

# PANJU JESSA CHARITABLE TRUST

England & Wales · Charity number 1008369

## Details

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**Status** Registered

**Legal form** Trust

**Registered** 1992-02-14

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 35 Stratford Road  
Watford  
WD17 4YN

**Phone** 07549997794

## Activities

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**Objects:** ASSIST SUCH CHARITABLE INSTITUTIONS AND TO FURTHER SUCH CHARITABLE PURPOSES AS THE TRUSTEES FROM TIME TO TIME THINK FIT.

**Activities:** The Charity provides support for individuals and organisations ranging from paying Fees of Students to helping other charities.

## Classification

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- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** Education/training, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities
- **Who:** People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies

## Geography

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- Throughout England

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-30	£89,802	£52,126	-	-
2024-06-30	£1,053,635	£157,712	£993,034	0
2023-06-30	£65,661	£105,197	-	-
2022-06-30	£172,474	£127,940	-	-
2021-06-30	£25,287	£18,881	-	-

## Trustees

Name	Role	Appointed
Mahmood JESSA		2021-11-12
Nazir Panju Jessa		
Raza Jessa		2017-10-07
Shiraz Jessa		2021-11-12

**PANJU JESSA CHARITABLE TRUST**

England & Wales - Charity number 1008369

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# Accounts

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**Panju Jessa Trust**  
**Unaudited Financial Statements**  
**30 June 2025**

**SAMARA & CO**  
Chartered accountants  
511 Kenton Lane  
Harrow  
Middlesex  
HA3 JW

# Panju Jessa Trust

## Financial Statements

Year ended 30 June 2025

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# Panju Jessa Trust

## Trustees' Annual Report *(continued)*

### Year ended 30 June 2025

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The trustees present their report and the unaudited financial statements of the charity for the year ended 30 June 2025.

#### Reference and administrative details

Registered charity name	Panju Jessa Trust
Charity registration number	1008369
Principal office	35 STRATFORD ROAD Watford WD17 4YN

#### The trustees

Mr N Jessa  
Mr R Jessa  
Mr S Jessa  
Mr M Jessa

Independent examiner	Samara & Co 511 Kenton Lane Harrow Middlesex HA3 JW
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#### Structure, governance and management

##### Governing document

Panju Jessa Trust is controlled by its Trust deed since incorporation.

##### Objectives and activities

##### Objectives and aims

The main purposes of the Trust as set out in the deed document and the main activities undertaken in relation to those purpose are

- To advance education and training by means of donations and grant to organisation that carry out the training.
- Support organisations to construct and renovate community centres and mosques to facilitate educational training.
- To prevent and relieve poverty by means of donations and grant to organisations working to achieve similar goals

The trustees' annual report was approved on 22 April 2026 and signed on behalf of the board of trustees by:



Mr M Jessa  
Trustee

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# Panju Jessa Trust

## Independent Examiner's Report to the Trustees of Panju Jessa Trust

Year ended 30 June 2025

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I report to the trustees on my examination of the financial statements of Panju Jessa Trust ('the charity') for the year ended 30 June 2025.

### Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Samara & Co  
Independent Examiner

511 Kenton Lane  
Harrow  
Middlesex  
HA3 JW

# Panju Jessa Trust

## Statement of Financial Activities

Year ended 30 June 2025

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		2025		2024
	Note	Unrestricted funds £	Total funds £	Total funds £
<b>Income and endowments</b>				
Donations and legacies	4	45,000	45,000	1,015,358
Investment income	5	44,802	44,802	38,277
<b>Total income</b>		<u>89,802</u>	<u>89,802</u>	<u>1,053,635</u>
<b>Expenditure</b>				
Expenditure on raising funds:				
Investment management costs	6	159	159	1,172
Expenditure on charitable activities	7	51,967	51,967	156,540
<b>Total expenditure</b>		<u>52,126</u>	<u>52,126</u>	<u>157,712</u>
<b>Net income/(expenditure) and net movement in funds</b>		<u>37,676</u>	<u>37,676</u>	<u>895,923</u>
<b>Reconciliation of funds</b>				
Total funds brought forward		993,034	993,034	97,111
<b>Total funds carried forward</b>		<u>1,030,710</u>	<u>1,030,710</u>	<u>993,034</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

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The notes on pages 5 to 8 form part of these financial statements.

# Panju Jessa Trust

## Statement of Financial Position

30 June 2025

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	Note	2025 £	2024 £
<b>Fixed assets</b>			
Investments	9	1,005,105	983,670
<b>Current assets</b>			
Cash at bank and in hand		27,327	10,204
<b>Creditors: amounts falling due within one year</b>	10	1,722	840
<b>Net current assets</b>		<u>25,605</u>	<u>9,364</u>
<b>Total assets less current liabilities</b>		<u>1,030,710</u>	<u>993,034</u>
<b>Net assets</b>		<u>1,030,710</u>	<u>993,034</u>
<b>Funds of the charity</b>			
Unrestricted funds		1,030,710	993,034
<b>Total charity funds</b>	11	<u>1,030,710</u>	<u>993,034</u>

These financial statements were approved by the board of trustees and authorised for issue on 22 April 2026, and are signed on behalf of the board by:



Mr M Jessa  
Trustee

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The notes on pages 5 to 8 form part of these financial statements.

# Panju Jessa Trust

## Notes to the Financial Statements *(continued)*

### Year ended 30 June 2025

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#### 1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 35 STRATFORD ROAD, WATFORD, WD17 4YN.

#### 2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

#### 3. Accounting policies

##### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

##### Going concern

There are no material uncertainties about the charity's ability to continue.

##### Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

##### Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.

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#### Resources expended

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# Panju Jessa Trust

## Notes to the Financial Statements *(continued)*

### Year ended 30 June 2025

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Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

#### Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

Listed investments are measured at fair value with changes in fair value being recognised in income or expenditure.

#### Investment property

Investment property is initially recorded at cost, which includes purchase price and any directly attributable expenditure.

Investment property is revalued to its fair value at each reporting date and any changes in fair value are recognised in income or expenditure.

If a reliable measure of fair value is no longer available without undue cost or effort for an item of investment property, it shall be transferred to tangible assets and treated as such until it is expected that fair value will be reliably measurable on an on-going basis.

#### 4. Donations and legacies

	Unrestricted Funds £	<b>Total Funds 2025 £</b>	Unrestricted Funds £	Total Funds 2024 £
<b>Donations</b>				
Donations	45,000	45,000	1,015,358	1,015,358

# Panju Jessa Trust

## Notes to the Financial Statements *(continued)*

Year ended 30 June 2025

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### 5. Investment income

	Unrestricted Funds £	<b>Total Funds 2025 £</b>	Unrestricted Funds £	Total Funds 2024 £
Income from investment properties	22,963	22,963	19,693	19,693
Income from other investments	21,579	21,579	18,382	18,382
Bank interest receivable	260	260	202	202
	<u>44,802</u>	<u>44,802</u>	<u>38,277</u>	<u>38,277</u>

### 6. Investment management costs

	Unrestricted Funds £	<b>Total Funds 2025 £</b>	Unrestricted Funds £	Total Funds 2024 £
Administration of investments	144	144	139	139
Rental expenses	15	15	1,033	1,033
	<u>159</u>	<u>159</u>	<u>1,172</u>	<u>1,172</u>

### 7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	<b>Total Funds 2025 £</b>	Unrestricted Funds £	Total Funds 2024 £
Activity	51,085	51,085	155,701	155,701
Support costs	882	882	839	839
	<u>51,967</u>	<u>51,967</u>	<u>156,540</u>	<u>156,540</u>

# Panju Jessa Trust

## Notes to the Financial Statements *(continued)*

### Year ended 30 June 2025

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#### 8. Trustee remuneration and expenses

During the year, no Trustees received any remuneration  
During the year, no Trustees received any benefits in kind  
During the year, no Trustees received any reimbursement of expenses

#### 9. Investments

	Investment properties £	Other investments £	Total £
<b>Cost or valuation</b>			
At 1 July 2024	552,000	431,670	983,670
Additions	–	–	–
Fair value movements	–	21,435	21,435
<b>At 30 June 2025</b>	<u>552,000</u>	<u>453,105</u>	<u>1,005,105</u>
<b>Impairment</b>			
At 1 July 2024 and 30 June 2025		–	–
<b>Carrying amount</b>			
At 30 June 2025	<u>552,000</u>	<u>453,105</u>	<u>1,005,105</u>
At 30 June 2024	<u>552,000</u>	<u>431,670</u>	<u>983,670</u>

All investments shown above are held at valuation.

Investment properties are accounted for in the year as Donation received at fair value at the year-end.

#### 10. Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals and deferred income	<u>1,722</u>	<u>840</u>

#### 11. Analysis of charitable funds

##### Unrestricted funds

	At 1 July 2024 £	Income £	Expenditure £	At 30 June 2025 £
General funds	<u>993,034</u>	<u>89,802</u>	<u>(52,126)</u>	<u>1,030,710</u>

	At 1 July 2023 £	Income £	Expenditure £	At 30 June 2024 £
General funds	<u>97,111</u>	<u>1,053,635</u>	<u>(157,712)</u>	<u>993,034</u>

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**Document generated** Wed, 22nd Apr 2026 17:15:04 BST

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### Parties involved with this document

Document processed	Party + Fingerprint
Wed, 22nd Apr 2026 18:20:11 BST	Mr Mahmood Raza Jessa - Signer (f6a835db96b4ddf96f80155da8a14b81)
Wed, 22nd Apr 2026 18:20:11 BST	Mazaheer Rajwani - Copied In (699657be79d64fe9c1e8a892d656f602)

### Audit history log

Date	Action
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Wed, 22nd Apr 2026 17:15:04 BST	Document generated with fingerprint e924ac0e01477004ee010d7ec8f6980e. (18.133.63.166)
Wed, 22nd Apr 2026 17:15:04 BST	Mr Mahmood Raza Jessa has been assigned to this envelope. (18.133.63.166)
Wed, 22nd Apr 2026 17:15:04 BST	Mazaheer Rajwani has been assigned to this envelope. (18.133.63.166)
Wed, 22nd Apr 2026 17:15:09 BST	Envelope generated
Wed, 22nd Apr 2026 17:15:09 BST	Sent the envelope to Mr Mahmood Raza Jessa for signing
Wed, 22nd Apr 2026 17:15:09 BST	Document emailed to party email
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Wed, 22nd Apr 2026 18:19:12 BST	Mr Mahmood Raza Jessa viewed the envelope (52.4.11.49)
Wed, 22nd Apr 2026 18:20:11 BST	Mr Mahmood Raza Jessa signed the envelope (145.40.131.0)
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Wed, 22nd Apr 2026 18:20:12 BST	This envelope has been signed by all parties (145.40.131.0)
Wed, 22nd Apr 2026 18:20:12 BST	Signed document confirmation emailed to party email (145.40.131.0)
Wed, 22nd Apr 2026 18:20:12 BST	Signed document confirmation emailed to party email (145.40.131.0)
Wed, 22nd Apr 2026 18:20:12 BST	Signed document confirmation emails have been sent to all parties.
	Document URL: <a href="https://api.signable.app/shareable/envelope?t=039cb18e-1744-4d01-9c0d-ce9d0f7d5e08">https://api.signable.app/shareable/envelope?t=039cb18e-1744-4d01-9c0d-ce9d0f7d5e08</a> (145.40.131.0)
Wed, 22nd Apr 2026 18:20:13 BST	Document emailed to party email



**PANJU JESSA CHARITABLE TRUST**

England & Wales - Charity number 1008369

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# Accounts

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**Panju Jessa Trust**  
**Unaudited Financial Statements**  
**30 June 2024**

**SAMARA & CO**  
Chartered accountants  
511 Kenton Lane  
Harrow  
Middlesex  
HA3 JW

# Panju Jessa Trust

## Financial Statements

Year ended 30 June 2024

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# Panju Jessa Trust

## Trustees' Annual Report *(continued)*

### Year ended 30 June 2024

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The trustees present their report and the unaudited financial statements of the charity for the year ended 30 June 2024.

#### Reference and administrative details

<b>Registered charity name</b>	Panju Jessa Trust
<b>Charity registration number</b>	1008369
<b>Principal office</b>	35 STRATFORD ROAD Watford WD17 4YN

#### The trustees

Mr N Jessa  
Mr R Jessa  
Mr S Jessa  
Mr M Jessa

<b>Independent examiner</b>	Samara & Co 511 Kenton Lane Harrow Middlesex HA3 JW
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#### Structure, governance and management

##### Governing document

Panju Jessa Trust is controlled by its Trust deed since incorporation.

##### Objectives and activities

##### Objectives and aims

The main purposes of the Trust as set out in the deed document and the main activities undertaken in relation to those purpose are

- To advance education and training by means of donations and grant to organisation that carry out the training.
- Support organisations to construct and renovate community centres and mosques to facilitate educational training.
- To prevent and relieve poverty by means of donations and grant to organisations working to achieve similar goals

The trustees' annual report was approved on 22 May 2025 and signed on behalf of the board of trustees by:

Mr M Jessa  
Trustee

---

# Panju Jessa Trust

## Independent Examiner's Report to the Trustees of Panju Jessa Trust

Year ended 30 June 2024

---

I report to the trustees on my examination of the financial statements of Panju Jessa Trust ('the charity') for the year ended 30 June 2024.

### Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Samara & Co  
Independent Examiner

511 Kenton Lane  
Harrow  
Middlesex  
HA3 JW

# Panju Jessa Trust

## Statement of Financial Activities

Year ended 30 June 2024

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		2024		2023
	Note	Unrestricted funds £	Total funds £	Total funds £
<b>Income and endowments</b>				
Donations and legacies	4	1,015,358	1,015,358	34,000
Investment income	5	38,277	38,277	31,662
<b>Total income</b>		<u>1,053,635</u>	<u>1,053,635</u>	<u>65,662</u>
<b>Expenditure</b>				
Expenditure on raising funds:				
Investment management costs	6	1,172	1,172	1,506
Expenditure on charitable activities	7	156,540	156,540	103,691
<b>Total expenditure</b>		<u>157,712</u>	<u>157,712</u>	<u>105,197</u>
<b>Net income/(expenditure) and net movement in funds</b>		<u>895,923</u>	<u>895,923</u>	<u>(39,535)</u>
<b>Reconciliation of funds</b>				
Total funds brought forward		97,111	97,111	136,646
<b>Total funds carried forward</b>		<u>993,034</u>	<u>993,034</u>	<u>97,111</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

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The notes on pages 5 to 8 form part of these financial statements.

# Panju Jessa Trust

## Statement of Financial Position

30 June 2024

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	Note	2024 £	2023 £
<b>Fixed assets</b>			
Investments	9	983,670	79,069
<b>Current assets</b>			
Cash at bank and in hand		10,204	18,042
<b>Creditors: amounts falling due within one year</b>	10	840	–
<b>Net current assets</b>		<u>9,364</u>	<u>18,042</u>
<b>Total assets less current liabilities</b>		<u>993,034</u>	<u>97,111</u>
<b>Net assets</b>		<u>993,034</u>	<u>97,111</u>
<b>Funds of the charity</b>			
Unrestricted funds		993,034	97,111
<b>Total charity funds</b>	11	<u>993,034</u>	<u>97,111</u>

These financial statements were approved by the board of trustees and authorised for issue on 22 May 2025, and are signed on behalf of the board by:

Mr M Jessa  
Trustee

---

The notes on pages 5 to 8 form part of these financial statements.

# Panju Jessa Trust

## Notes to the Financial Statements *(continued)*

### Year ended 30 June 2024

---

#### 1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 35 STRATFORD ROAD, WATFORD, WD17 4YN.

#### 2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

#### 3. Accounting policies

##### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

##### Going concern

There are no material uncertainties about the charity's ability to continue.

##### Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

##### Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.

#### Resources expended

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# Panju Jessa Trust

## Notes to the Financial Statements *(continued)*

### Year ended 30 June 2024

---

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

#### Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

Listed investments are measured at fair value with changes in fair value being recognised in income or expenditure.

#### Investment property

Investment property is initially recorded at cost, which includes purchase price and any directly attributable expenditure.

Investment property is revalued to its fair value at each reporting date and any changes in fair value are recognised in income or expenditure.

If a reliable measure of fair value is no longer available without undue cost or effort for an item of investment property, it shall be transferred to tangible assets and treated as such until it is expected that fair value will be reliably measurable on an on-going basis.

#### 4. Donations and legacies

	Unrestricted Funds £	<b>Total Funds 2024 £</b>	Unrestricted Funds £	Total Funds 2023 £
<b>Donations</b>				
Donations	1,015,358	1,015,358	34,000	34,000

# Panju Jessa Trust

## Notes to the Financial Statements *(continued)*

Year ended 30 June 2024

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### 5. Investment income

	Unrestricted Funds £	<b>Total Funds 2024 £</b>	Unrestricted Funds £	Total Funds 2023 £
Income from investment properties	19,693	19,693	17,983	17,983
Income from other investments	18,382	18,382	13,506	13,506
Bank interest receivable	202	202	173	173
	<u>38,277</u>	<u>38,277</u>	<u>31,662</u>	<u>31,662</u>

### 6. Investment management costs

	Unrestricted Funds £	<b>Total Funds 2024 £</b>	Unrestricted Funds £	Total Funds 2023 £
Administration of investments	139	139	120	120
Rental expenses	1,033	1,033	1,386	1,386
	<u>1,172</u>	<u>1,172</u>	<u>1,506</u>	<u>1,506</u>

### 7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	<b>Total Funds 2024 £</b>	Unrestricted Funds £	Total Funds 2023 £
Activity	155,701	155,701	103,691	103,691
Support costs	839	839	–	–
	<u>156,540</u>	<u>156,540</u>	<u>103,691</u>	<u>103,691</u>

# Panju Jessa Trust

## Notes to the Financial Statements *(continued)*

### Year ended 30 June 2024

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#### 8. Trustee remuneration and expenses

During the year, no Trustees received any remuneration  
During the year, no Trustees received any benefits in kind  
During the year, no Trustees received any reimbursement of expenses

#### 9. Investments

	Investment properties £	Other investments £	Total £
<b>Cost or valuation</b>			
At 1 July 2023	–	79,069	79,069
Additions	552,000	334,358	886,358
Fair value movements	–	18,243	18,243
<b>At 30 June 2024</b>	<u>552,000</u>	<u>431,670</u>	<u>983,670</u>
<b>Impairment</b>			
<b>At 1 July 2023 and 30 June 2024</b>		–	–
<b>Carrying amount</b>			
<b>At 30 June 2024</b>	<u>552,000</u>	<u>431,670</u>	<u>983,670</u>
At 30 June 2023	<u>–</u>	<u>79,069</u>	<u>79,069</u>

All investments shown above are held at valuation.

Investment properties are accounted for in the year as Donation received at fair value at the year-end.

#### 10. Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals and deferred income	<u>840</u>	<u>–</u>

#### 11. Analysis of charitable funds

##### Unrestricted funds

	At 1 July 2023 £	Income £	Expenditure £	At 30 June 2024 £
General funds	<u>97,111</u>	<u>1,053,635</u>	<u>(157,712)</u>	<u>993,034</u>

	At 1 July 2022 £	Income £	Expenditure £	At 30 June 2023 £
General funds	<u>136,646</u>	<u>65,662</u>	<u>(105,197)</u>	<u>97,111</u>

**PANJU JESSA CHARITABLE TRUST**

England & Wales - Charity number 1008369

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# Accounts

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# Trustees' Annual Report for the period

	Period start date				Period end date		
<b>From</b>	01	July	2022	<b>To</b>	30	June	2023

## Section A Reference and administration details

<b>Charity name</b>	Panju Jessa Charitable Trust
<b>Other names charity is known by</b>	
<b>Registered charity number (if any)</b>	1008369
<b>Charity's principal address</b>	35 Stratford Road, Watford,
	<b>Postcode</b> <span style="float: right;"><b>WD17 4YN</b></span>

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Nazir P. Jessa	Chairperson		
2	Raza P. Jessa			
3	Shiraz Jessa			
4	Mahmood R. Jessa	Administrator		
5				
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18				
19				
20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
None		

**Name of chief executive or names of senior staff members (Optional information)**

--

**Section B Structure, governance and management**

**Description of the charity's trusts**

Type of governing document  
(eg. trust deed, constitution)

Trust Deed
------------

How the charity is constituted  
(eg. trust, association, company)

Trust
-------

Trustee selection methods  
(eg. appointed by, elected by)

Appointed
-----------

**Additional governance issues (Optional information)**

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

None
------

**Section C Objectives and activities**

**Summary of the objects of the charity set out in its governing document**

Education assistance to under privileged children.  Support Community projects.  Provide disaster relief to developing countries.
---

Providing grants for education and assistance in community projects.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

**Additional details of objectives and activities (Optional information)**

Assistance towards community infrastructure projects.

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

**Summary of the main achievements of the charity during the year**

A large, empty rectangular box with a thin black border, occupying the majority of the page. It is intended for the user to provide a summary of the charity's main achievements during the year.

## Section E

## Financial review

Brief statement of the charity's policy on reserves

Retain funds until required

Details of any funds materially in deficit

Never in deficit

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's **principal** sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

## Section F

## Other optional information


## Section G

## Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Raza Jessa

Position (eg Secretary, Chair, etc)

Secretary

Date

29-April-2024



**Receipts and payments accounts**

For the period from	01-Jul-22	To	30-Jun-23
---------------------	-----------	----	-----------

**Section A Receipts and payments**

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Rental Income	17,983	-	-	17,983	20,459
Investment Portfolio Income	-	-	13,506	13,506	13,472
Bank interest	173	-	-	173	15
Donation Received	34,000	-	-	34,000	152,000
Loan repayment	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>52,156</b>	<b>-</b>	<b>13,506</b>	<b>65,661</b>	<b>185,947</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>52,156</b>	<b>-</b>	<b>13,506</b>	<b>65,661</b>	<b>185,947</b>
<b>A3 Payments</b>					
Donations Made	103,691	-	-	103,691	124,314
Investment Portfolio management fees	-	-	120	120	120
Bank Charge	-	-	-	-	-
Property Expenses	1,386	-	-	1,386	3,626
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>105,077</b>	<b>-</b>	<b>120</b>	<b>105,197</b>	<b>128,060</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Investment Purchase	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>105,077</b>	<b>-</b>	<b>120</b>	<b>105,197</b>	<b>128,060</b>
<b>Net of receipts/(payments)</b>	<b>- 52,921</b>	<b>-</b>	<b>13,386</b>	<b>- 39,535</b>	<b>57,887</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>70,963</b>	<b>-</b>	<b>65,683</b>	<b>136,646</b>	<b>78,760</b>
<b>Cash funds this year end</b>	<b>18,042</b>	<b>-</b>	<b>79,069</b>	<b>97,111</b>	<b>136,647</b>
	ok		ok		

**Section B Statement of assets and liabilities at the end of the period**

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Reserve Account	18,042	-	79,069
	Trading Account	-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>18,042</b>	<b>-</b>	<b>79,069</b>


	<b>Unrestricted funds</b> to nearest £	<b>Restricted funds</b> to nearest £	<b>Endowment funds</b> to nearest £
<b>B2 Other monetary assets</b>			
<b>Details</b>			
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

	<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>	<b>Current value (optional)</b>
<b>B3 Investment assets</b>			
<b>Details</b>			
Residential Property	General	-	-
Investment Portfolio	General	-	-
		-	-
		-	-
		-	-

	<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>	<b>Current value (optional)</b>
<b>B4 Assets retained for the charity's own use</b>			
<b>Details</b>			
None		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

	<b>Fund to which liability relates</b>	<b>Amount due (optional)</b>	<b>When due (optional)</b>
<b>B5 Liabilities</b>			
<b>Details</b>			
None		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

<b>Signature</b>	<b>Print Name</b>	<b>Date of approval</b>
	Mahmood R. Jessa	29-Apr-24



**Section A Independent Examiner's Report**

**Report to the trustees/directors/members of**

Charity Name Panju Jessa Charitable Trust
--

**On accounts for the year ended**

30 <sup>th</sup> June 2023	
----------------------------	--

**Charity no.:**

1008369

**Company no.:**

--

**Set out on pages**

Two <small>(remember to include the page numbers of additional sheets)</small>
---

I report to the charity trustees on my examination of the accounts of the Company for the year ended **30 / 06 / 2023**.

**Responsibilities and basis of report**

As the charity's trustees of the Company (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

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

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:  Date:

Name:

Relevant professional qualification(s) or body (if any):

Address:

**Section B Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

None.

**PANJU JESSA CHARITABLE TRUST**

England & Wales - Charity number 1008369

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# Accounts

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# Trustees' Annual Report for the period

	Period start date				Period end date		
<b>From</b>	01	July	2021	<b>To</b>	30	June	2022

## Section A Reference and administration details

<b>Charity name</b>	Panju Jessa Charitable Trust
<b>Other names charity is known by</b>	
<b>Registered charity number (if any)</b>	1008369
<b>Charity's principal address</b>	35 Stratford Road, Watford,
<b>Postcode</b>	<b>WD17 4YN</b>

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Nazir Jessa			
2	Raza Jessa			
3	Shiraz Jessa		12-Nov-2021 onwards	
4	Mahmood R. Jessa		12-Nov-2021 onwards	
5				
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20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
None		

### Name of chief executive or names of senior staff members (Optional information)

--

## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Appointed

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

None
------

## Section C Objectives and activities

### Summary of the objects of the charity set out in its governing document

Education assistance to under privileged children.  
Support Community projects.  
Provide disaster relief to developing countries.

Providing grants for education and assistance in community projects.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

**Additional details of objectives and activities (Optional information)**

Assistance towards community infrastructure projects.

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

**Summary of the main achievements of the charity during the year**

A large, empty rectangular box with a thin black border, occupying the majority of the page. It is intended for the user to provide a summary of the charity's main achievements during the year.

## Section E

## Financial review

**Brief statement of the charity's policy on reserves**

Retain funds until required

**Details of any funds materially in deficit**

Never in deficit

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

## Section F

## Other optional information

## Section G

## Declaration

The trustees declare that they have approved the trustees' report above.

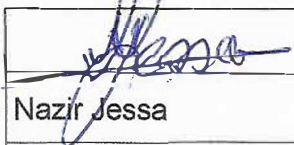
Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

Position (eg Secretary, Chair, etc)

Date

	
Nazir Jessa	
Chair	

12-May-2023



**Receipts and payments accounts**

For the period from	01-Jul-21	To	30-Jun-22
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**Section A Receipts and payments**

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Rental Income	20,459	-	-	20,459	18,616
Investment Portfolio Income	-	-	13,472	13,472	6,668
Bank interest	15	-	-	15	3
Donation Received	152,000	-	-	152,000	-
Loan repayment	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>172,474</b>	<b>-</b>	<b>13,472</b>	<b>185,947</b>	<b>25,287</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>172,474</b>	<b>-</b>	<b>13,472</b>	<b>185,947</b>	<b>25,287</b>
<b>A3 Payments</b>					
Donations Made	124,314	-	-	124,314	18,100
Investment Portfolio management fees	-	-	120	120	40
Bank Charge	-	-	-	-	-
Property Expenses	3,626	-	-	3,626	741
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>127,940</b>	<b>-</b>	<b>120</b>	<b>128,060</b>	<b>18,881</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Investment Purchase	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>127,940</b>	<b>-</b>	<b>120</b>	<b>128,060</b>	<b>18,881</b>
<b>Net of receipts/(payments)</b>	<b>44,534</b>	<b>-</b>	<b>13,352</b>	<b>57,887</b>	<b>6,406</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>26,429</b>	<b>-</b>	<b>52,331</b>	<b>78,760</b>	<b>72,314</b>
<b>Cash funds this year end</b>	<b>70,963</b>	<b>-</b>	<b>65,683</b>	<b>136,647</b>	<b>78,720</b>
	ok		ok		

**Section B Statement of assets and liabilities at the end of the period**

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>				
	Reserve Account	70,963	-	65,683
	Trading Account	-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>70,963</b>	<b>-</b>	<b>65,683</b>


	<b>Unrestricted funds</b> to nearest £	<b>Restricted funds</b> to nearest £	<b>Endowment funds</b> to nearest £
<b>B2 Other monetary assets</b>			
<b>Details</b>			
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

	<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>	<b>Current value (optional)</b>
<b>B3 Investment assets</b>			
<b>Details</b>			
Residential Property	General	-	-
Investment Portfolio	General	-	-
		-	-
		-	-
		-	-

	<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>	<b>Current value (optional)</b>
<b>B4 Assets retained for the charity's own use</b>			
<b>Details</b>			
None		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

	<b>Fund to which liability relates</b>	<b>Amount due (optional)</b>	<b>When due (optional)</b>
<b>B5 Liabilities</b>			
<b>Details</b>			
None		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

<b>Signature</b>	<b>Print Name</b>	<b>Date of approval</b>
	Mahmood R. Jessa	13-May-23



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

**Independent examiner's report  
on the accounts**

**Section A Independent Examiner's Report**

**Report to the trustees/directors/members of**

Charity Name  
Panju Jessa Charitable Trust

**On accounts for the year ended**

30<sup>th</sup> June  
2022

**Charity no.:**

1008369

**Company no.:**

**Set out on pages**

Two

(remember to include the page numbers of additional sheets)

**Responsibilities and basis of report**

I report to the charity trustees on my examination of the accounts of the Company for the year ended **30 / 06 / 2022**.

As the charity's trustees of the Company (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

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

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

**Signed:**

**Date:**

12-May-2023

**Name:**

Soraya Janmohamed

**Relevant professional qualification(s) or body (if any):**

CIMA

<b>Address:</b> 7 Lindum Terrace,
Lincoln, Lincolnshire, LN2 5RP

<b>Section B</b>	<b>Disclosure</b>
------------------	-------------------

	Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).
--	--

<b>Give here brief details of any items that the examiner wishes to disclose.</b>	None.
---	-------

**PANJU JESSA CHARITABLE TRUST**

England & Wales - Charity number 1008369

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# Accounts

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# Trustees' Annual Report for the period

	Period start date				Period end date		
<b>From</b>	01	July	2020	<b>To</b>	30	June	2021

## Section A Reference and administration details

<b>Charity name</b>	Panju Jessa Charitable Trust
<b>Other names charity is known by</b>	
<b>Registered charity number (if any)</b>	1008369
<b>Charity's principal address</b>	35 Stratford Road, Watford,
<b>Postcode</b>	WD17 4YN

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Nazir Jessa			
2	Raza Jessa			
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
None		

### Name of chief executive or names of senior staff members (Optional information)

--

## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Appointed

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

None
------

## Section C Objectives and activities

### Summary of the objects of the charity set out in its governing document

Education assistance to under privileged children.  
Support Community projects.  
Provide disaster relief to developing countries.

Providing grants for education and assistance in community projects.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

**Additional details of objectives and activities (Optional information)**

Assistance towards community infrastructure projects.

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

**Summary of the main achievements of the charity during the year**

A large, empty rectangular box with a thin black border, occupying the majority of the page. It is intended for the user to provide a summary of the charity's main achievements during the year.

## Section E Financial review

**Brief statement of the charity's policy on reserves**

Retain funds until required

**Details of any funds materially in deficit**

Never in deficit

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

## Section F Other optional information

## Section G Declaration

The trustees declare that they have approved the trustees' report above.

**Signed on behalf of the charity's trustees**

<b>Signature(s)</b>		
<b>Full name(s)</b>	Nazir Jessa	
<b>Position (eg Secretary, Chair, etc)</b>	Chair	
<b>Date</b>	18-Feb-2022	



**Receipts and payments accounts**

CC16a

For the period  
from

01-Jul-20

To

30-Jun-21

**Section A Receipts and payments**

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Rental Income	18,616	-	-	18,616	18,786
Investment Portfolio Income	-	-	6,668	6,668	12,271
Bank interest	3	-	-	3	50
Donation Received	-	-	-	-	-
Loan repayment	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>18,619</b>	<b>-</b>	<b>6,668</b>	<b>25,287</b>	<b>31,107</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>18,619</b>	<b>-</b>	<b>6,668</b>	<b>25,287</b>	<b>31,107</b>
<b>A3 Payments</b>					
Donations Made	18,100	-	-	18,100	61,155
Investment Portfolio management fees	-	-	40	40	210
Bank Charge	-	-	-	-	5
Property Expenses	741	-	-	741	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>18,841</b>	<b>-</b>	<b>40</b>	<b>18,881</b>	<b>61,370</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Investment Purchase	-	-	-	-	34,720
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>34,720</b>
<b>Total payments</b>	<b>18,841</b>	<b>-</b>	<b>40</b>	<b>18,881</b>	<b>96,090</b>
<b>Net of receipts/(payments)</b>	<b>- 222</b>	<b>-</b>	<b>6,628</b>	<b>6,406</b>	<b>- 64,983</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>26,651</b>	<b>-</b>	<b>45,663</b>	<b>72,314</b>	<b>127,668</b>
<b>Cash funds this year end</b>	<b>26,429</b>	<b>-</b>	<b>52,291</b>	<b>78,720</b>	<b>62,685</b>
	ok		ok		

**Section B Statement of assets and liabilities at the end of the period**

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>				
	Reserve Account	26,429	-	52,291
	Trading Account	-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>26,429</b>	<b>-</b>	<b>52,291</b>

	<b>Unrestricted funds</b> to nearest £	<b>Restricted funds</b> to nearest £	<b>Endowment funds</b> to nearest £
<b>B2 Other monetary assets</b>			
<b>Details</b>			
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

	<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>	<b>Current value (optional)</b>
<b>B3 Investment assets</b>			
<b>Details</b>			
Residential Property	General	-	-
Investment Portfolio	General	-	-
		-	-
		-	-
		-	-

	<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>	<b>Current value (optional)</b>
<b>B4 Assets retained for the charity's own use</b>			
<b>Details</b>			
None		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

	<b>Fund to which liability relates</b>	<b>Amount due (optional)</b>	<b>When due (optional)</b>
<b>B5 Liabilities</b>			
<b>Details</b>			
None		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

<b>Signature</b>	<b>Print Name</b>	<b>Date of approval</b>
	Nazir Jessa	18-Feb-22



**Section A Independent Examiner's Report**

**Report to the trustees/directors/ members of**

Charity Name Panju Jessa Charitable Trust
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**On accounts for the year ended**

30 <sup>th</sup> June 2021	
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<b>Charity no.:</b>	1008369	<b>Company no.:</b>	
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**Set out on pages**

Two	<small>(remember to include the page numbers of additional sheets)</small>
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I report to the charity trustees on my examination of the accounts of the Company for the year ended **30 / 06 / 2021**.

**Responsibilities and basis of report**

As the charity's trustees of the Company (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

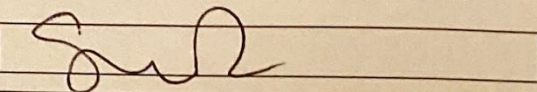
Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011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

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:  Date: 18-Feb-2022

Name: Soraya Janmohamed

Relevant professional qualification(s) or body (if any): CIMA

Address: 7 Lindum Terrace,  
Lincoln, Lincolnshire, LN2 5RP

**Section B Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

None.