

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

England & Wales · Charity number 1040167

Details

Status Registered

Legal form Other

Registered 1994-08-16

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

Contact

Address 16-18 Whalley Road
Manchester
M16 8AB

Phone 01612320999

Email miscc1618@gmail.com

Website <https://iscc-manchester.co.uk/>.

Activities

Objects: TO PROMOTE THE RELIEF OF ELDERLY PEOPLE, IN PARTICULAR ELDERLY INDIANS, IN ANY MANNER DEEMED BY LAW TO BE CHARITABLE, WITHIN THE CITY OF MANCHESTER AND SURROUNDING AREAS WITH WHICH THE CENTRE IS CONTRACTED.(SEE CLAUSE 2 OF CONSTITUTION)

Activities: Provides culturally sensitive Day Resource Services for the Indian older people of city wide Manchester and surrounding areas. These include basic Day Care i.e. transport, hot Indian meals, entertainment activities, library, shopping, monthly coach trips, preventative health and rehabilitation services, information & advice.

Classification

- **How:** Provides Other Finance, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Religious Activities, Arts/culture/heritage/science, Amateur Sport, Economic/community Development/employment, Other Charitable Purposes
- **Who:** Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies

Geography

- **Area of benefit:** CITY OF MANCHESTER
- Bury
- Manchester City
- Salford City
- Stockport
- Trafford

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£68,595	£132,859	-	-
2024-03-31	£64,051	£136,883	-	-
2023-03-31	£72,615	£110,233	-	-
2022-03-31	£68,541	£115,299	-	-
2021-03-31	£43,605	£71,204	-	-

Trustees

Name	Role	Appointed
Hasmukh Bhagwan Patel	Chair	2024-12-05
CHHAYA KANANI Gen Sec		2024-12-05
Mrudula Ghelani		2024-12-05
Niranjan Harishanker Bhatt		2024-12-05
Ramila Solanki		2024-12-05
Sureshchandra Patel Vice-Chair		2024-12-05
Usha Nanda		2024-12-05

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

England & Wales - Charity number 1040167

Accounts

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

REGISTERED CHARITY NUMBER : 1040167

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

Pages	Index
1 - 3	Trustees Annual Report
4	Independent Examiners Report
5	Statement of Financial Activities
6	Balance Sheet
7	Statement of Cash Flows
8 - 13	Notes to the Accounts
14	(For Management Purposes Only) Detailed Income and Expenditure Account

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

Report of the trustees for the year ended 31st March 2025

The trustees present their annual report and financial statements of the charity for the year ended 31st March 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: 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 published (FRS 102) (effective 1 January 2019).

Reference and administrative information

Charity Name: Indian Senior Citizen's Centre (Manchester)
Charity Number: 1040167

Trustees

<i>Chair</i>	Mr Hasmukh Patel
<i>Vice Chair</i>	Mr Suresh Patel
<i>Gen. Secretary</i>	Mrs Chhaya Kanani
<i>Treasurer</i>	Mr Niranjan Bhatt
<i>Committee Members</i>	Mrs Mrudula Ghelani
	Mrs Ramila Solanki
	Mrs Usha Nanda

Administrator

Mrs Bharti Hindocha

Principal Office

Indian Senior Citizen's Centre
16-18 Whalley Road
Manchester
M16 8AB

Independent Examiners

Hilton Jones Ltd
Hollinwood Business Centre
Albert Street
Oldham OL8 3QL

Bankers

Barclays Bank plc
P.O. Box 357
51 Mosley Street
Manchester
M60 1AU

Structure, governance and management

The Charity is a registered charity under a constitution dated 20th May 1993 and subsequently updated, on 16th November 2009.

Appointment of trustees

New trustees are at the Annual General Meeting. Notice is given to all members 21 days before the meeting.

- The trustees should comprise between 7 and 10 members with a minimum of 2 trustees being women.
- The elected members nominate the officers.

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

- The trustees nominate one Honorary President who will serve for up to 2 years from amongst former trustee officers and may co-opt not more than 3 co-opts where specific skill is required to develop the centre and who shall be full members of the centre.
- All the elected members will automatically retire after 2 years, but shall be eligible for re-election or being co-opted.

Trustee induction and training

- New trustees undergo a period of induction for one week and get skills training relevant to them.

Objectives and activities

"We aim to enhance the quality of life and enable independent living of the Indian Elderly by providing services in support of their social, medical and welfare needs."

- To promote the relief of elderly people, in particular the elderly Indians, in any manner deemed by law to be charitable within the City of Manchester and surrounding areas with which the Centre is contracted.
- To provide provisions to meet basic and culturally sensitive needs of the elderly living in the above mentioned areas.
- To raise awareness of the specific needs of the elderly in order to strengthen linkages and support systems with the voluntary and statutory sector.
- To better utilise and develop under-used community facilities and buildings in both statutory and voluntary sectors for use by elderly in the above mentioned areas.
- To provide culturally sensitive day resource services, including a luncheon club, recreational facilities including customary food, social activities, entertainment, games, outings, visits and preventative health care and rehabilitation facilities i.e. physiotherapy, occupational therapy, chiropody, exercise classes and Indian dancing classes.
- To provide a platform for the development of mutual self-help, which in turn ensures a better quality of life and social care for the independent living of the elderly.
- To liaise with statutory and non-statutory sectors on planning, adoption and implementation of effective policies.
- To affiliate to the National Federation of Community Associations and to other organisations with similar charitable objects.

A review of our achievements and performance: How our activities delivered public benefit:

The majority of our members are old age pensioners with some sort of disability/ health problems. However we are continuing with current indoor activities like art work, music, singing, card games, exercise etc. During the year 2-3 days outdoor trips are popular with our members.

Financial review

In the year to 31st March 2025 the charity had a total income of £68,595 (2024 £64,051) and total expenditure of £132,859 (2024: £136,883). This resulted in a net deficit for the year of £64,264 (2024: deficit £72,832) which was funded from our reserves. At the end of the financial year restricted reserves stood at £81,331 of which £79,667 related to part of the book value of the building. At 31st March 2025 £300,000 was held on fixed term deposits maturing in March 2026.

Investment powers and policy

It is our aim that monies not required for day to day running costs are held in interest bearing fixed term deposits.

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

Reserves policy and going concern

The balance held in unrestricted reserves at 31st March 2025 was £667,903 of which £655,278 are free reserves, after allowing for funds tied up in tangible fixed assets.

The trustees aim to maintain free reserves in unrestricted funds at a level which equates to approximately 24 months of unrestricted charitable expenditure. The trustees consider that this level will provide sufficient funds to respond to applications for grants and ensure that support and governance costs are covered.

The Trustees consider, having regard to the cash deposits and budget for the next twelve months, that the charity is a going concern.

Risk management

The trustees have conducted a review of the major risks to which the charity is exposed and systems have been established to mitigate those risks.

Plans for Future Periods:

The Management committee is very concerned at the deficits that have occurred in the last few years. The Management Committee has discussed the financial situation and is looking for ways to generate income by hiring out the venue etc..

Trustees responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- Select suitable accounting principles and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is appropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provision of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees on 11th December 2025 and signed on their behalf by:



Mr Hasmukh Patel *Chair of Trustees*

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF
INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)
REGISTERED CHARITY NO. 1040167**

I report on the accounts of the charity, for the Year Ended 31st March 2025 which are set out on pages 5 to 13.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accounts.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- Follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to my attention. p

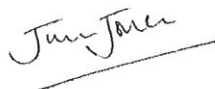
Basis of Independent Examiners Report

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

Independent Examiner's Statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
- to keep accounting records have in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act, have not been met: or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Signed:

James M Hilton-Jones FCCA
Date: 11th December 2025

Hilton Jones Ltd
Hollinwood Business Centre
Albert Street
Oldham
OL8 3QL

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
		£	£	£	£
INCOME FROM:					
Donations & Legacies	(2)	9,942	-	9,942	10,755
Charitable Income	(3)	30,645	14,763	45,408	41,603
Income from Trading Activities	(4)	9,680	-	9,680	7,398
Bank Interest		3,260	-	3,260	4,050
Other Income		305	-	305	245
TOTAL		53,832	14,763	68,595	64,051
EXPENDITURE ON:					
Charitable Activities	(5)	(114,839)	(18,020)	(132,859)	(136,883)
TOTAL		(114,839)	(18,020)	(132,859)	(136,883)
NET INCOME (EXPENDITURE)		(61,007)	(3,257)	(64,264)	(72,832)
TRANSFER BETWEEN FUNDS	(12)	-	-	-	-
RECONCILIATION OF FUNDS					
Total Funds Brought Forward		728,910	84,588	813,498	886,330
Total Funds Carried Forward	(13)	667,903	81,331	749,234	813,498

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

The notes on pages 8 to 13 form part of these accounts.

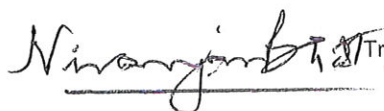
BALANCE SHEET AS AT 31 MARCH 2025

	Notes	2025 £	2024 £
FIXED ASSETS			
Tangible Fixed Assets	(9)	93,956	100,053
CURRENT ASSETS			
Debtors	(10)	5,669	5,040
Bank Deposits		300,000	100,000
Cash at Bank and in Hand		352,400	610,523
		<u>658,069</u>	<u>715,563</u>
LIABILITIES:			
Amounts falling due within one year	(11)	<u>(2,791)</u>	<u>(2,118)</u>
		655,278	713,445
NET CURRENT ASSETS		<u><u>749,234</u></u>	<u><u>813,498</u></u>
ACCUMULATED FUNDS			
Restricted	(12)	81,331	84,588
Unrestricted	(12)	<u>667,903</u>	<u>728,910</u>
		<u><u>749,234</u></u>	<u><u>813,498</u></u>

Approved and signed on behalf of the Trustees Management Committee

 Chair

Mr Hasmukh Patel

 Treasurer

Mr Niranjan Bhatt

Date: 10th December, 2025

STATEMENT OF CASH FLOWS FOR THE YEAR ENDING 31 MARCH 2025

Reconciliation of net movement in funds to net cash flow from operating activities

	2025	2024
	£	£
Net movement in funds	(64,264)	(72,832)
Add back depreciation	6,097	14,098
Deduct investment income	(3,260)	(4,050)
Decrease/(increase) in debtors	(629)	5,273
Increase/(decrease) in creditors	673	(143)
Net cash used in operating activities	<u>(61,383)</u>	<u>(57,654)</u>
Cash flows from investment activities:		
Interest	3,260	4,050
Purchase of fixed assets	-	-
Net cash provided by investing activities	<u>3,260</u>	<u>4,050</u>
Increase/(decrease) in cash and cash equivalents during the year	(58,123)	(53,604)
Cash and cash equivalents brought forward	710,523	764,127
Cash and cash equivalents carried forward	<u><u>652,400</u></u>	<u><u>710,523</u></u>

1. ACCOUNTING POLICIES**(a) Basis of preparation and assessment of going concern**

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

(b) Funds structure

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed. There are 2 restricted funds at the year end.

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion have created a fund for a specific purpose.

Further details of each fund are disclosed in note 12.

(c) Income recognition

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

(d) Expenditure Recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (f) below.

(e) Irrecoverable VAT

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

(f) Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to independent examination and legal fees together with an apportionment of overhead and support costs.

Governance costs and support costs relating to charitable activities have been apportioned based on staff time and facilities used in each activity.

The allocation of support and governance costs is analysed in note 6.

(g) Charitable Activities

Costs of charitable activities include governance costs and an apportionment of support costs as shown in Note 5.

(h) Tangible fixed assets and depreciation

Fixed assets are included in the accounts at net book value. Additions of a single item or a group of similar assets exceeding £500, are capitalised at cost (valuation for donated assets).

Depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets over their estimated useful lives as follows:-

Buildings	2% on cost
Building Improvements	10% on cost
Vehicles	25% on cost
Computers	25% on cost
Furniture & Equipment	25% on cost

The charity, being a public benefit entity, does not consider that it holds the buildings as an investment. The building was purchased using a grant from the National Lotteries Charity Board (Community Fund) and is stated at cost less depreciation.

(i) Taxation

The organisation is exempt from income tax by reason of its charitable status. Income tax suffered on investment income is reclaimed in full. The Charity is not currently registered for VAT.

(j) Pensions

The charity contributes to a defined contribution pension scheme. The charity has no liability beyond making its contributions and paying across the deductions for the employee's contributions.

(k) Contingent liabilities

A contingent liability is identified and disclosed for those transactions resulting from a possible obligation which will only be confirmed by the occurrence of one or more uncertain future events not wholly within the trustees' control.

(l) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

(m) Creditors and Provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of the funds to a third party and the amount due to settle the obligation can be measured of estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2 DONATIONS & LEGACIES	Unrestricted	Restricted	2025	Unrestricted	Restricted	2024
	Funds	Funds		Funds	Funds	
	£	£	£	£	£	£
Donations	8,718	-	8,718	7,315	1,871	9,186
Gift Aid	1,224	-	1,224	1,569	-	1,569
	9,942	-	9,942	8,884	1,871	10,755

3 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted	Restricted	2025	Unrestricted	Restricted	2024
	Funds	Funds		Funds	Funds	
	£	£	£	£	£	£
Bury MBC	-	-	-	-	1,500	1,500
NHS Manchester CCG	-	11,098	11,098	-	11,032	11,032
Members Meals	22,129	-	22,129	18,589	-	18,589
Members Holidays & Trips	-	3,665	3,665	-	2,225	2,225
Membership	4,345	-	4,345	3,221	-	3,221
Members Transport Service	4,171	-	4,171	5,036	-	5,036
	30,645	14,763	45,408	26,846	14,757	41,603

4 INCOME FROM TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	2025	Unrestricted Funds	Restricted Funds	2024
	£	£	£	£	£	£
Room Hire	9,680	-	9,680	7,398	-	7,398
	<u>9,680</u>	<u>-</u>	<u>9,680</u>	<u>7,398</u>	<u>-</u>	<u>7,398</u>

5 CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	2025	Unrestricted Funds	Restricted Funds	2024
	£	£	£	£	£	£
Employment Costs	32,963	5,817	38,780	31,869	2,777	34,646
Freelance & Sessional Work	-	-	-	2,026	357	2,383
Staff Training	204	36	240	76	61	137
DBS Checks	-	-	-	46	8	54
Volunteer Expenses	-	-	-	-	-	-
Meals & Food	23,278	-	23,278	21,509	683	22,192
Physiotherapy, Chiroprody, Exercise Classes etc	2,848	502	3,350	2,529	446	2,975
Travel & Transport	198	35	233	205	36	241
Vehicle Costs	12,955	2,286	15,241	6,594	1,164	7,758
Members Holidays & Trips	-	2,878	2,878	-	1,795	1,795
Celebration & Events	1,741	307	2,048	2,165	382	2,547
Support Costs	39,019	5,978	44,997	48,317	11,743	60,060
Governance Costs	1,633	181	1,814	1,886	210	2,095
	<u>114,839</u>	<u>18,020</u>	<u>132,859</u>	<u>117,221</u>	<u>19,662</u>	<u>136,883</u>

6 ALLOCATION OF GOVERNANCE AND SUPPORT COSTS

	General Support	Governance	2025	General Support	Governance	2024
	£	£	£	£	£	£
Employment Costs	10,970	566	11,536	10,763	566	11,329
Premises Costs	13,812	-	13,812	8,940	-	8,940
Website	919	-	919	59	-	59
Legal Fees	2,234	-	2,234	6,632	-	6,632
Repairs & Maintenance	5,544	-	5,544	13,968	-	13,968
Printing, Stationery & Post	529	-	529	474	-	474
Insurance	2,715	-	2,715	3,115	-	3,115
Television, Telephone & Internet	1,533	-	1,533	1,329	-	1,329
Depreciation	6,097	-	6,097	14,098	-	14,098
Sundries	610	-	610	544	-	544
Software Costs	-	-	-	60	-	60
Bank Charges	34	-	34	78	-	78
Accountancy & Payroll	-	1,248	1,248	-	1,529	1,529
	<u>44,997</u>	<u>1,814</u>	<u>46,811</u>	<u>60,060</u>	<u>2,095</u>	<u>62,155</u>

7 STAFF COSTS

	2025	2024
	£	£
Wages and Salaries	50,316	45,975
Employers National Insurance	-	-
Pension Costs	-	-
	<u>50,316</u>	<u>45,975</u>

The charity considers its key management personnel comprises the trustees.

The total employment benefits, including employer pension contributions of the key management personnel were £nil. No employee has benefits in excess of £60,000 .

The charity employed 5 people during the year (full time equivalent of 2 people).

The average number of employees, working on a part time or sessional basis, analysed by function was:

Client Care Services	4	4
Management & Administration	1	1
	<u>5</u>	<u>5</u>

8 TRUSTEES' REMUNERATION AND EXPENSES

No remuneration was paid directly or indirectly out of the funds of the charity to any trustee or to any persons known to be connected with them.

No reimbursement of expenses has been made or is due to be made to any of the trustees in respect of the period.

9 FIXED ASSETS

	Buildings	Building Improvements	Vehicles	Computer Equipment	Security, Furniture & Equipment	Total
COST	£	£	£	£	£	£
As at 1 April 2024	202,200	700,265	35,107	25,368	129,329	1,092,269
Additions	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
As at 31 March 2025	<u>202,200</u>	<u>700,265</u>	<u>35,107</u>	<u>25,368</u>	<u>129,329</u>	<u>1,092,269</u>
DEPRECIATION						
As at 1 April 2024	105,144	698,464	35,106	25,367	128,135	992,216
Charge for year	4,044	1,454	1	1	597	6,097
Disposals	-	-	-	-	-	-
As at 31 March 2025	<u>109,188</u>	<u>699,918</u>	<u>35,107</u>	<u>25,368</u>	<u>128,732</u>	<u>998,313</u>
NET BOOK VALUE						
As at 31 March 2025	<u>93,012</u>	<u>347</u>	<u>0</u>	<u>0</u>	<u>597</u>	<u>93,956</u>
As at 31 March 2024	<u>97,056</u>	<u>1,801</u>	<u>1</u>	<u>1</u>	<u>1,194</u>	<u>100,053</u>

10 DEBTORS

	2025	2024
	£	£
Other Debtors	3,328	358
Accrued Income	0	1,819
Prepayments	2,341	2,863
	<u>5,669</u>	<u>5,040</u>

In 2024 and 2023 debtors all relate to unrestricted funds.

11 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other Creditors	515	313
Accruals	2,276	1,805
	<u>2,791</u>	<u>2,118</u>

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

12

12 MOVEMENT IN FUNDS OF THE CHARITY

	Balance 1 April 2024	Incoming	Transfers	Outgoing	Balance 31 March 2025
	£	£	£	£	£
Restricted Funds:					
NHS Manchester CCG	-	11,098	-	(11,098)	-
Members Holidays & Trips	1,457	3,665	-	(2,878)	2,244
	1,457	14,763	-	(13,976)	2,244
Restricted Capital Funds:					
Building	83,131	-	-	-	83,131
	83,131	-	-	-	83,131
TOTAL	84,588	14,763	-	(13,976)	85,375
Unrestricted Funds:					
General	711,988	52,968	-	(133,771)	631,185
Unrestricted Capital Funds	16,922	-	-	(4,044)	12,878
TOTAL	728,910	52,968	-	(137,815)	644,063
	813,498	67,731	-	(151,791)	729,438

Previous Year

	Balance 1 April 2023	Incoming	Transfers	Outgoing	Balance 31 March 2024
	£	£	£	£	£
Restricted Funds:					
Bury MBC	-	1,500	-	(1,500)	-
NHS Manchester CCG	-	11,032	-	(11,032)	-
Donations	-	1,871	-	(1,871)	-
Members Holidays & Trips	1,027	2,225	-	(1,795)	1,457
	1,027	16,628	-	(16,198)	1,457
Restricted Capital Funds:					
Community Fund - building	86,595	-	-	(3,464)	83,131
	86,595	-	-	(3,464)	83,131
TOTAL	87,622	16,628	-	(19,662)	84,588
Unrestricted Funds:					
General	771,152	47,423	-	(106,587)	711,988
Unrestricted Capital Funds	27,556	-	-	(10,634)	16,922
TOTAL	833,333	43,337	-	(77,962)	798,708
	923,948	72,615	-	(110,233)	886,330

Details re funds:

Restricted Revenue Funds:
NHS Manchester CCG
Capital Funds

Contribution Towards:

- towards preentative social and health services
- this represents the book value of fixed assets still to be depreciated

13 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets £	Net Current Assets £	2025 Total £	Fixed Assets £	Net Current Assets £	2024 Total £
RESTRICTED FUNDS:	-	2,244	2,244	-	1,457	1,457
	-	2,244	2,244	-	1,457	1,457
RESTRICTED FUNDS (CAPITAL):						
Building	-	79,087	79,087	83,131	-	83,131
	-	79,087	79,087	83,131	-	83,131
UNRESTRICTED FUNDS:						
General	-	655,278	631,185	-	711,988	711,988
Designated	12,878	-	12,878	16,922	-	16,922
	12,878	655,278	644,063	16,922	711,988	728,910
TOTAL FUNDS	12,878	657,522	725,394	100,053	713,445	813,498

14 CAPITAL COMMITMENTS

	2025 £	2024 £
Maintenance work contracted but not provided for	-	-

15 GOING CONCERN

The charity's main source of income is grant funding and investment income. The trustees consider, having regard to reserves that it is appropriate to prepare the accounts on a going concern basis and, consequently, the accounts do not include any adjustments that would be necessary if the funding income should cease.

16 POST BALANCE SHEET EVENTS

The Trustees do not consider that there have been any events since the balance sheet date that significantly impact on the financial statements.

17 FINANCIAL INSTRUMENTS

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

England & Wales - Charity number 1040167

Accounts

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

REGISTERED CHARITY NUMBER : 1040167

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

Pages	Index
1 - 3	Trustees Annual Report
4	Independent Examiners Report
5	Statement of Financial Activities
6	Balance Sheet
7	Statement of Cash Flows
8 - 13	Notes to the Accounts
14	(For Management Purposes Only) Detailed Income and Expenditure Account

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

Report of the trustees for the year ended 31st March 2024

The trustees present their annual report and financial statements of the charity for the year ended 31st March 2024. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: 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 published (FRS 102) (effective 1 January 2019).

Reference and administrative information

Charity Name: Indian Senior Citizen's Centre (Manchester)

Charity Number: 1040167

Trustees

<i>Honorary President (non trustee)</i>	Mr Harridutt Seth
<i>Chair</i>	Mr Niranjan Bhatt
<i>Gen. Secretary</i>	Mr Suresh Chandra Patel
<i>Treasurer</i>	Mr Hasmukh Patel
<i>Member</i>	Dr Mrs Saraswati Sinha
<i>Member</i>	Mrs Jasuben Modi (resigned 24 th August 2023)

Admin Assistant

Mrs Bharti Hindocha

Principal Office

Indian Senior Citizen's Centre
16-18 Whalley Road
Manchester
M16 8AB

Independent Examiners

Community Accountancy Service Limited
The Grange
Pilgrim Drive
Beswick
Manchester
M11 3TQ

Bankers

Barclays Bank plc
P.O. Box 357
51 Mosley Street
Manchester
M60 1AU

Structure, governance and management

The Charity is a registered charity under a constitution dated 20th May 1993 and subsequently updated, on 16th November 2009.

Appointment of trustees

New trustees are at the Annual General Meeting. Notice is given to all members 21 days before the meeting.

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

- The trustees should comprise between 7 and 10 members with a minimum of 2 trustees being women.'
- The elected members nominate the officers.
- The trustees nominate one Honorary President who will serve for up to 2 years from amongst former trustee officers and may co-opt not more than 3 co-opts where specific skill is required to develop the centre and who shall be full members of the centre.
- All the elected members will automatically retire after 2 years, but shall be eligible for re-election or being co-opted.

Trustee induction and training

- New trustees undergo a period of induction for one week and get skills training relevant to them.

Objectives and activities

“We aim to enhance the quality of life and enable independent living of the Indian Elderly by providing services in support of their social, medical and welfare needs.”

- To promote the relief of elderly people, in particular the elderly Indians, in any manner deemed by law to be charitable within the City of Manchester and surrounding areas with which the Centre is contracted.
- To provide provisions to meet basic and culturally sensitive needs of the elderly living in the above mentioned areas.
- To raise awareness of the specific needs of the elderly in order to strengthen linkages and support systems with the voluntary and statutory sector.
- To better utilise and develop under-used community facilities and buildings in both statutory and voluntary sectors for use by elderly in the above mentioned areas.
- To provide culturally sensitive day resource services, including a luncheon club, recreational facilities including customary food, social activities, entertainment, games, outings, visits and preventative health care and rehabilitation facilities i.e. physiotherapy, occupational therapy, chiropody, exercise classes and Indian dancing classes.
- To provide a platform for the development of mutual self-help, which in turn ensures a better quality of life and social care for the independent living of the elderly.
- To liaise with statutory and non-statutory sectors on planning, adoption and implementation of effective policies.
- To affiliate to the National Federation of Community Associations and to other organisations with similar charitable objects.

A review of our achievements and performance: How our activities delivered public benefit:

The majority of our members are old age pensioners with some sort of disability/ health problems. However we are continuing with current indoor activities like art work, music, singing, card games, exercise etc. During the year 2-3 days outdoor trips are popular with our members.

Financial review

In the year to 31st March 2024 the charity had a total income of £64,051 (2023 £72,615) and total expenditure of £136,883 (2023: £110,233). This resulted in a net deficit for the year of £72,832 (2023: deficit £37,618) which was funded from our reserves. At the end of the financial year restricted reserves stood at £84,588 of which £83,131 related to part of the book value of the building. At 31st March 2024 £100,000 was held on fixed term deposits maturing between 2023 and 2025. We had to move our large fixed deposits from the Bank of Baroda as it is winding down operations in the UK.

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

Investment powers and policy

It is our aim that monies not required for day to day running costs are held in interest bearing fixed term deposits.

Reserves policy and going concern

The balance held in unrestricted reserves at 31st March 2024 was £728,910 of which £711,988 are free reserves, after allowing for funds tied up in tangible fixed assets.

The trustees aim to maintain free reserves in unrestricted funds at a level which equates to approximately 24 months of unrestricted charitable expenditure. The trustees consider that this level will provide sufficient funds to respond to applications for grants and ensure that support and governance costs are covered.

The Trustees consider, having regard to the cash deposits and budget for the next twelve months, that the charity is a going concern.

Risk management

The trustees have conducted a review of the major risks to which the charity is exposed and systems have been established to mitigate those risks.

Plans for Future Periods:

The Management committee is very concerned at the deficits that have occurred in the last few years. The Management Committee has discussed the financial situation and is looking for ways to generate income by hiring out the venue etc..

Trustees responsibilities in relation to the financial statements

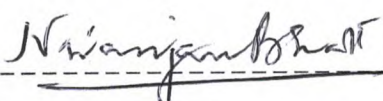
The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- Select suitable accounting principles and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is appropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provision of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees on 15th July 2024 and signed on their behalf by:



Mr Niranjana Bhatt *Chair of Trustees*

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF
INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)
REGISTERED CHARITY NO. 1040167**

I report on the accounts of the charity, for the Year Ended 31ST March 2024 which are set out on pages 5 to 13.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

It is my responsibility to:

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

Basis of Independent Examiners Report

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

Independent Examiner's Statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records have in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act,
- have not been met; or

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

Signed: 

E.L Anderson MA FCA CTA
Date: 15th July 2024

Community Accountancy Service Ltd
The Grange, Pilgrim Drive, Beswick,
Manchester, M11 3TQ

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Year Ended 31.3.24 Total Funds £	Year Ended 31.3.23 Total Funds £
INCOME FROM:					
Donations & Legacies	(2)	8,884	1,871	10,755	8,721
Charitable Income	(3)	26,846	14,757	41,603	56,781
Income from Trading Activities	(4)	7,398	-	7,398	1,975
Bank Interest		4,050	-	4,050	4,678
Other Income		245	-	245	460
TOTAL		<u>47,423</u>	<u>16,628</u>	<u>64,051</u>	<u>72,615</u>
EXPENDITURE ON:					
Charitable Activities	(5)	(117,221)	(19,662)	(136,883)	(110,233)
TOTAL		<u>(117,221)</u>	<u>(19,662)</u>	<u>(136,883)</u>	<u>(110,233)</u>
NET INCOME (EXPENDITURE)		(69,798)	(3,034)	(72,832)	(37,618)
TRANSFER BETWEEN FUNDS	(12)	-	-	-	-
RECONCILIATION OF FUNDS					
Total Funds Brought Forward		798,708	87,622	886,330	923,948
Total Funds Carried Forward	(13)	<u>728,910</u>	<u>84,588</u>	<u>813,498</u>	<u>886,330</u>

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

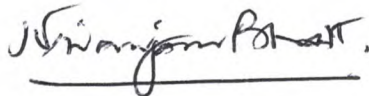
The notes on pages 8 to 13 form part of these accounts.

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

BALANCE SHEET AS AT 31 MARCH 2024

	Notes	2024 £	2023 £
FIXED ASSETS			
Tangible Fixed Assets	(9)	100,053	114,151
CURRENT ASSETS			
Debtors	(10)	5,040	10,313
Bank Deposits		100,000	738,490
Cash at Bank and in Hand		610,523	25,637
		<u>715,563</u>	<u>774,440</u>
LIABILITIES:			
Amounts falling due within one year	(11)	<u>(2,118)</u>	<u>(2,261)</u>
		713,445	772,179
NET CURRENT ASSETS		<u>813,498</u>	<u>886,330</u>
ACCUMULATED FUNDS			
Restricted	(12)	84,588	87,622
Unrestricted	(12)	<u>728,910</u>	<u>798,708</u>
		<u>813,498</u>	<u>886,330</u>

Approved and signed on behalf of the Trustees Management Committee

) Chair

Mr Niranjan Bhatt

) Treasurer

Mr Hasmukh Patel

Date: 15th July 2024

The notes on pages 8 to 13 form part of these accounts.

STATEMENT OF CASH FLOWS FOR THE YEAR ENDING 31ST MARCH 2024

7

Reconciliation of net movement in funds to net cash flow from operating activities

	2024 £	2023 £
Net movement in funds	(72,832)	(37,618)
Add back depreciation	14,098	19,294
Deduct investment income	(4,050)	(4,678)
Decrease/(increase) in debtors	5,273	(2,946)
Increase/(decrease) in creditors	(143)	(29,867)
Net cash used in operating activities	<u>(57,654)</u>	<u>(55,815)</u>
Cash flows from investment activities:		
Interest	4,050	4,678
Purchase of fixed assets	-	(2,388)
Net cash provided by investing activities	<u>4,050</u>	<u>2,290</u>
Increase/(decrease) in cash and cash equivalents during the year	(53,604)	(53,525)
Cash and cash equivalents brought forward	764,127	817,652
Cash and cash equivalents carried forward	<u><u>710,523</u></u>	<u><u>764,127</u></u>

1. ACCOUNTING POLICIES

(a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

(b) Funds structure

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed. There are 2 restricted funds at the year end.

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion have created a fund for a specific purpose.

Further details of each fund are disclosed in note 12.

(c) Income recognition

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

(d) Expenditure Recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (f) below.

(e) Irrecoverable VAT

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

(f) Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to independent examination and legal fees together with an apportionment of overhead and support costs.

Governance costs and support costs relating to charitable activities have been apportioned based on staff time and facilities used in each activity.

The allocation of support and governance costs is analysed in note 6.

(g) Charitable Activities

Costs of charitable activities include governance costs and an apportionment of support costs as shown in Note 5.

(h) Tangible fixed assets and depreciation

Fixed assets are included in the accounts at net book value. Additions of a single item or a group of similar assets exceeding £500, are capitalised at cost (valuation for donated assets).

Depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets over their estimated useful lives as follows:-

Buildings	2% on cost
Building Improvements	10% on cost
Vehicles	25% on cost
Computers	25% on cost
Furniture & Equipment	25% on cost

The charity, being a public benefit entity, does not consider that it holds the buildings as an investment. The building was purchased using a grant from the National Lotteries Charity Board (Community Fund) and is stated at cost less depreciation.

(i) Taxation

The organisation is exempt from income tax by reason of its charitable status. Income tax suffered on investment income is reclaimed in full. The Charity is not currently registered for VAT.

(j) Pensions

The charity contributes to a defined contribution pension scheme. The charity has no liability beyond making its contributions and paying across the deductions for the employee's contributions.

(k) Contingent liabilities

A contingent liability is identified and disclosed for those transactions resulting from a possible obligation which will only be confirmed by the occurrence of one or more uncertain future events not wholly within the trustees' control.

(l) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

(m) Creditors and Provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of the funds to a third party and the amount due to settle the obligation can be measured of estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2 DONATIONS & LEGACIES	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Unrestricted Funds £	Restricted Funds £	Total 2023 £
Donations	7,315	1,871	9,186	6,968	-	6,968
Gift Aid	1,569	-	1,569	1,753	-	1,753
	8,884	1,871	10,755	8,721	-	8,721

3 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Unrestricted Funds £	Restricted Funds £	Total 2023 £
Trafford Housing Trust	-	-	-	-	8,999	8,999
Bury MBC	-	1,500	1,500	-	3,996	3,996
NHS Manchester CCG	-	11,032	11,032	-	10,964	10,964
Forever Manchester	-	-	-	-	1,100	1,100
Greater Manchester Mental Health	-	-	-	-	3,000	3,000
Members Meals	18,589	-	18,589	20,254	-	20,254
Members Holidays & Trips	-	2,225	2,225	-	1,219	1,219
Membership	3,221	-	3,221	3,080	-	3,080
Members Transport Service	5,036	-	5,036	4,169	-	4,169
	26,846	14,757	41,603	27,503	29,278	56,781

4 INCOME FROM TRADING ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Unrestricted Funds £	Restricted Funds £	Total 2023 £
Room Hire	7,398	-	7,398	1,975	-	1,975
	<u>7,398</u>	<u>-</u>	<u>7,398</u>	<u>1,975</u>	<u>-</u>	<u>1,975</u>

5 EXPENDITURE ON CHARITABLE

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Unrestricted Funds £	Restricted Funds £	Total 2023 £
Employment Costs	31,869	2,777	34,646	17,619	6,985	24,604
Freelance & Sessional Work	2,026	357	2,383	1,027	399	1,426
Staff Training	76	61	137	65	25	90
DBS Checks	46	8	54	-	-	-
Volunteer Expenses	-	-	-	22	8	30
Meals & Food	21,509	683	22,192	17,715	6,004	23,719
Physiotherapy, Chiropody, Exercise Classes etc	2,529	446	2,975	1,045	2,000	3,045
Travel & Transport	205	36	241	503	195	698
Vehicle Costs	6,594	1,164	7,758	5,290	2,057	7,347
Members Holidays & Trips	-	1,795	1,795	-	1,225	1,225
Celebration & Events	2,165	382	2,547	1,374	534	1,908
Support Costs	48,317	11,743	60,060	31,406	12,102	43,508
Governance Costs	1,886	210	2,095	1,896	737	2,633
	<u>117,221</u>	<u>19,662</u>	<u>136,883</u>	<u>77,962</u>	<u>32,271</u>	<u>110,233</u>

6 ALLOCATION OF GOVERNANCE AND SUPPORT COSTS

	General Support			General Governance		
	£	£	Total 2024 £	£	£	Total 2023 £
Employment Costs	10,763	566	11,329	7,210	1,272	8,482
Premises Costs	8,940	-	8,940	6,355	-	6,355
Website	59	-	59	25	-	25
Legal Fees	6,632	-	6,632	-	-	-
Repairs & Maintenance	13,968	-	13,968	6,195	-	6,195
Printing, Stationery & Post	474	-	474	302	-	302
Insurance	3,115	-	3,115	2,751	-	2,751
Television, Telephone & Internet	1,329	-	1,329	1,091	-	1,091
Depreciation	14,098	-	14,098	19,294	-	19,294
Sundries	544	-	544	222	-	222
Software Costs	60	-	60	-	-	-
Bank Charges	78	-	78	63	-	63
Accountancy & Payroll	-	1,529	1,529	-	1,361	1,361
	<u>60,060</u>	<u>2,095</u>	<u>62,155</u>	<u>43,508</u>	<u>2,633</u>	<u>46,141</u>

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

11

7 STAFF COSTS

	2024 £	2023 £
Wages and Salaries	45,975	33,086
Employers National Insurance	-	-
Pension Costs	-	-
	<u>45,975</u>	<u>33,086</u>

The charity considers its key management personnel comprises the trustees.
The total employment benefits, including employer pension contributions of the key management personnel were £nil. No employee has benefits in excess of £60,000.

The charity employed 5 people during the year (full time equivalent of 2 people).

The average number of employees, working on a part time or sessional basis, analysed by function was:

Client Care Services	4	2
Management & Administration	1	1
	<u>5</u>	<u>3</u>

8 TRUSTEES' REMUNERATION AND EXPENSES

No remuneration was paid directly or indirectly out of the funds of the charity to any trustee or to any persons known to be connected with them.

No reimbursement of expenses has been made or is due to be made to any of the trustees in respect of the period.

9 FIXED ASSETS

	Buildings	Building Improvements	Vehicles	Computer Equipment	Security, Furniture & Equipment	Total
COST	£	£	£	£	£	£
As at 1st April 2023	202,200	700,265	35,107	25,368	129,329	1,092,269
Additions	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
As at 31 March 2024	<u>202,200</u>	<u>700,265</u>	<u>35,107</u>	<u>25,368</u>	<u>129,329</u>	<u>1,092,269</u>
DEPRECIATION						
As at 1st April 2023	101,100	692,898	31,407	25,175	127,538	978,118
Charge for year	4,044	5,566	3,699	192	597	14,098
Disposals	-	-	-	-	-	-
As at 31 March 2024	<u>105,144</u>	<u>698,464</u>	<u>35,106</u>	<u>25,367</u>	<u>128,135</u>	<u>992,216</u>
NET BOOK VALUE						
As at 31 March 2024	<u>97,056</u>	<u>1,801</u>	<u>1</u>	<u>1</u>	<u>1,194</u>	<u>100,053</u>
As at 31 March 2023	<u>101,100</u>	<u>7,367</u>	<u>3,700</u>	<u>193</u>	<u>1,791</u>	<u>114,151</u>

10 DEBTORS

	2024 £	2023 £
Other Debtors	358	-
Accrued Income	1,819	6,393
Prepayments	2,863	3,920
	<u>5,040</u>	<u>10,313</u>

In 2024 and 2023 debtors all relate to unrestricted funds.

11 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Other Creditors	313	161
Accruals	1,805	2,100
	<u>2,118</u>	<u>2,261</u>

DEFERRED INCOME

	2024 £	2023 £
Deferred income brought forward	-	8999
Deferred in the year	-	-
Released in the year	-	(8,999)
Deferred income carried forward	-	-

All liabilities relate to unrestricted funds.

12 MOVEMENT IN FUNDS OF THE CHARITY

	Balance 1 April 2023	Incoming	Transfers	Outgoing	Balance 31 March 2024
	£	£	£	£	£
Restricted Funds:					
Bury MBC	-	1,500		(1,500)	-
NHS Manchester CCG	-	11,032		(11,032)	-
Donations - building	-	1,871		(1,871)	-
Members Holidays & Trips	1,027	2,225		(1,795)	1,457
	1,027	16,628	-	(16,198)	1,457
Restricted Capital Funds:					
Building	86,595	-		(3,464)	83,131
	86,595	-	-	(3,464)	83,131
TOTAL	87,622	16,628	-	(19,662)	84,588
Unrestricted Funds:					
General	771,152	47,423		(106,587)	711,988
Unrestricted Capital Funds	27,556	-		(10,634)	16,922
TOTAL	798,708	47,423	-	(117,221)	728,910
	886,330	64,051	-	(136,883)	813,498

Previous Year

	Balance 1 April 2022	Incoming	Transfers	Outgoing	Balance 31 March 2023
	£	£	£	£	£
Restricted Funds:					
Trafford Housing Trust	523	8,999		(9,522)	-
Bury MBC	-	3,996		(3,996)	-
NHS Manchester CCG	-	10,964		(10,964)	-
Forever Manchester	-	1,100		(1,100)	-
Greater Manchester Mental Health	-	3,000		(3,000)	-
Members Holidays & Trips	33	1,219		(225)	1,027
	556	29,278	-	(28,807)	1,027
Restricted Capital Funds:					
Community Fund - building	13,529	-		(520)	13,009
Insurance Claim - building	76,530	-		(2,944)	73,586
	90,059	-	-	(3,464)	86,595
TOTAL	90,615	29,278	-	(32,271)	87,622
Unrestricted Funds:					
General	792,335	43,337	(6,414)	(58,106)	771,152
Unrestricted Capital Funds	40,998	-	6,414	(19,856)	27,556
TOTAL	833,333	43,337	-	(77,962)	798,708
	923,948	72,615	-	(110,233)	886,330

Details re funds:

Restricted Revenue Funds:

Bury MBC
Trafford Housing Trust
NHS Manchester CCG
Forever Manchester
Greater Manchester Mental Health

Capital Funds

Contribution Towards:

- towards centre costs and Covid safe transport
- towards Covid-19 support
- towards preventative social and health services
- towards activity costs, equipment & website development
- towards yoga and exercise sessions and related transport costs

- this represents the book value of fixed assets still to be depreciated

13 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets £	Net Current Assets £	2024 Total £	Fixed Assets £	Net Current Assets £	2023 Total £
RESTRICTED FUNDS:	-	1,457	1,457	-	1,027	1,027
	-	1,457	1,457	-	1,027	1,027
RESTRICTED FUNDS (CAPITAL):						
Building	83,131	-	83,131	86,595	-	86,595
	83,131	-	83,131	86,595	-	86,595
UNRESTRICTED FUNDS:						
General	-	711,988	711,988	-	771,152	771,152
Designated	16,922	-	16,922	27,556	-	27,556
	16,922	711,988	728,910	27,556	771,152	798,708
TOTAL FUNDS	100,053	713,445	813,498	114,151	772,179	886,330

14 CAPITAL COMMITMENTS

	2024 £	2023 £
Maintenance work contracted but not provided for	-	8,858

15 GOING CONCERN

The charity's main source of income is grant funding and investment income. The trustees consider, having regard to reserves that it is appropriate to prepare the accounts on a going concern basis and, consequently, the accounts do not include any adjustments that would be necessary if the funding income should cease.

16 POST BALANCE SHEET EVENTS

The Trustees do not consider that there have been any events since the balance sheet date that significantly impact on the financial statements.

17 FINANCIAL INSTRUMENTS

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

England & Wales - Charity number 1040167

Accounts

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

REGISTERED CHARITY NUMBER : 1040167

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

Pages	Index
1 - 4	Trustees Annual Report
5	Independent Examiners Report
6	Statement of Financial Activities
7	Balance Sheet
8	Statement of Cash Flows
9 - 14	Notes to the Accounts
15	(For Management Purposes Only) Detailed Income and Expenditure Account

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

Report of the trustees for the year ended 31st March 2023

The trustees present their annual report and financial statements of the charity for the year ended 31st March 2023. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: 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 published (FRS 102) (effective 1 January 2019).

Reference and administrative information

Charity Name: Indian Senior Citizen's Centre (Manchester)

Charity Number: 1040167

Trustees

Honorary President (non trustee)

Mr Harridutt Seth

Chair

Mr Niranjan Bhatt

Vice Chair

Mr Madanlal Gupta (until 23rd March 2023)

Gen. Secretary

Mr Suresh Chandra Patel

Treasurer

Mr Hasmukh Patel

Member

Dr Mrs Saraswati Sinha

Member

Mrs Jasuben Modi (resigned 24th August 2023)

Member

Mrs Kashiben Patel (resigned 23rd January 2023)

Admin Assistant

Mrs Bharti Hindocha

Principal Office

Indian Senior Citizen's Centre

16-18 Whalley Road

Manchester

M16 8AB

Independent Examiners

Community Accountancy Service Limited

The Grange

Pilgrim Drive

Beswick

Manchester

M11 3TQ

Bankers

Bank of India

182 Soho Road

Handsworth

Birmingham B21 9LP

Bank of Baroda

50 Swan Street

Manchester

M4 5JU

State Bank of India

Carlton House, 18 Albert Square

Manchester

M2 5PE

Structure, governance and management

The Charity is a registered charity under a constitution dated 20th May 1993 and subsequently updated, on 16th November 2009.

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

Appointment of trustees

New trustees are at the Annual General Meeting. Notice is given to all members 21 days before the meeting.

- The trustees should comprise between 7 and 10 members with a minimum of 2 trustees being women.
- The elected members nominate the officers.
- The trustees nominate one Honorary President who will serve for up to 2 years from amongst former trustee officers and may co-opt not more than 3 co-opts where specific skill is required to develop the centre and who shall be full members of the centre.
- All the elected members will automatically retire after 2 years, but shall be eligible for re-election or being co-opted.

Trustee induction and training

- New trustees undergo a period of induction for one week and get skills training relevant to them.

Objectives and activities

“We aim to enhance the quality of life and enable independent living of the Indian Elderly by providing services in support of their social, medical and welfare needs.”

- To promote the relief of elderly people, in particular the elderly Indians, in any manner deemed by law to be charitable within the City of Manchester and surrounding areas with which the Centre is contracted.
- To provide provisions to meet basic and culturally sensitive needs of the elderly living in the above mentioned areas.
- To raise awareness of the specific needs of the elderly in order to strengthen linkages and support systems with the voluntary and statutory sector.
- To better utilise and develop under-used community facilities and buildings in both statutory and voluntary sectors for use by elderly in the above mentioned areas.
- To provide culturally sensitive day resource services, including a luncheon club, recreational facilities including customary food, social activities, entertainment, games, outings, visits and preventative health care and rehabilitation facilities i.e. physiotherapy, occupational therapy, chiropody, exercise classes and Indian dancing classes.
- To provide a platform for the development of mutual self-help, which in turn ensures a better quality of life and social care for the independent living of the elderly.
- To liaise with statutory and non-statutory sectors on planning, adoption and implementation of effective policies.
- To affiliate to the National Federation of Community Associations and to other organisations with similar charitable objects.

A review of our achievements and performance: How our activities delivered public benefit:

We trustees have managed to maintain the services to the members as per our constitution. We at the Indian Senior Citizens Centre will try to maintain the same services as much as we can even though the present climate is providing a challenging time ahead. We are currently working on a project to retain membership and working towards improving services on our first floor like introducing a table tennis room, a darts room, a snooker room. This is to bring more participation of the members in the region of 55 to 65.

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

Financial review

In the year to 31st March 2023 the charity had a total income of £72,615 (2022 £68,541) and total expenditure of £110,233 (2022: £115,299). This resulted in a net deficit for the year of £37,618 (2022: deficit £46,758) which was funded from our reserves. At the end of the financial year restricted reserves stood at £87,622 of which £86,595 related to part of the book value of the building. At 31st March 2023 £738,490 was held on fixed term deposits maturing between 2023 and 2024.

Investment powers and policy

Monies not required for day to day running costs are held in interest bearing fixed term deposits.

Reserves policy and going concern

The balance held in unrestricted reserves at 31st March 2023 was £798,708 of which £777,566 are free reserves, after allowing for funds tied up in tangible fixed assets.

The trustees aim to maintain free reserves in unrestricted funds at a level which equates to approximately 24 months of unrestricted charitable expenditure. The trustees consider that this level will provide sufficient funds to respond to applications for grants and ensure that support and governance costs are covered.

The Trustees consider, having regard to the cash deposits and budget for the next twelve months, that the charity is a going concern.

Risk management

The trustees have conducted a review of the major risks to which the charity is exposed and systems have been established to mitigate those risks.

Plans for Future Periods:

For the future plans of successfully carrying out the activities of the centre the Management Committee will have regular talks with the current members. The Management committee is aware that a large population of the Indian community in Manchester is getting older and the committee is looking at ways and means to attract them to the centre.

Since the local councils have sharply cut the funding for day centres like ours we find it very difficult to provide services to our members. However, we the management committee is not going to give up and will find different ways and means to raise funds for our routine activities and to engage our members.

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)**Trustees responsibilities in relation to the financial statements**


The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- Select suitable accounting principles and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is appropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provision of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees on 14th September 2023 and signed on their behalf by:



Mr Niranjana Bhatt
Chair of Trustees

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF
INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)
REGISTERED CHARITY NO. 1040167**

I report on the accounts of the charity, for the Year Ended 31ST March 2023 which are set out on pages 6 to 14.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

It is my responsibility to:

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

Basis of Independent Examiners Report

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

Independent Examiner's Statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records have in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act, have not been met; or

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

Signed: ... E.L. Anderson

E.L Anderson MA FCA CTA
Date: 14th September 2023

Community Accountancy Service Ltd
The Grange, Pilgrim Drive, Beswick,
Manchester, M11 3TQ

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted Funds £	Restricted Funds £	Year Ended 31.3.23 Total Funds £	Year Ended 31.3.22 Total Funds £
INCOME FROM:					
Donations & Legacies	(2)	8,721	-	8,721	1,699
Charitable Income	(3)	27,503	29,278	56,781	57,793
Income from Trading Activities	(4)	1,975	-	1,975	-
Bank Interest		4,678	-	4,678	8,708
Other Income		460	-	460	341
TOTAL		43,337	29,278	72,615	68,541
EXPENDITURE ON:					
Charitable Activities	(5)	(77,962)	(32,271)	(110,233)	(115,299)
TOTAL		(77,962)	(32,271)	(110,233)	(115,299)
NET INCOME (EXPENDITURE)		(34,625)	(2,993)	(37,618)	(46,758)
TRANSFER BETWEEN FUNDS	(12)	-	-	-	-
RECONCILIATION OF FUNDS					
Total Funds Brought Forward		833,333	90,615	923,948	970,706
Total Funds Carried Forward	(13)	<u>798,708</u>	<u>87,622</u>	<u>886,330</u>	<u>923,948</u>

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

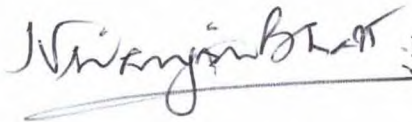
The notes on pages 9 to 14 form part of these accounts.

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

BALANCE SHEET AS AT 31 MARCH 2023

	Notes	2023 £	2022 £
FIXED ASSETS			
Tangible Fixed Assets	(9)	114,151	131,057
CURRENT ASSETS			
Debtors	(10)	10,313	7,367
Bank Deposits		738,490	790,473
Cash at Bank and in Hand		25,637	27,179
		<u>774,440</u>	<u>825,019</u>
LIABILITIES:			
Amounts falling due within one year	(11)	<u>(2,261)</u>	<u>(32,128)</u>
		772,179	792,891
NET CURRENT ASSETS		<u>886,330</u>	<u>923,948</u>
ACCUMULATED FUNDS			
Restricted	(12)	87,622	90,615
Unrestricted	(12)	<u>798,708</u>	<u>833,333</u>
		<u>886,330</u>	<u>923,948</u>

Approved and signed on behalf of the Trustees Management Committee

) Chair

Mr Niranjan Bhatt

) Treasurer

Mr Hasmukh Patel

Date: 14th September 2023

The notes on pages 9 to 14 form part of these accounts.

STATEMENT OF CASH FLOWS FOR THE YEAR ENDING 31ST MARCH 2023

Reconciliation of net movement in funds to net cash flow from operating activities

	2023 £	2022 £
Net movement in funds	(37,618)	(46,758)
Add back depreciation	19,294	23,320
Deduct investment income	(4,678)	(8,708)
Decrease/(increase) in debtors	(2,946)	27,949
Increase/(decrease) in creditors	(29,867)	30,881
Net cash used in operating activities	<u>(55,815)</u>	<u>26,684</u>
Cash flows from investment activities:		
Interest	4,678	8,708
Purchase of fixed assets	(2,388)	-
Net cash provided by investing activities	<u>2,290</u>	<u>8,708</u>
Increase/(decrease) in cash and cash equivalents during the year	(53,525)	35,392
Cash and cash equivalents brought forward	817,652	782,260
Cash and cash equivalents carried forward	<u><u>764,127</u></u>	<u><u>817,652</u></u>

1. ACCOUNTING POLICIES

(a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

(b) Funds structure

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed. There are 3 restricted funds at the year end.

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion have created a fund for a specific purpose.

Further details of each fund are disclosed in note 12.

(c) Income recognition

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

(d) Expenditure Recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (f) below.

(e) Irrecoverable VAT

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

(f) Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to independent examination and legal fees together with an apportionment of overhead and support costs.

Governance costs and support costs relating to charitable activities have been apportioned based on staff time and facilities used in each activity.

The allocation of support and governance costs is analysed in note 6.

(g) Charitable Activities

Costs of charitable activities include governance costs and an apportionment of support costs as shown in Note 5.

(h) Tangible fixed assets and depreciation

Fixed assets are included in the accounts at net book value. Additions of a single item or a group of similar assets exceeding £500, are capitalised at cost (valuation for donated assets).

Depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets over their estimated useful lives as follows:-

Buildings	2% on cost
Building Improvements	10% on cost
Vehicles	25% on cost
Computers	25% on cost
Furniture & Equipment	25% on cost

The charity, being a public benefit entity, does not consider that it holds the buildings as an investment. The building was purchased using a grant from the National Lotteries Charity Board (Community Fund) and is stated at cost less depreciation.

(i) Taxation

The organisation is exempt from income tax by reason of its charitable status. Income tax suffered on investment income is reclaimed in full. The Charity is not currently registered for VAT.

(j) Pensions

The charity contributes to a defined contribution pension scheme. The charity has no liability beyond making its contributions and paying across the deductions for the employee's contributions.

(k) Contingent liabilities

A contingent liability is identified and disclosed for those transactions resulting from a possible obligation which will only be confirmed by the occurrence of one or more uncertain future events not wholly within the trustees' control.

(l) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

(m) Creditors and Provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of the funds to a third party and the amount due to settle the obligation can be measured of estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2 DONATIONS & LEGACIES	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Funds	2023	Funds	Funds	2022
	£	£	£	£	£	£
Donations	6,968	-	6,968	1,699	-	1,699
Gift Aid	1,753	-	1,753	-	-	-
	8,721	-	8,721	1,699	-	1,699
3 INCOME FROM CHARITABLE ACTIVITIES						
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Funds	2023	Funds	Funds	2022
	£	£	£	£	£	£
Manchester City Council	-	-	-	6,163	-	6,163
CJRS	-	-	-	-	3,616	3,616
Trafford Winter Resilience	-	-	-	-	15,000	15,000
Trafford Housing Trust	-	8,999	8,999	-	5,726	5,726
Bury MBC	-	3,996	3,996	-	3,328	3,328
NHS Manchester CCG	-	10,964	10,964	-	10,280	10,280
JT Blairs	-	-	-	-	2,000	2,000
Forever Manchester	-	1,100	1,100	-	-	-
Greater Manchester Mental Health	-	3,000	3,000	-	-	-
Other Small Grants	-	-	-	-	3,292	3,292
Members Meals	20,254	-	20,254	5,506	-	5,506
Members Holidays & Trips	-	1,219	1,219	460	-	460
Membership	3,080	-	3,080	-	-	-
Members Transport Service	4,169	-	4,169	2,422	-	2,422
	27,503	29,278	56,781	14,551	43,242	57,793

4 INCOME FROM TRADING ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Unrestricted Funds £	Restricted Funds £	Total 2022 £
Room Hire	1,975	-	1,975	-	-	-
	<u>1,975</u>	<u>-</u>	<u>1,975</u>	<u>-</u>	<u>-</u>	<u>-</u>

5 EXPENDITURE ON CHARITABLE

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Unrestricted Funds £	Restricted Funds £	Total 2022 £
Employment Costs	17,619	6,985	24,604	927	14,719	15,646
Freelance & Sessional Work	1,027	399	1,426	30	1,653	1,683
Staff Training	65	25	90	-	-	-
Volunteer Expenses	22	8	30	-	-	-
Meals & Food	17,715	6,004	23,719	2,092	5,450	7,542
Physiotherapy, Chiropody, Exercise Classes etc	1,045	2,000	3,045	-	875	875
Travel & Transport	503	195	698	33	740	773
Vehicle Costs	5,290	2,057	7,347	39	4,960	4,999
Members Holidays & Trips	-	1,225	1,225	-	975	975
Celebration & Events	1,374	534	1,908	250	300	550
Support Costs	31,406	12,102	43,508	42,590	36,505	79,095
Governance Costs	1,896	737	2,633	1,961	1,200	3,161
	<u>77,962</u>	<u>32,271</u>	<u>110,233</u>	<u>47,922</u>	<u>67,377</u>	<u>115,299</u>

6 ALLOCATION OF GOVERNANCE AND SUPPORT COSTS

	General Support £	Governance £	Total 2023 £	General Support £	Governance £	Total 2022 £
Employment Costs	7,210	1,272	8,482	7,322	1,292	8,614
Premises Costs	6,355	-	6,355	14,168	-	14,168
Website	25	-	25	1,290	-	1,290
Legal Fees	-	-	-	900	-	900
Repairs & Maintenance	6,195	-	6,195	7,785	-	7,785
Printing, Stationery & Post	302	-	302	261	-	261
Insurance	2,751	-	2,751	1,934	-	1,934
Minor Equipment	-	-	-	831	-	831
Television, Telephone & Internet	1,091	-	1,091	1,128	-	1,128
Depreciation	19,294	-	19,294	23,320	-	23,320
Sundries	222	-	222	117	-	117
Compensation*	-	-	-	20,000	-	20,000
Bank Charges	63	-	63	39	-	39
Accountancy & Payroll	-	1,361	1,361	-	1,869	1,869
	<u>43,508</u>	<u>2,633</u>	<u>46,141</u>	<u>79,095</u>	<u>3,161</u>	<u>82,256</u>

*Settlement in respect of work done on the building prior to rescindment of rental arrangement.

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

12

7 STAFF COSTS

	2023	2022
	£	£
Wages and Salaries	33,086	24,260
Employers National Insurance	-	-
Pension Costs	-	-
	<u>33,086</u>	<u>24,260</u>

The charity considers its key management personnel comprises the trustees.

The total employment benefits, including employer pension contributions of the key management personnel were £nil. No employee has benefits in excess of £60,000.

The charity employed 3 people during the year (full time equivalent of 1 person).

The average number of employees, working on a part time or sessional basis, analysed by function was:

Client Care Services	2	2
Management & Administration	1	1
	<u>3</u>	<u>3</u>

8 TRUSTEES' REMUNERATION AND EXPENSES

No remuneration was paid directly or indirectly out of the funds of the charity to any trustee or to any persons known to be connected with them.

No reimbursement of expenses has been made or is due to be made to any of the trustees in respect of the period.

9 FIXED ASSETS

	Buildings	Building Improvements	Vehicles	Computer Equipment	Security, Furniture & Equipment	Total
	£	£	£	£	£	£
COST						
As at 1st April 2022	202,200	700,265	35,107	25,368	129,400	1,092,340
Additions	-	-	-	-	2,388	2,388
Disposals	-	-	-	-	(2,459)	(2,459)
As at 31 March 2023	<u>202,200</u>	<u>700,265</u>	<u>35,107</u>	<u>25,368</u>	<u>129,329</u>	<u>1,092,269</u>
DEPRECIATION						
As at 1st April 2022	97,056	687,214	22,630	24,983	129,400	961,283
Charge for year	4,044	5,684	8,777	192	597	19,294
Disposals	-	-	-	-	(2,459)	(2,459)
As at 31 March 2023	<u>101,100</u>	<u>692,898</u>	<u>31,407</u>	<u>25,175</u>	<u>127,538</u>	<u>978,118</u>
NET BOOK VALUE						
As at 31 March 2023	<u>101,100</u>	<u>7,367</u>	<u>3,700</u>	<u>193</u>	<u>1,791</u>	<u>114,151</u>
As at 31 March 2022	<u>105,144</u>	<u>13,051</u>	<u>12,477</u>	<u>385</u>	<u>-</u>	<u>131,057</u>

10 DEBTORS

	2023	2022
	£	£
Other Debtors	-	2,570
Accrued Income	6,393	2,754
Prepayments	3,920	2,043
	<u>10,313</u>	<u>7,367</u>

In 2022 £2,570 relates to restricted funds.

11 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Other Creditors	161	163
Deferred Income	-	8,999
Accruals	2,100	22,966
	<u>2,261</u>	<u>32,128</u>

DEFERRED INCOME

	2023	2022
	£	£
Deferred income brought forward	8,999	-
Deferred in the year	-	8,999
Released in the year	(8,999)	-
Deferred income carried forward	-	8,999

Deferred income relates to restricted funds. All other liabilities relate to unrestricted funds.

12 MOVEMENT IN FUNDS OF THE CHARITY

	Balance 1 April 2022	Incoming	Transfers	Outgoing	Balance 31 March 2023
	£	£	£	£	£
Restricted Funds:					
Trafford Housing Trust	523	8,999		(9,522)	-
Bury MBC	-	3,996		(3,996)	-
NHS Manchester CCG	-	10,964		(10,964)	-
Forever Manchester	-	1,100		(1,100)	-
Greater Manchester Mental Health	-	3,000		(3,000)	-
Members Holidays & Trips	33	1,219		(225)	1,027
	556	29,278	-	(28,807)	1,027
Restricted Capital Funds:					
Community Fund - building	13,529	-		(520)	13,009
Insurance Claim - building	76,530	-		(2,944)	73,586
	90,059	-	-	(3,464)	86,595
TOTAL	90,615	29,278	-	(32,271)	87,622
Unrestricted Funds:					
General	792,335	43,337	-	(58,106)	777,566
Unrestricted Capital Funds	40,998	-	-	(19,856)	21,142
TOTAL	833,333	43,337	-	(77,962)	798,708
	923,948	72,615	-	(110,233)	886,330

Previous Year

	Balance 1 April 2021	Incoming	Transfers	Outgoing	Balance 31 March 2022
	£	£	£	£	£
Restricted Funds:					
Manchester City Council	21,194	-		(21,194)	-
Trafford MBC Winter Resilience	-	15,000		(15,000)	-
Trafford Housing Trust	-	5,726		(5,203)	523
CJRS	-	3,616		(3,616)	-
Bury MBC	-	3,328		(3,328)	-
NHS Manchester CCG	-	10,280		(10,280)	-
JT Blairs	-	2,000		(2,000)	-
Forever Manchester	-	1,000		(1,000)	-
Costco	-	1,500		(1,500)	-
Alpkit	-	360		(360)	-
Manchester Airport	-	432		(432)	-
Members Holidays & Trips	33	-		-	33
	21,227	43,242	-	(63,913)	556
Restricted Capital Funds:					
Community Fund - building	14,049	-		(520)	13,529
Insurance Claim - building	79,474	-		(2,944)	76,530
	93,523	-	-	(3,464)	90,059
TOTAL	114,750	43,242	-	(67,377)	90,615
Unrestricted Funds:					
General	795,102	25,299	-	(28,066)	792,335
Unrestricted Capital Funds	60,854	-	-	(19,856)	40,998
TOTAL	855,956	25,299	-	(47,922)	833,333
	970,706	68,541	-	(115,299)	923,948

Details re funds:

Restricted Revenue Funds:

Manchester City Council
Trafford MBC Winter Resilience
Trafford Housing Trust
CJRS
Bury MBC
NHS Manchester CCG
JT Blairs
Forever Manchester
Greater Manchester Mental Health
Costco
Alpkit
Manchester Airport

Contribution Towards:

- towards carers grant and day care
- towards centre costs and Covid safe transport
- towards Covid-19 support
- towards employment costs during Covid 19
- towards centre costs and Covid safe transport
- towards preventative social and health services
- towards day trips and exercise sessions
- towards activity costs, equipment & website development
- towards yoga and exercise sessions and related transport costs
- towards awareness events
- towards day trip costs
- towards the purchase of a microwave

12 cont....
Details re funds:

Restricted Capital Funds:

Community Fund - grant towards the purchase of premises for the project.
Insurance Claim - towards restoring the fabric of the property

13 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets £	Net Current Assets £	2023 Total £	Fixed Assets £	Net Current Assets £	2022 Total £
RESTRICTED FUNDS:	-	1,027	1,027	-	556	556
	-	1,027	1,027	-	556	556
RESTRICTED FUNDS (CAPITAL):						
Community Fund - building	13,009	-	13,009	13,529	-	13,529
Insurance Claim - building	73,586	-	73,586	76,530	-	76,530
	86,595	-	86,595	90,059	-	90,059
UNRESTRICTED FUNDS:						
General	-	777,566	777,566	-	792,335	792,335
Designated	21,142	-	21,142	40,998	-	40,998
	21,142	777,566	798,708	40,998	792,335	833,333
TOTAL FUNDS	107,737	778,593	886,330	131,057	792,891	923,948

14 CAPITAL COMMITMENTS

	2023 £
Maintenance work contracted but not provided for	8,858

15 GOING CONCERN

The charity's main source of income is grant funding and investment income. The trustees consider, having regard to reserves that it is appropriate to prepare the accounts on a going concern basis and, consequently, the accounts do not include any adjustments that would be necessary if the funding income should cease.

16 POST BALANCE SHEET EVENTS

The Trustees do not consider that there have been any events since the balance sheet date that significantly impact on the financial statements.

17 FINANCIAL INSTRUMENTS

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

DETAILED INCOME AND EXPENDITURE ACCOUNT
(for management purposes only)

INCOME	2023	2022
	£	£
Donations	6,968	1,699
Gift Aid	1,753	-
Grants:		
Manchester City Council - Expanded Additional Rest.	-	6,163
Trafford MBC Winter Resilience	-	15,000
Trafford Housing Trust	8,999	5,726
Bury MBC	3,996	3,328
CJRS Grant	-	3,616
NHS Manchester CCG	10,964	10,280
J T Blairs	-	2,000
Forever Manchester	1,100	-
Greater Manchester Mental Health	3,000	-
Other Small Grants	-	3,292
	<u>28,059</u>	<u>49,405</u>
Members Meals & Meal Donations	20,254	5,506
Members Transport Service	4,169	2,422
Bank Interest (incl. matured deposits)	4,678	8,708
Hall Hire	1,975	-
Membership	3,080	-
Other Income	460	341
Trips	1,219	460
	<u>72,615</u>	<u>68,541</u>
 EXPENDITURE		
Employment Costs	33,086	24,260
Freelance & Sessional Work	1,426	1,683
Staff Training	90	-
Volunteer Expenses	30	-
Meals & Food	23,719	7,542
Physiotherapy, Chiropody, Yoga, Exercise Classes etc	3,045	875
Travel & Transport	698	773
Vehicle Costs	7,347	4,999
Members Holidays & Trips	1,225	975
Celebrations & Events	1,908	550
Premises Costs	6,355	14,168
Repairs & Maintenance	6,195	7,785
Printing, Stationery & Post	302	261
Insurance	2,751	1,934
Minor Equipment	-	831
Television, Telephone & Internet	1,091	1,128
Website	25	1,290
Legal Fees	-	900
Depreciation	19,294	23,320
Sundries	222	117
Compensation	-	20,000
Bank Charges	63	39
Accountancy & Payroll	1,361	1,869
	<u>110,233</u>	<u>115,299</u>
Surplus (Deficit) for the Year	<u>(37,618)</u>	<u>(46,758)</u>

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

England & Wales - Charity number 1040167

Accounts

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

REGISTERED CHARITY NUMBER : 1040167

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

Pages	Index
1 - 4	Trustees Annual Report
5	Independent Examiners Report
6	Statement of Financial Activities
7	Balance Sheet
8	Statement of Cash Flows
9 - 14	Notes to the Accounts
15	(For Management Purposes Only) Detailed Income and Expenditure Account

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

Report of the trustees for the year ended 31st March 2022

The trustees present their annual report and financial statements of the charity for the year ended 31st March 2022. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: 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 published (FRS 102) (effective 1 January 2019).

Reference and administrative information

Charity Name: Indian Senior Citizen's Centre (Manchester)
Charity Number: 1040167

Trustees

<i>Honorary President (non trustee)</i>	Mr Harridutt Seth
<i>Chair</i>	Mr Niranjan Bhatt
<i>Vice Chair</i>	Mr Madanlal Gupta
<i>Gen. Secretary</i>	Mr Suresh Chandra Patel
<i>Treasurer</i>	Mr Hasmukh Patel
<i>Member</i>	Dr Mrs Saraswati Sinha
<i>Member</i>	Mrs Jasuben Modi
<i>Member</i>	Mrs Kashiben Patel

Admin Assistant

Mrs Bharti Hindocha

Principal Office

Indian Senior Citizen's Centre
16-18 Whalley Road
Manchester
M16 8AB

Independent Examiners

Community Accountancy Service Limited
The Grange
Pilgrim Drive
Beswick
Manchester
M11 3TQ

Bankers

Bank of India 182 Soho Road Handsworth Birmingham B21 9LP	Bank of Baroda 50 Swan Street Manchester M4 5JU	State Bank of India Carlton House, 18 Albert Square Manchester M2 5PE
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Structure, governance and management

The Charity is a registered charity under a constitution dated 20th May 1993 and subsequently updated, on 16th November 2009.

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

Appointment of trustees

New trustees are at the Annual General Meeting. Notice is given to all members 21 days before the meeting.

- The trustees should comprise between 7 and 10 members with a minimum of 2 trustees being women.
- The elected members nominate the officers.
- The trustees nominate one Honorary President who will serve for up to 2 years from amongst former trustee officers and may co-opt not more than 3 co-opts where specific skill is required to develop the centre and who shall be full members of the centre.
- All the elected members will automatically retire after 2 years, but shall be eligible for re-election or being co-opted.

Trustee induction and training

- New trustees undergo a period of induction for one week and get skills training relevant to them.

Objectives and activities

“We aim to enhance the quality of life and enable independent living of the Indian Elderly by providing services in support of their social, medical and welfare needs.”

- To promote the relief of elderly people, in particular the elderly Indians, in any manner deemed by law to be charitable within the City of Manchester and surrounding areas with which the Centre is contracted.
- To provide provisions to meet basic and culturally sensitive needs of the elderly living in the above mentioned areas.
- To raise awareness of the specific needs of the elderly in order to strengthen linkages and support systems with the voluntary and statutory sector.
- To better utilise and develop under-used community facilities and buildings in both statutory and voluntary sectors for use by elderly in the above mentioned areas.
- To provide culturally sensitive day resource services, including a luncheon club, recreational facilities including customary food, social activities, entertainment, games, outings, visits and preventative health care and rehabilitation facilities i.e. physiotherapy, occupational therapy, chiropody, exercise classes and Indian dancing classes.
- To provide a platform for the development of mutual self-help, which in turn ensures a better quality of life and social care for the independent living of the elderly.
- To liaise with statutory and non-statutory sectors on planning, adoption and implementation of effective policies.
- To affiliate to the National Federation of Community Associations and to other organisations with similar charitable objects.

A review of our achievements and performance: How our activities delivered public benefit:

Since the re-opening of the centre after Covid it has been a slow process in bringing members to the centre due to the long periods being at home. As the months have passed by more and more new members have joined the centre. With the services we have delivered a number of deaf people have also joined the centre.

Financial review

In the year to 31st March 2022 the charity had a total income of £68,541 (2021 £44,803) and total expenditure of £115,299 (2021: £65,959). This resulted in a net deficit for the year of £46,758 (2021: deficit £21,156) which was funded from our reserves. At the end of the financial year restricted

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

reserves stood at £90,615 of which £90,059 related to part of the book value of the building. At 31st March 2022 £790,473 was held on fixed term deposits maturing between 2022 and 2024.

Investment powers and policy

Monies not required for day to day running costs are held in interest bearing fixed term deposits.

Reserves policy and going concern

The balance held in unrestricted reserves at 31st March 2022 was £833,333 of which £792,335 are free reserves, after allowing for funds tied up in tangible fixed assets.

The trustees aim to maintain free reserves in unrestricted funds at a level which equates to approximately 24 months of unrestricted charitable expenditure. The trustees consider that this level will provide sufficient funds to respond to applications for grants and ensure that support and governance costs are covered.

The Trustees consider, having regard to the cash deposits and budget for the next twelve months, that the charity is a going concern.

Risk management

The trustees have conducted a review of the major risks to which the charity is exposed and systems have been established to mitigate those risks.

Plans for Future Periods:

For the future plans of successfully carrying out the activities of the centre the Management Committee will have regular talks with the current members. The Management committee is aware that a large population of the Indian community in Manchester is getting older and the committee is looking at ways and means to attract them to the centre.

Since the local councils have sharply cut the funding for day centres like ours we find it very difficult to provide services to our members. However, we the management committee is not going to give up and find different ways and means to raise funds for our routine activities and engage our members.

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)**Trustees responsibilities in relation to the financial statements**

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- Select suitable accounting principles and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is appropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provision of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees on 5th December 2022 and signed on their behalf by:



Mr Niranjana Bhatt
Chair of Trustees

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF
INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)
REGISTERED CHARITY NO. 1040167**

I report on the accounts of the charity, for the Year Ended 31ST March 2022 which are set out on pages 6 to 14.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

It is my responsibility to:

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

Basis of Independent Examiners Report

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

Independent Examiner's Statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records have in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act, have not been met; or

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

Signed: 

E.L Anderson MA FCA CTA
Date: 5th December 2022

Community Accountancy Service Ltd
The Grange, Pilgrim Drive, Beswick,
Manchester, M11 3TQ

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted Funds £	Restricted Funds £	Year Ended 31.3.22 Total Funds £	Year Ended 31.3.21 Total Funds £
INCOME FROM:					
Donations & Legacies	(2)	1,699	-	1,699	190
Charitable Income	(3)	14,551	43,242	57,793	30,183
Income from Trading Activities	(4)	-	-	-	800
Bank Interest		8,708	-	8,708	13,630
Other Income		341	-	341	-
TOTAL		25,299	43,242	68,541	44,803
EXPENDITURE ON:					
Raising Funds	(5)	-	-	-	(410)
Charitable Activities	(6)	(47,922)	(67,377)	(115,299)	(65,549)
TOTAL		(47,922)	(67,377)	(115,299)	(65,959)
NET INCOME (EXPENDITURE)		(22,623)	(24,135)	(46,758)	(21,156)
TRANSFER BETWEEN FUNDS	(13)	-	-	-	-
RECONCILIATION OF FUNDS					
Total Funds Brought Forward		855,956	114,750	970,706	991,862
Total Funds Carried Forward	(14)	<u>833,333</u>	<u>90,615</u>	<u>923,948</u>	<u>970,706</u>

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

The notes on pages 9 to 14 form part of these accounts.

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

7

BALANCE SHEET AS AT 31 MARCH 2022

	Notes	2022 £	2021 £
FIXED ASSETS			
Tangible Fixed Assets	(10)	131,057	154,377
CURRENT ASSETS			
Debtors	(11)	7,367	35,316
Bank Deposits		790,473	751,606
Cash at Bank and in Hand		27,179	30,654
		<u>825,019</u>	<u>817,576</u>
LIABILITIES:			
Amounts falling due within one year	(12)	<u>(32,128)</u>	<u>(1,247)</u>
		792,891	816,329
NET CURRENT ASSETS		<u><u>923,948</u></u>	<u><u>970,706</u></u>
ACCUMULATED FUNDS			
Restricted	(13)	90,615	114,750
Unrestricted	(13)	<u>833,333</u>	<u>855,956</u>
		<u><u>923,948</u></u>	<u><u>970,706</u></u>

Approved and signed on behalf of the Trustees Management Committee

 Chair

Mr Niranjan Bhatt

) Treasurer

Mr Hasmukh Patel



Date 5th December 2022

The notes on pages 9 to 14 form part of these accounts.

STATEMENT OF CASH FLOWS FOR THE YEAR ENDING 31ST MARCH 2022

Reconciliation of net movement in funds to net cash flow from operating activities

	2022 £	2021 £
Net movement in funds	(46,758)	(21,156)
Add back depreciation	23,320	25,674
Deduct investment income	(8,708)	(13,630)
Deduct profit on sale of fixed assets	-	-
Decrease/(increase) in debtors	27,949	(5,280)
Increase/(decrease) in creditors	30,881	(7,676)
Net cash used in operating activities	<u>26,684</u>	<u>(22,068)</u>
Cash flows from investment activities:		
Interest	8,708	13,630
Sale of Fixed Assets	-	-
Purchase of fixed assets	-	(769)
Net cash provided by investing activities	<u>8,708</u>	<u>12,861</u>
Increase/(decrease) in cash and cash equivalents during the year	35,392	(9,207)
Cash and cash equivalents brought forward	782,260	791,467
Cash and cash equivalents carried forward	<u><u>817,652</u></u>	<u><u>782,260</u></u>

1. ACCOUNTING POLICIES**(a) Basis of preparation and assessment of going concern**

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011. The charity constitutes a public benefit entity as defined by FRS 102. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

(b) Funds structure

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed. There are 4 restricted funds at the year end. Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion have created a fund for a specific purpose. Further details of each fund are disclosed in note 13.

(c) Income recognition

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably. Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period. Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

(d) Expenditure Recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (f) below.

(e) Irrecoverable VAT

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

(f) Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to independent examination and legal fees together with an apportionment of overhead and support costs. Governance costs and support costs relating to charitable activities have been apportioned based on staff time and facilities used in each activity. The allocation of support and governance costs is analysed in note 7.

(g) Charitable Activities

Costs of charitable activities include governance costs and an apportionment of support costs as shown in Note 6.

(h) Tangible fixed assets and depreciation

Fixed assets are included in the accounts at net book value. Additions of a single item or a group of similar assets exceeding £500, are capitalised at cost (valuation for donated assets). Depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets over their estimated useful lives as follows:-

Buildings	2% on cost
Building Improvements	10% on cost
Vehicles	25% on cost
Computers	25% on cost
Furniture & Equipment	25% on cost

The charity, being a public benefit entity, does not consider that it holds the buildings as an investment. The building was purchased using a grant from the National Lotteries Charity Board (Community Fund) and is stated at cost less depreciation.

(i) Taxation

The organisation is exempt from income tax by reason of its charitable status. Income tax suffered on investment income is reclaimed in full. The Charity is not currently registered for VAT.

(j) Pensions

The charity contributes to a defined contribution pension scheme. The charity has no liability beyond making its contributions and paying across the deductions for the employee's contributions.

(k) Contingent liabilities

A contingent liability is identified and disclosed for those transactions resulting from a possible obligation which will only be confirmed by the occurrence of one or more uncertain future events not wholly within the trustees' control.

(l) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

(m) Creditors and Provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of the funds to a third party and the amount due to settle the obligation can be measured of estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2 DONATIONS & LEGACIES	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Unrestricted Funds £	Restricted Funds £	Total 2021 £
Donations	1,699	-	1,699	180	-	180
Gift Aid	-	-	-	10	-	10
	1,699	-	1,699	190	-	190

3 INCOME FROM CHARITABLE ACTIVITIES	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Unrestricted Funds £	Restricted Funds £	Total 2021 £
Manchester City Council	6,163	-	6,163	-	-	-
CJRS	-	3,616	3,616	-	6,504	6,504
Manchester Well Being	-	-	-	-	500	500
Trafford Winter Resilience	-	15,000	15,000	-	-	-
Trafford Housing Trust	-	5,726	5,726	-	-	-
Bury MBC	-	3,328	3,328	-	2,920	2,920
National Lottery Covid	-	-	-	-	10,000	10,000
NHS Manchester CCG	-	10,280	10,280	-	10,259	10,259
JT Blairs	-	2,000	2,000	-	-	-
Other Small Grants	-	3,292	3,292	-	-	-
Members Meals	5,506	-	5,506	-	-	-
Members Holidays & Trips	460	-	460	-	-	-
Members Transport Service	2,422	-	2,422	-	-	-
	14,551	43,242	57,793	-	30,183	30,183

4 INCOME FROM TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2022	Unrestricted Funds	Restricted Funds	Total 2021
	£	£	£	£	£	£
Room Hire	-	-	-	800	-	800
	-	-	-	800	-	800

5 EXPENDITURE ON RAISING FUNDS

	£	£	£	£	£	£
Employment Costs	-	-	-	410	-	410
	-	-	-	410	-	410

6 EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2022	Unrestricted Funds	Restricted Funds	Total 2021
	£	£	£	£	£	£
Employment Costs	927	14,719	15,646	-	10,961	10,961
Freelance & Sessional Work	30	1,653	1,683	992	-	992
Meals & Food	2,092	5,450	7,542	-	-	-
Physiotherapy, Chiroprody, Exercise Classes etc	-	875	875	-	238	238
Travel & Transport	33	740	773	-	-	-
Vehicle Costs	39	4,960	4,999	3,022	-	3,022
Members Holidays & Trips	-	975	975	-	-	-
Celebration & Events	250	300	550	-	-	-
Support Costs	42,590	36,505	79,095	17,168	30,601	47,769
Governance Costs	1,961	1,200	3,161	2,567	-	2,567
	47,922	67,377	115,299	23,749	41,800	65,549

7 ALLOCATION OF GOVERNANCE AND SUPPORT COSTS

	General Support	Governance	Total 2022	General Support	Governance	Total 2021
	£	£	£	£	£	£
Employment Costs	7,322	1,292	8,614	6,924	1,228	8,152
Premises Costs	14,168	-	14,168	8,282	-	8,282
Website	1,290	-	1,290	-	-	-
Legal Fees	900	-	900	4,450	-	4,450
Day Care Costs	-	-	-	(4,827)	-	(4,827)
Repairs & Maintenance	7,785	-	7,785	3,273	-	3,273
Printing, Stationery & Post	261	-	261	297	-	297
Insurance	1,934	-	1,934	1,945	-	1,945
Minor Equipment	831	-	831	470	-	470
Television, Telephone & Internet	1,128	-	1,128	1,136	-	1,136
Depreciation	23,320	-	23,320	25,674	-	25,674
Sundries	117	-	117	145	-	145
Compensation*	20,000	-	20,000	-	-	-
Bank Charges	39	-	39	-	-	-
Accountancy & Payroll	-	1,869	1,869	-	1,339	1,339
	79,095	3,161	82,256	47,769	2,567	50,336

*Settlement in respect of work done on the building prior to rescindment of rental arrangement.

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

12

8 STAFF COSTS

	2022	2021
	£	£
Wages and Salaries	24,260	19,523
Employers National Insurance	-	-
Pension Costs	-	-
	<u>24,260</u>	<u>19,523</u>

The charity considers its key management personnel comprises the trustees.

The total employment benefits, including employer pension contributions of the key management personnel were £nil. No employee has benefits in excess of £60,000.

The charity employed 3 people during the year (full time equivalent of 1 person).

The average number of employees, working on a part time or sessional basis, analysed by function was:

Client Care Services	2	2
Management & Administration	1	1
	<u>3</u>	<u>3</u>

9 TRUSTEES' REMUNERATION AND EXPENSES

No remuneration was paid directly or indirectly out of the funds of the charity to any trustee or to any persons known to be connected with them.

No reimbursement of expenses has been made or is due to be made to any of the trustees in respect of the period.

10 FIXED ASSETS

	Buildings	Building Improvements	Vehicles	Computer Equipment	Security, Furniture & Equipment	Total
	£	£	£	£	£	£
COST						
As at 1st April 2021	202,200	700,265	121,523	25,368	129,400	1,178,756
Additions	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
As at 31 March 2022	<u>202,200</u>	<u>700,265</u>	<u>121,523</u>	<u>25,368</u>	<u>129,400</u>	<u>1,178,756</u>
DEPRECIATION						
As at 1st April 2021	93,012	676,907	100,269	24,791	129,400	1,024,379
Charge for year	4,044	10,307	8,777	192	-	23,320
Disposals	-	-	-	-	-	-
As at 31 March 2022	<u>97,056</u>	<u>687,214</u>	<u>109,046</u>	<u>24,983</u>	<u>129,400</u>	<u>1,047,699</u>
NET BOOK VALUE						
As at 31 March 2022	<u>105,144</u>	<u>13,051</u>	<u>12,477</u>	<u>385</u>	<u>-</u>	<u>131,057</u>
As at 31 March 2021	<u>109,188</u>	<u>23,358</u>	<u>21,254</u>	<u>577</u>	<u>-</u>	<u>154,377</u>

11 DEBTORS

	2022	2021
	£	£
Other Debtors	2,570	-
Accrued Income	2,754	32,950
Prepayments	2,043	2,366
	<u>7,367</u>	<u>35,316</u>

In 2022 £2,570 relates to restricted debtors, 2021 £nil.

12 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Other Creditors	163	137
Deferred Income	8,999	-
Accruals	22,966	1,110
	<u>32,128</u>	<u>1,247</u>

DEFERRED INCOME

	2022	2021
	£	£
Deferred income brought forward	-	-
Deferred in the year	8,999	-
Deferred income carried forward	<u>8,999</u>	<u>-</u>

Deferred income relates to restricted funds. All other liabilities relate to unrestricted funds.

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

13

13 MOVEMENT IN FUNDS OF THE CHARITY

	Balance 1 April 2021	Incoming	Transfers	Outgoing	Balance 31 March 2022
	£	£	£	£	£
Restricted Funds:					
Manchester City Council	21,194	-	-	(21,194)	-
Trafford MBC Winter Resilience	-	15,000	-	(15,000)	-
Trafford Housing Trust (£8,999 deferred)	-	5,726	-	(5,203)	523
CJRS	-	3,616	-	(3,616)	-
Bury MBC	-	3,328	-	(3,328)	-
NHS Manchester CCG	-	10,280	-	(10,280)	-
JT Blairs	-	2,000	-	(2,000)	-
Forever Manchester	-	1,000	-	(1,000)	-
Costco	-	1,500	-	(1,500)	-
Alpkit	-	360	-	(360)	-
Manchester Airport	-	432	-	(432)	-
Members Holidays & Trips	33	-	-	-	33
	21,227	43,242	-	(63,913)	556
Restricted Capital Funds:					
Community Fund - building	14,049	-	-	(520)	13,529
Insurance Claim - building	79,474	-	-	(2,944)	76,530
	93,523	-	-	(3,464)	90,059
TOTAL	114,750	43,242	-	(67,377)	90,615
Unrestricted Funds:					
General	795,102	25,299	-	(28,066)	792,335
Unrestricted Capital Funds	60,854	-	-	(19,856)	40,998
TOTAL	855,956	25,299	-	(47,922)	833,333
	970,706	68,541	-	(115,299)	923,948

Previous Year

	Balance 1 April 2020	Incoming	Transfers	Outgoing	Balance 31 March 2021
	£	£	£	£	£
Restricted Funds:					
Manchester City Council	29,347	-	-	(8,153)	21,194
Manchester Well Being	-	500	-	(500)	-
National Lottery Covid	-	10,000	-	(10,000)	-
CJRS	-	6,504	-	(6,504)	-
Bury MBC	-	2,920	-	(2,920)	-
NHS Manchester CCG	-	10,259	-	(10,259)	-
Members Holidays & Trips	33	-	-	-	33
	29,380	30,183	-	(38,336)	21,227
Restricted Capital Funds:					
Community Fund - building	14,569	-	-	(520)	14,049
Insurance Claim - building	82,418	-	-	(2,944)	79,474
	96,987	-	-	(3,464)	93,523
TOTAL	126,367	30,183	-	(41,800)	114,750
Unrestricted Funds:					
General	783,200	14,620	-	(2,718)	795,102
Unrestricted Capital Funds	82,295	-	-	(21,441)	60,854
TOTAL	865,495	14,620	-	(24,159)	855,956
	991,862	44,803	-	(65,959)	970,706

Details re funds:

Restricted Revenue Funds:

Manchester City Council
 Trafford MBC Winter Resilience
 Trafford Housing Trust (£8,999 deferred)
 CJRS
 Bury MBC
 NHS Manchester CCG
 JT Blairs
 Forever Manchester
 Costco
 Alpkit
 Manchester Airport

Contribution Towards:

- towards carers grant and day care
 - towards centre costs and Covid safe transport
 - towards Covid-19 support
 - towards employment costs during Covid 19
 - towards centre costs and Covid safe transport
 - towards preentative social and health services
 - towards day trips and exercise sessions
 - towards equipment & website development
 - towards awareness events
 - towards day trip costs
 - towards the purchase of a microwave

Restricted Capital Funds:

Community Fund - grant towards the purchase of premises for the project.
 Insurance Claim - towards restoring the fabric of the property

14 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets £	Net Current Assets £	2022 Total £	Fixed Assets £	Net Current Assets £	2021 Total £
RESTRICTED FUNDS:	-	556	556	-	21,227	21,227
	-	556	556	-	21,227	21,227
RESTRICTED FUNDS (CAPITAL):						
Community Fund - building	13,529	-	13,529	14,049	-	14,049
Insurance Claim - building	76,530	-	76,530	79,474	-	79,474
	90,059	-	90,059	93,523	-	93,523
UNRESTRICTED FUNDS:						
General	-	792,335	792,335	-	795,102	795,102
Designated	40,998	-	40,998	60,854	-	60,854
	40,998	792,335	833,333	60,854	795,102	855,956
TOTAL FUNDS	131,057	792,891	923,948	154,377	816,329	970,706

15 GOING CONCERN

The charity's main source of income is grant funding and investment income. The trustees consider, having regard to reserves that it is appropriate to prepare the accounts on a going concern basis and, consequently, the accounts do not include any adjustments that would be necessary if the funding income should cease.

16 POST BALANCE SHEET EVENTS

The Trustees do not consider that there have been any events since the balance sheet date that significantly impact on the financial statements.

17 FINANCIAL INSTRUMENTS

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

DETAILED INCOME AND EXPENDITURE ACCOUNT
(for management purposes only)

	2022	2021	
INCOME	£	£	
Donations	1,699		180
Gift Aid	-		10
Grants:			
Manchester City Council - Expanded Additional Restrictions	6,163	-	
Manchester Wellbeing	-	500	
National Lottery Covid	-	10,000	
Trafford MBC Winter Resilience	15,000	-	
Trafford Housing Trust (£8,999 deferred)	5,726	-	
Bury MBC	3,328	2,920	
CJRS Grant	3,616	6,504	
NHS Manchester CCG	10,280	10,259	
J T Blairs	2,000	-	
Other Small Grants	3,292	-	
	<u>49,405</u>	<u>30,183</u>	
Members Meals & Meal Donations	5,506	-	
Members Transport Service	2,422	-	
Bank Interest (incl. matured deposits)	8,708	13,630	
Hall Hire	-	800	
Other Income	341	-	
Trips	460	-	
	<u>68,541</u>	<u>44,803</u>	
 EXPENDITURE			
Employment Costs	24,260	19,523	
Freelance & Sessional Work	1,683	992	
Meals & Food	7,542	-	
Physiotherapy, Chiropody, Yoga, Exercise Classes etc	875	238	
Day Care Costs	-	(4,827)	
Travel & Transport	773	-	
Vehicle Costs	4,999	3,022	
Members Holidays & Trips	975	-	
Celebrations & Events	550	-	
Premises Costs	14,168	8,282	
Repairs & Maintenance	7,785	3,273	
Printing, Stationery & Post	261	297	
Insurance	1,934	1,945	
Minor Equipment	831	470	
Television, Telephone & Internet	1,128	1,136	
Website	1,290	-	
Legal Fees	900	4,450	
Depreciation	23,320	25,674	
Sundries	117	145	
Compensation	20,000	-	
Bank Charges	39	-	
Accountancy & Payroll	1,869	1,339	
	<u>115,299</u>	<u>65,959</u>	
Surplus (Deficit) for the Year	<u>(46,758)</u>	<u>(21,156)</u>	

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

England & Wales - Charity number 1040167

Accounts

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

REGISTERED CHARITY NUMBER : 1040167

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

Pages	Index
1 - 4	Trustees Annual Report
5	Independent Examiners Report
6	Statement of Financial Activities
7	Balance Sheet
8	Statement of Cash Flows
9 - 14	Notes to the Accounts
15	(For Management Purposes Only) Detailed Income and Expenditure Account

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

Report of the trustees for the year ended 31st March 2021

The trustees present their annual report and financial statements of the charity for the year ended 31st March 2021. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: 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 published (FRS 102) (effective 1 January 2019).

Reference and administrative information

Charity Name: Indian Senior Citizen's Centre (Manchester)

Charity Number: 1040167

Trustees

<i>Honorary President (non trustee)</i>	Mr Harridutt Seth
<i>Chair</i>	Mr Niranjan Bhatt
<i>Vice Chair</i>	Mr Madanlal Gupta
<i>Gen. Secretary</i>	Mr Suresh Chandra Patel
<i>Treasurer</i>	Mr Has Mukh Patel
<i>Member</i>	Dr Mrs Saraswati Sinha
<i>Member</i>	Mrs Jasuben Modi
<i>Member</i>	Mrs Kashiben Patel

Admin Assistant

Mrs Bharti Hindocha

Principal Office

Indian Senior Citizen's Centre
16-18 Whalley Road
Manchester
M16 8AB

Independent Examiners

Community Accountancy Service Limited
The Grange
Pilgrim Drive
Beswick
Manchester
M11 3TQ

Bankers

Bank of India	Bank of Baroda	State Bank of India
182 Soho Road	50 Swan Street	Carlton House, 18 Albert Square
Handsworth	Manchester	Manchester
Birmingham B21 9LP	M4 5JU	M2 5PE

Structure, governance and management

The Charity is a registered charity under a constitution dated 20TH May 1993 and subsequently updated, on 16th November 2009.

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

Appointment of trustees

New trustees are at the Annual General Meeting. Notice is given to all members 21 days before the meeting.

- The trustees should comprise between 7 and 10 members with a minimum of 2 trustees being women.
- The elected members nominate the officers.
- The trustees nominate one Honorary President who will serve for up to 2 years from amongst former trustee officers and may co-opt not more than 3 co-opts where specific skill is required to develop the centre and who shall be full members of the centre.
- All the elected members will automatically retire after 2 years, but shall be eligible for re-election or being co-opted.

Trustee induction and training

- New trustees undergo a period of induction for one week and get skills training relevant to them.

Objectives and activities

“We aim to enhance the quality of life and enable independent living of the Indian Elderly by providing services in support of their social, medical and welfare needs.”

- To promote the relief of elderly people, in particular the elderly Indians, in any manner deemed by law to be charitable within the City of Manchester and surrounding areas with which the Centre is contracted.
- To provide provisions to meet basic and culturally sensitive needs of the elderly living in the above mentioned areas.
- To raise awareness of the specific needs of the elderly in order to strengthen linkages and support systems with the voluntary and statutory sector.
- To better utilise and develop under-used community facilities and buildings in both statutory and voluntary sectors for use by elderly in the above mentioned areas.
- To provide culturally sensitive day resource services, including a luncheon club, recreational facilities including customary food, social activities, entertainment, games, outings, visits and preventative health care and rehabilitation facilities i.e. physiotherapy, occupational therapy, chiropody, exercise classes and Indian dancing classes.
- To provide a platform for the development of mutual self-help, which in turn ensures a better quality of life and social care for the independent living of the elderly.
- To liaise with statutory and non-statutory sectors on planning, adoption and implementation of effective policies.
- To affiliate to the National Federation of Community Associations and to other organisations with similar charitable objects.

A review of our achievements and performance: How our activities delivered public benefit:

Unfortunately the United Kingdom was under lockdown from March 2020 and because we primarily deal with vulnerable elderly people we could not take the risk of opening up for any kind of activities.

Financial review

In the year to 31st March 2021 the charity had a total income of £44,803 (2020 £76,177) and total expenditure of £65,959 (2020: £105,258). This resulted in a net deficit for the year of £21,156 (2020: deficit £29,081). At the end of the financial year restricted reserves stood at £114,750 of which £93,523 related to part of the book value of the building. At 31st March 2021 £751,605 was held on fixed term deposits maturing between 2021 and 2022.

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)

Investment powers and policy

Monies not required for day to day running costs are held in interest bearing fixed term deposits.

Reserves policy and going concern

The balance held in unrestricted reserves at 31st March 2021 was £855,956 of which £795,102 are free reserves, after allowing for funds tied up in tangible fixed assets.

The trustees aim to maintain free reserves in unrestricted funds at a level which equates to approximately 24 months of unrestricted charitable expenditure. The trustees consider that this level will provide sufficient funds to respond to applications for grants and ensure that support and governance costs are covered.

The Trustees consider, having regard to the cash deposits and budget for the next twelve months, that the charity is a going concern.

Risk management

The trustees have conducted a review of the major risks to which the charity is exposed and systems have been established to mitigate those risks.

Plans for Future Periods:

For the future plans of successfully carrying out the activities of the centre the Management Committee will have regular talks with the current members. The Management committee is aware that a large population of the Indian community in Manchester is getting older and the committee is looking at ways and means to attract them to the centre.

Since the local councils have sharply cut the funding for day centres like ours we find it very difficult to provide services to our members. However, we the management committee is not going to give up and find different ways and means to raise funds for our routine activities and engage our members.

INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)**Trustees responsibilities in relation to the financial statements**


The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- Select suitable accounting principles and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is appropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provision of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees on 27th September 2021 and signed on their behalf by:



Mr Niranjana Bhatt
Chair of Trustees

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF
INDIAN SENIOR CITIZEN'S CENTRE (MANCHESTER)
REGISTERED CHARITY NO. 1040167**

I report on the accounts of the charity, for the Year Ended 31ST March 2021 which are set out on pages 6 to 14.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

It is my responsibility to:

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

Basis of Independent Examiners Report

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

Independent Examiner's Statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records have in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act,
- have not been met; or

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

Signed: E.L. Anderson.....

E.L Anderson MA FCA CTA
Date: 27th September 2021

Community Accountancy Service Ltd
The Grange, Pilgrim Drive, Beswick,
Manchester, M11 3TQ

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted Funds £	Restricted Funds £	Year Ended 31.3.21 Total Funds £	Year Ended 31.3.20 Total Funds £
INCOME FROM:					
Donations & Legacies	(2)	190	-	190	5,323
Charitable Income	(3)	-	30,183	30,183	58,315
Income from Trading Activities	(4)	800	-	800	256
Bank Interest		13,630	-	13,630	7,108
Other Income - surplus on disposal of vehicle		-	-	-	5,175
TOTAL		<u>14,620</u>	<u>30,183</u>	<u>44,803</u>	<u>76,177</u>
EXPENDITURE ON:					
Raising Funds	(5)	(410)	-	(410)	(410)
Charitable Activities	(6)	(23,749)	(41,800)	(65,549)	(104,848)
TOTAL		<u>(24,159)</u>	<u>(41,800)</u>	<u>(65,959)</u>	<u>(105,258)</u>
NET INCOME (EXPENDITURE)		(9,539)	(11,617)	(21,156)	(29,081)
TRANSFER BETWEEN FUNDS	(13)	-	-	-	-
RECONCILIATION OF FUNDS					
Total Funds Brought Forward		865,495	126,367	991,862	1,020,943
Total Funds Carried Forward	(14)	<u>855,956</u>	<u>114,750</u>	<u>970,706</u>	<u>991,862</u>

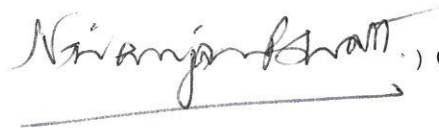
The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

The notes on pages 9 to 14 form part of these accounts.

BALANCE SHEET AS AT 31 MARCH 2021

	Notes	2021 £	2020 £
FIXED ASSETS			
Tangible Fixed Assets	(10)	154,377	179,282
CURRENT ASSETS			
Debtors	(11)	35,316	30,036
Bank Deposits		751,606	748,907
Cash at Bank and in Hand		30,654	42,560
		<u>817,576</u>	<u>821,503</u>
LIABILITIES:			
Amounts falling due within one year	(12)	<u>(1,247)</u>	<u>(8,923)</u>
		816,329	812,580
NET CURRENT ASSETS		<u>970,706</u>	<u>991,862</u>
ACCUMULATED FUNDS			
Restricted	(13)	114,750	126,367
Unrestricted	(13)	<u>855,956</u>	<u>865,495</u>
		<u>970,706</u>	<u>991,862</u>

Approved and signed on behalf of the Trustees Management Committee

) Chair

Mr Niranjan Bhatt

) Treasurer

Mr Hasmukh Patel

Date: 27th September 2021

The notes on pages 9 to 14 form part of these accounts.

STATEMENT OF CASH FLOWS FOR THE YEAR ENDING 31ST MARCH 2021

Reconciliation of net movement in funds to net cash flow from operating activities

	2021 £	2020 £
Net movement in funds	(21,156)	(29,081)
Add back depreciation	25,674	23,050
Deduct investment income	(13,630)	(7,108)
Deduct profit on sale of fixed assets	-	(5,175)
Decrease/(increase) in debtors	(5,280)	(6,498)
Increase/(decrease) in creditors	(7,676)	(4,323)
Net cash used in operating activities	<u>(22,068)</u>	<u>(29,135)</u>
Cash flows from investment activities:		
Interest	13,630	7,108
Sale of Fixed Assets	-	5,175
Purchase of fixed assets	(769)	(35,107)
Net cash provided by investing activities	<u>12,861</u>	<u>(22,824)</u>
Increase/(decrease) in cash and cash equivalents during the year	(9,207)	(51,959)
Cash and cash equivalents brought forward	791,467	843,426
Cash and cash equivalents carried forward	<u><u>782,260</u></u>	<u><u>791,467</u></u>

1. ACCOUNTING POLICIES**(a) Basis of preparation and assessment of going concern**

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

(b) Funds structure

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed. There are 2 restricted funds at the year end.

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion have created a fund for a specific purpose.

Further details of each fund are disclosed in note 13.

(c) Income recognition

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

(d) Expenditure Recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (f) below.

(e) Irrecoverable VAT

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

(f) Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to independent examination and legal fees together with an apportionment of overhead and support costs.

Governance costs and support costs relating to charitable activities have been apportioned based on staff time and facilities used in each activity.

The allocation of support and governance costs is analysed in note 7.

(g) Charitable Activities

Costs of charitable activities include governance costs and an apportionment of support costs as shown in Note 6.

(h) Tangible fixed assets and depreciation

Fixed assets are included in the accounts at net book value. Additions of a single item or a group of similar assets exceeding £500, are capitalised at cost (valuation for donated assets).

Depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets over their estimated useful lives as follows:-

Buildings	2% on cost
Building Improvements	10% on cost
Vehicles	25% on cost
Computers	25% on cost
Furniture & Equipment	25% on cost

The charity, being a public benefit entity, does not consider that it holds the buildings as an investment. The building was purchased using a grant from the National Lotteries Charity Board (Community Fund) and is stated at cost less depreciation.

(i) Taxation

The organisation is exempt from income tax by reason of its charitable status. Income tax suffered on investment income is reclaimed in full. The Charity is not currently registered for VAT.

(j) Pensions

The charity contributes to a defined contribution pension scheme. The charity has no liability beyond making its contributions and paying across the deductions for the employee's contributions.

(k) Contingent liabilities

A contingent liability is identified and disclosed for those transactions resulting from a possible obligation which will only be confirmed by the occurrence of one or more uncertain future events not wholly within the trustees' control.

(l) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

(m) Creditors and Provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of the funds to a third party and the amount due to settle the obligation can be measured of estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2 DONATIONS & LEGACIES	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Unrestricted Funds £	Restricted Funds £	Total 2020 £
Donations	180	-	180	3,454	596	4,050
Gift Aid	10	-	10	1,273	-	1,273
	190	-	190	4,727	596	5,323

3 INCOME FROM CHARITABLE ACTIVITIES	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Unrestricted Funds £	Restricted Funds £	Total 2020 £
Manchester City Council	-	-	-	-	137	137
CJRS	-	6,504	6,504	-	-	-
Stockport MBC	-	-	-	-	3,492	3,492
Manchester Well Being	-	500	500	-	-	-
Age UK Trafford	-	-	-	-	11,250	11,250
Bury MBC	-	2,920	2,920	-	19,284	19,284
National Lottery Covid	-	10,000	10,000	-	-	-
NHS	-	10,259	10,259	-	10,081	10,081
Members Meals	-	-	-	3,507	-	3,507
Members Holidays & Trips	-	-	-	-	2,413	2,413
Membership	-	-	-	2,540	-	2,540
Members Transport Service	-	-	-	5,611	-	5,611
	-	30,183	30,183	11,658	46,657	58,315

4 INCOME FROM TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2021	Unrestricted Funds	Restricted Funds	Total 2020
	£	£	£	£	£	£
Raffles	-	-	-	166	-	166
Room Hire	800	-	800	90	-	90
	800	-	800	256	-	256

5 EXPENDITURE ON RAISING FUNDS

	£	£	£	£	£	£
Employment Costs	410	-	410	410	-	410
	410	-	410	410	-	410

6 EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2021	Unrestricted Funds	Restricted Funds	Total 2020
	£	£	£	£	£	£
Employment Costs	-	10,961	10,961	1,142	10,287	11,429
Freelance & Sessional Work	992	-	992	1,384	12,453	13,837
Meals & Food	-	-	-	2,278	1,232	3,510
Physiotherapy, Chiropody, Exercise Classes etc	-	238	238	587	5,280	5,867
Travel & Transport	-	-	-	18	164	182
Vehicle Costs	3,022	-	3,022	889	8,004	8,893
Volunteer Expenses	-	-	-	3	30	33
Members Holidays & Trips	-	-	-	-	2,592	2,592
Festivals	-	-	-	273	2,461	2,734
Members Donation - Kerala Fund	-	-	-	-	596	596
Support Costs	17,168	30,601	47,769	21,084	31,626	52,710
Governance Costs	2,567	-	2,567	246	2,219	2,465
	23,749	41,800	65,549	27,904	76,944	104,848

7 ALLOCATION OF GOVERNANCE AND SUPPORT COSTS

	General Support	Governance	Total 2021	General Support	Governance	Total 2020
	£	£	£	£	£	£
Employment Costs	6,924	1,228	8,152	6,622	1,168	7,790
Premises Costs	8,282	-	8,282	10,717	-	10,717
Legal Fees	4,450	-	4,450	-	-	-
Day Care Costs*	(4,827)	-	(4,827)	-	-	-
Repairs & Maintenance	3,273	-	3,273	7,548	-	7,548
Telephone & Post	356	-	356	1,232	-	1,232
Printing & Stationery	297	-	297	323	-	323
Insurance	1,945	-	1,945	1,532	-	1,532
Minor Equipment	470	-	470	789	-	789
Television Services	780	-	780	706	-	706
Depreciation	25,674	-	25,674	23,050	-	23,050
Sundries	145	-	145	74	-	74
Bank Charges	-	-	-	117	-	117
Accountancy & Payroll	-	1,339	1,339	-	1,297	1,297
	47,769	2,567	50,336	52,710	2,465	55,175

*Day care costs discharged by family of beneficiary

8 STAFF COSTS

	2021 £	2020 £
Wages and Salaries	19,523	19,499
Employers National Insurance	-	-
Pension Costs	-	130
	<u>19,523</u>	<u>19,629</u>

The charity considers its key management personnel comprises the trustees.

The total employment benefits, including employer pension contributions of the key management personnel were £nil. No employee has benefits in excess of £60,000 .

The charity employed 3 people during the year (full time equivalent of 1 person).

The average number of employees, working on a part time or sessional basis, analysed by function was:

Client Care Services	2	3
Management & Administration	1	1
	<u>3</u>	<u>4</u>

9 TRUSTEES' REMUNERATION AND EXPENSES

No remuneration was paid directly or indirectly out of the funds of the charity to any trustee or to any persons known to be connected with them.

No reimbursement of expenses has been made or is due to be made to any of the trustees in respect of the period.

10 FIXED ASSETS

	Buildings	Building Improvements	Vehicles	Computer Equipment	Security, Furniture & Equipment	Total
COST	£	£	£	£	£	£
As at 1st April 2020	202,200	700,265	121,523	24,599	129,400	1,177,987
Additions	-	-	-	769	-	769
Disposals	-	-	-	-	-	-
As at 31 March 2021	<u>202,200</u>	<u>700,265</u>	<u>121,523</u>	<u>25,368</u>	<u>129,400</u>	<u>1,178,756</u>
DEPRECIATION						
As at 1st April 2020	88,968	664,246	91,492	24,599	129,400	998,705
Charge for year	4,044	12,661	8,777	192	-	25,674
Disposals	-	-	-	-	-	-
As at 31 March 2021	<u>93,012</u>	<u>676,907</u>	<u>100,269</u>	<u>24,791</u>	<u>129,400</u>	<u>1,024,379</u>
NET BOOK VALUE						
As at 31 March 2021	<u><u>109,188</u></u>	<u><u>23,358</u></u>	<u><u>21,254</u></u>	<u><u>577</u></u>	<u><u>-</u></u>	<u><u>154,377</u></u>
As at 31 March 2020	<u>113,232</u>	<u>36,019</u>	<u>30,031</u>	<u>-</u>	<u>-</u>	<u>179,282</u>

11 DEBTORS

	2021 £	2020 £
Other Debtors	-	4,128
Accrued Income	32,950	23,402
Prepayments	2,366	2,506
	<u>35,316</u>	<u>30,036</u>

In 2021 all prepayments and debtors relate to unrestricted funds. In 2020 £4,128 of other debtors related to restricted funds.

12 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Other Creditors	137	7,011
Other Taxes & Social Security Costs	-	421
Accruals	1,110	1,491
	<u>1,247</u>	<u>8,923</u>

All liabilities relate to unrestricted funds.

13 MOVEMENT IN FUNDS OF THE CHARITY

	Balance 1 April 2020	Incoming	Transfers	Outgoing	Balance 31 March 2021
	£	£	£	£	£
Restricted Funds:					
Manchester City Council	29,347	-	-	(8,153)	21,194
Manchester Well Being	-	500	-	(500)	-
National Lottery Covid	-	10,000	-	(10,000)	-
CJRS	-	6,504	-	(6,504)	-
Bury MBC	-	2,920	-	(2,920)	-
NHS	-	10,259	-	(10,259)	-
Members Holidays & Trips	33	-	-	-	33
	<u>29,380</u>	<u>30,183</u>	<u>-</u>	<u>(38,336)</u>	<u>21,227</u>
Restricted Capital Funds:					
Community Fund - building	14,569	-	-	(520)	14,049
Insurance Claim - building	82,418	-	-	(2,944)	79,474
	<u>96,987</u>	<u>-</u>	<u>-</u>	<u>(3,464)</u>	<u>93,523</u>
TOTAL	<u>126,367</u>	<u>30,183</u>	<u>-</u>	<u>(41,800)</u>	<u>114,750</u>
Unrestricted Funds:					
General	783,200	14,620	-	(2,718)	795,102
Unrestricted Capital Funds	82,295	-	-	(21,441)	60,854
TOTAL	<u>865,495</u>	<u>14,620</u>	<u>-</u>	<u>(24,159)</u>	<u>855,956</u>
	<u>991,862</u>	<u>44,803</u>	<u>-</u>	<u>(65,959)</u>	<u>970,706</u>

Previous Year	Balance 1 April 2019	Incoming	Transfers	Outgoing	Balance 31 March 2020
	£	£	£	£	£
Restricted Funds:					
Manchester City Council	55,395	137	-	(26,185)	29,347
Stockport MBC	-	3,492	-	(3,492)	-
Age UK Trafford	-	11,250	-	(11,250)	-
Bury MBC	-	19,284	-	(19,284)	-
NHS	-	10,081	-	(10,081)	-
Members Donation - Kerala Fund	-	596	-	(596)	-
Members Holidays & Trips	212	2,413	-	(2,592)	33
	<u>55,607</u>	<u>47,253</u>	<u>-</u>	<u>(73,480)</u>	<u>29,380</u>
Restricted Capital Funds:					
Community Fund - building	15,089	-	-	(520)	14,569
Insurance Claim - building	85,362	-	-	(2,944)	82,418
	<u>100,451</u>	<u>-</u>	<u>-</u>	<u>(3,464)</u>	<u>96,987</u>
TOTAL	<u>156,058</u>	<u>47,253</u>	<u>-</u>	<u>(76,944)</u>	<u>126,367</u>
Unrestricted Funds:					
General	798,111	28,924	(35,107)	(8,728)	783,200
Unrestricted Capital Funds	66,774	-	35,107	(19,586)	82,295
TOTAL	<u>864,885</u>	<u>28,924</u>	<u>-</u>	<u>(28,314)</u>	<u>865,495</u>
	<u>1,020,943</u>	<u>76,177</u>	<u>-</u>	<u>(105,258)</u>	<u>991,862</u>

Details re funds:

Restricted Revenue Funds:

Manchester City Council
Manchester Well Being
National Lottery Covid
CJRS
Bury MBC
NHS

Contribution Towards:

- towards carers grant and day care
- towards day care and wellbeing
- towards Covid-19 support
- towards employment costs during Covid 19
- towards employment costs during Covid 19
- towards rehabilitation and prevention services

Restricted Capital Funds:

Community Fund - grant towards the purchase of premises for the project.
Insurance Claim - towards restoring the fabric of the property

14 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets £	Net Current Assets £	2021 Total £	Fixed Assets £	Net Current Assets £	2020 Total £
RESTRICTED FUNDS:	-	21,227	21,227	-	29,380	29,380
	-	21,227	21,227	-	29,380	29,380
RESTRICTED FUNDS (CAPITAL):						
Community Fund - building	14,049	-	14,049	14,569	-	14,569
Insurance Claim - building	79,474	-	79,474	82,418	-	82,418
	93,523	-	93,523	96,987	-	96,987
UNRESTRICTED FUNDS:						
General	-	795,102	795,102	-	783,200	783,200
Designated	60,854	-	60,854	82,295	-	82,295
	60,854	795,102	855,956	82,295	783,200	865,495
TOTAL FUNDS	154,377	816,329	970,706	179,282	812,580	991,862

15 GOING CONCERN

The charity's main source of income is grant funding and investment income. The trustees consider, having regard to reserves that it is appropriate to prepare the accounts on a going concern basis and, consequently, the accounts do not include any adjustments that would be necessary if the funding income should cease.

16 POST BALANCE SHEET EVENTS

The Trustees do not consider that there have been any events since the balance sheet date that significantly impact on the financial statements.

17 FINANCIAL INSTRUMENTS

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

DETAILED INCOME AND EXPENDITURE ACCOUNT
(for management purposes only)

INCOME	2021	2020	
	£	£	
Donations	180		3,454
Gift Aid	10		1,273
Special Donations - Kerala Fund	-		596
Grants:			
Manchester City Council	-	137	
Stockport MBC	-	3,492	
Manchester Wellbeing	500	-	
National Lottery Covid	10,000	-	
Trafford MBC (Marple Partnership)	-	11,250	
Bury MBC	2,920	19,284	
CJRS Grant	6,504	-	
NHS	10,259	10,081	
	<u>30,183</u>	<u>10,081</u>	
Members Meals & Meal Donations	-		44,244
Membership	-		3,507
Members Transport Service	-		2,540
Bank Interest (incl. matured deposits)	13,630		5,611
Surplus on Sale of Van	-		7,108
Hall Hire	800		5,175
Raffle	-		90
Trips	-		166
	<u>44,803</u>	<u>76,177</u>	
 EXPENDITURE			
Employment Costs	19,523	19,499	
Pensions	-	130	
Freelance & Sessional Work	992	13,837	
Meals & Food	-	3,510	
Physiotherapy, Chiropody, Yoga, Exercise Classes etc	238	5,867	
Day Care Costs	(4,827)	-	
Travel & Transport	-	182	
Vehicle Costs	3,022	8,893	
Volunteer Expenses	-	33	
Members Holidays & Trips	-	2,592	
Festivals	-	2,734	
Premises Costs	8,282	10,717	
Repairs & Maintenance	3,273	7,548	
Telephone & Post	356	1,232	
Printing & Stationery	297	323	
Insurance	1,945	1,532	
Minor Equipment	470	789	
Television services	780	706	
Legal Fees	4,450	-	
Depreciation	25,674	23,050	
Sundries	145	74	
Donation - Kerala Fund	-	596	
Bank Charges	-	117	
Accountancy & Payroll	1,339	1,297	
	<u>65,959</u>	<u>105,258</u>	
Surplus (Deficit) for the Year	<u>(21,156)</u>	<u>(29,081)</u>	