 2016

9. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

| | 2016 | 2015 |
|-----------------------------|---------------|---------------|
| | £ | £ |
| Auditors' remuneration | 3,900 | 3,500 |
| Depreciation - owned assets | <u>22,412</u> | <u>25,633</u> |

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2016 nor for the year ended 31 March 2015.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2016 nor for the year ended 31 March 2015.

11. STAFF COSTS

| | 2016 | 2015 |
|-----------------------|----------------|----------------|
| | £ | £ |
| Wages and salaries | 154,154 | 137,872 |
| Social security costs | <u>7,461</u> | <u>4,225</u> |
| | <u>161,615</u> | <u>142,097</u> |

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

| | 2016 | 2015 |
|---------------|-----------|-----------|
| Support Staff | <u>11</u> | <u>15</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 2015 | 1,029,052 | 252,880 | 1,281,932 |
| Additions | <u>6,578</u> | <u>1,786</u> | <u>8,364</u> |
| At 31 March 2016 | <u>1,035,630</u> | <u>254,666</u> | <u>1,290,296</u> |
| DEPRECIATION | | | |
| At 1 April 2015 | 313,280 | 251,539 | 564,819 |
| Charge for year | <u>20,713</u> | <u>1,699</u> | <u>22,412</u> |
| At 31 March 2016 | <u>333,993</u> | <u>253,238</u> | <u>587,231</u> |
| NET BOOK VALUE | | | |
| At 31 March 2016 | <u>701,637</u> | <u>1,428</u> | <u>703,065</u> |
| At 31 March 2015 | <u>715,772</u> | <u>1,341</u> | <u>717,113</u> |

Sangam Association of Asian Women

Notes to the Financial Statements - continued
for the Year Ended 31 March 2016

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 2016 | 2015 |
|---------------|--------------|--------------|
| | £ | £ |
| Trade debtors | 814 | - |
| Other debtors | <u>5,711</u> | <u>2,800</u> |
| | <u>6,525</u> | <u>2,800</u> |

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 2016 | 2015 |
|------------------------------|---------------|---------------|
| | £ | £ |
| Trade creditors | 35,848 | 32,687 |
| Taxation and social security | 2,212 | 2,276 |
| Other creditors | <u>15,697</u> | <u>20,418</u> |
| | <u>53,757</u> | <u>55,381</u> |

15. MOVEMENT IN FUNDS

| | At 1/4/15 | Net movement in funds | At 31/3/16 |
|--------------------------------------|----------------|--------------------------|------------------|
| | £ | £ | £ |
| Unrestricted funds | | | |
| General Fund | 16,509 | 17,559 | 34,068 |
| 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 | <u>40,000</u> | <u>-</u> | <u>40,000</u> |
| | 113,509 | 17,559 | 131,068 |
| Restricted funds | | | |
| Building Fund (Capital) | 709,407 | (20,444) | 688,963 |
| Women India Association of the UK | - | 7,802 | 7,802 |
| Domestic Violence Project | 130,250 | 200 | 130,450 |
| Senior Citizens - Outings | 4,785 | (1,519) | 3,266 |
| Building Maintenance Project | 41,352 | - | 41,352 |
| Post Code People - Bridge Club | - | 4,233 | 4,233 |
| Bagri Hall Renovation | <u>-</u> | <u>8,009</u> | <u>8,009</u> |
| | 885,794 | (1,719) | 884,075 |
| | <u>999,303</u> | <u>15,840</u> | <u>1,015,143</u> |
| TOTAL FUNDS | | | |

Sangam Association of Asian Women

Notes to the Financial Statements - continued
for the Year Ended 31 March 2016

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 | 260,473 | (242,914) | 17,559 |
| Restricted funds | | | |
| Women India Association of the UK | 17,802 | (10,000) | 7,802 |
| Domestic Violence Project | 200 | - | 200 |
| Debt advice project | 396 | (396) | - |
| Awards for All - Group Therapy | 10,000 | (10,000) | - |
| Senior Citizens - Outings | - | (1,519) | (1,519) |
| Post Code People - Bridge Club | 4,233 | - | 4,233 |
| Bagri Hall Renovation | 25,000 | (16,991) | 8,009 |
| Senior Citizens - Healthy Living | 1,572 | (1,572) | - |
| Building Fund (Capital) | - | (20,444) | (20,444) |
| | <u>59,203</u> | <u>(60,922)</u> | <u>(1,719)</u> |
| TOTAL FUNDS | <u>319,676</u> | <u>(303,836)</u> | <u>15,840</u> |

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

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

- a) Building and Maintenance Renovation Fund: set aside for the purpose of general upkeep.
- b) Redundancy Fund: set aside 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 costs relating to 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.

Sangam Association of Asian Women

Detailed Statement of Financial Activities
for the Year Ended 31 March 2016

| | 2016 £ | 2015 £ |
|--|----------------|----------------|
| INCOMING RESOURCES | | |
| Voluntary income | | |
| Donations | 32,665 | 6,378 |
| Gift aid | 7,908 | 3,012 |
| Subscriptions and membership | <u>2,237</u> | <u>1,821</u> |
| | 42,810 | 11,211 |
| Activities for generating funds | | |
| Fundraising events | 6,277 | 8,878 |
| Hall letting and other hire | <u>207,394</u> | <u>184,887</u> |
| | 213,671 | 193,765 |
| Investment income | | |
| Bank deposit interest | 7,286 | 645 |
| Incoming resources from charitable activities | | |
| Tuition fees | 13,298 | 16,688 |
| Immigration advice fees | 9,004 | 6,979 |
| Grants | <u>33,607</u> | <u>23,799</u> |
| | <u>55,909</u> | <u>47,466</u> |
| Total incoming resources | 319,676 | 253,087 |
| RESOURCES EXPENDED | | |
| Costs of generating voluntary income | | |
| Wages | 35,458 | 29,732 |
| Social security | 1,865 | 1,004 |
| Postage and stationery | 6,106 | 5,023 |
| Sundries | 220 | - |
| Fund raising expenses | <u>6,684</u> | <u>7,734</u> |
| | 50,333 | 43,493 |
| Charitable activities | | |
| Wages | 111,604 | 102,194 |
| Social security | 5,223 | 3,021 |
| Rates and water | 2,357 | 2,493 |
| Insurance | 4,854 | 4,196 |
| Light and heat | 12,332 | 10,216 |
| Telephone | 2,657 | 3,231 |
| Sundries | 10,857 | 7,725 |
| Classes expenses | 10,366 | 20,527 |
| Cleaning | 18,720 | 13,505 |
| Computer expenses | 3,349 | 4,774 |
| Repairs & maintenance | 18,281 | 16,004 |
| Training | 550 | 1,337 |
| Subscriptions | 1,654 | 3,498 |
| Travel | 1,732 | 194 |
| Bank charges | 565 | 467 |
| Rent | 4,300 | 1,325 |
| Carried forward | 209,401 | 194,707 |

This page does not form part of the statutory financial statements

Sangam Association of Asian Women

Detailed Statement of Financial Activities
for the Year Ended 31 March 2016

| | 2016 | 2015 |
|--------------------------------------|----------------------|------------------------|
| | £ | £ |
| Charitable activities | | |
| Brought forward | 209,401 | 194,707 |
| Marketing | 1,409 | 100 |
| Recruitment fees | - | 6,692 |
| Depreciation - long leasehold | 20,713 | 20,581 |
| Depreciation - fixtures and fittings | <u>1,699</u> | <u>5,052</u> |
| | 233,222 | 227,132 |
| | | |
| Governance costs | | |
| Wages | 7,092 | 5,946 |
| Social security | 373 | 200 |
| Light & heat | 316 | 262 |
| Accountancy | 3,864 | 3,378 |
| Legal & professional fees | 3,673 | 40 |
| Insurance | 185 | 166 |
| Auditors' remuneration | 3,900 | 3,500 |
| Cleaning | 480 | 345 |
| Telephone | 68 | 64 |
| Repairs & maintenance | 244 | 410 |
| Computer costs | <u>86</u> | <u>61</u> |
| | <u>20,281</u> | <u>14,372</u> |
| | | |
| Total resources expended | 303,836 | 284,997 |
| | | |
| Net income/(expenditure) | <u><u>15,840</u></u> | <u><u>(31,910)</u></u> |