

# SHREE BHARATIYA MANDAL (INDIAN ASSOCIATION) TAMESIDE

England & Wales · Charity number 1045607

## Details

---

Other names	INDIAN ASSOCIATION TAMESIDE, INDIAN COMMUNITY CENTRE TAMESIDE, SHREE BHARATIYA MANDAL
Status	Registered
Legal form	Other
Registered	1995-04-06
Register	<a href="#">View on the Charity Commission register</a>

## Contact

---

Address	103 Union Road Ashton-Under-Lyne Lancashire OL6 8JN
Phone	01613302085
Email	<a href="mailto:sbm@sbm.org.uk">sbm@sbm.org.uk</a>
Website	<a href="http://www.sbm.org.uk">www.sbm.org.uk</a>

## Activities

---

**Objects:** FOR THE PROMOTION OF ANY CHARITABLE PURPOSE FOR THE BENEFIT OF THE INHABITANTS IN PARTICULAR THOSE OF INDIAN ORIGIN OF TAMESIDE GREATER MANCHESTER

**Activities:** To cater for the needs of the community, provide a place to worship, promote cultural, education and religious activities.

## Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Arts/culture/heritage/science, Amateur Sport, Economic/community Development/employment, Recreation, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

- **Area of benefit:** TAMESIDE
- Tameside

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£155,219	£132,790	-	-
2024-03-31	£138,411	£158,242	-	-
2023-03-31	£123,876	£92,502	-	-
2022-03-31	£102,087	£93,917	-	-
2021-03-31	£62,875	£89,687	-	-

## Trustees

Name	Role	Appointed
Dahyabhai Lad		2025-06-11
Dhanshuk Bharti		2019-06-26
MR KIRANBHAI MISTRY		2019-06-26
Manher Tailor		2019-06-26

**SHREE BHARATIYA MANDAL (INDIAN ASSOCIATION) TAMESIDE**

England & Wales - Charity number 1045607

---

# Accounts

---



# SHREE BHARATIYA MANDAL

(ESTABLISHED 1964)

INDIAN ASSOCIATION, TAMESIDE - Charity Reg. No. 1045607

**Indian Community Centre • 103 Union Road • Ashton-under-Lyne • Lancashire • OL6 8JN**

**TRUSTEES' REPORT  
AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
31 MARCH 2025**

Registered Charity No. 1045607 (England and Wales)

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**CONTENTS**

---

	Page
Association Information	1
Trustees' Report	2,3
Statement of the Trustees' Responsibilities	4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Accounting Conventions and Accounting Policies	8,9
Notes to the Financial Statements	10-14

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**CHARITY INFORMATION**

---

Community Established	1964
Legal nature	Unincorporated Association
Constitution adopted	29 January 1995
Charity Registered	6 April 1995
Charity Number:	1045607 (England & Wales)
Trustees: (Executive Committee)	
President:	Balwant Mistry
Hon. General Secretary:	Sailesh Mistry
Treasurer:	Jayesh Shukla
Other Committee Members	Utambhai Mistry Navinbhai Parmar Naliniben Mistry Dalubhai Patel Jasuben Bharti Dipak Mistry Amrit Mistry Sharda Mistry Ishwerbhai Mistry Bhavisha Mistry Kanti Mistry Pravinbhai Mistry Mamta Mistry Bhaveni Mistry Dhayu Lad
Custodian Trustees	Kiranbhai K Mistry Dhunsukbhai Bharti Manherbhai Tailor Balwantbhai Mistry
Charity Offices	Indian Community Centre 103 Union Road Ashton Under Lyne Lancashire OL6 8JN
Bankers	The Co-operative Bank PO Box 250 Skelmerdale WN8 6WT
Independent Examiner	Devshi Chothani Chartered Accountant DBF Associates 10 Park Place Manchester M4 4EY

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2025**

---

The Trustees present their report and accounts for the year ended 31 March 2025.

This report is prepared in accordance with the Association's constitution, the Charities Act 2011 and the Charities SORP (FRS 102) – Update Bulletin 2 issued in October 2018..

**Trustees and Executive Committee**

The Executive Committee and the Custodian Trustees named on page 1 have served throughout the year. The day-to-day management of the Charity is the responsibility of the Executive Committee which is duly elected annually. The Executive Committee met regularly throughout the year. The custodian Trustees, who are also members of the Executive committee, have an active role in the management of the Charity

**Investment Powers**

The Constitution authorises the Executive Committee to make and hold investments using the general funds of the Charity. However, All surplus funds are currently held in low risk Banks and Building Society deposit accounts.

**Constitution, Objects and Policies**

The Association is governed by the constitution adopted on 29 January 1995, and its objects continue to be "Promotion of charitable purposes for the benefit of inhabitants, in particular those of the Indian origin, of Tameside Greater Manchester".

**Public Benefit**

The requirement under Section 4 of the Charities Act 2011 is met, in the view of the trustees, by the provision of religious services, educational and cultural support services to the general public, together with the provision of subsidised meals for the elderly. The only theoretical "benefit", derived from the charity, by any of the trustees, is the privilege of being able to participate in all of the Charity activities.

**Development, Activities and Achievements**

The following is a list of some of the activities that are normally held at the Centre on a regular basis subject to any government restrictions:

Daily temple service- Open 3 times a day for the general public.  
Wadil Welcome Luncheon club – providing Day Centre for the Elders, Meals on wheels, lunches, Elderly keep-fit classes, social interaction etc. Yoga classes, youth activities, religious discourse, Well-being sessions, Sports, Exercise classes, Outings and Fund raising.

Various religious and other functions and activities were held throughout the year, which were very well supported by all the members and visitors, again subject to any government restrictions.

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2025**  
**Financial Review**

---

The Trustees would like to report a surplus of £20,429 in the year in respect of the unrestricted funds. Whilst costs compared to last year decreased by £25,452 whilst income increased by £14,808.

**Reserves Policy**

The free reserves as at 31 March 2025 amounted to £430,879 which represented over forty nine months' cover of the current level of unrestricted expenditure. The trustee target level of cover is twelve months. This target is reviewed annually. Any excess over the target will be retained for further development of the facilities.

**Future Plans**

Within the financial restraints already noted above the Trustees' plan to deliver the same level of service in 2025/26 as was achieved in 2024/25 subject. There are plans to improve the existing facilities at the centre which will be achieved, at least in part, by making further appeals for funds.

**Trustees Declaration**

In accordance with charity law, as trustees, we certify that:

So far as we are aware, there is no relevant financial information of which the Association's independent examiner is unaware. We have taken all the steps we ought to have taken in order to make ourselves aware of any such information and to establish that the Association's independent examiner is aware of that information.

**Independent Examiner**

Devshi Chothani, Chartered Accountant, was appointed as the Association's independent examiner some years ago. He has expressed his willingness to continue in that capacity.

**Approval of the Report**

The report was approved by the trustees on the 04 August 2024 and is signed on their behalf by Sailesh Mistry (Secretary) and Jayesh Shukla (Treasurer)

*Sailesh Mistry*

*Jayesh Shukla*

**SHREE BHARATIYA MANDAL  
Indian Association, Tameside  
TRUSTEES' REPORT  
FOR THE YEAR ENDED 31 MARCH 2025**

---

**Statement of Trustees' Responsibilities**

The Trustees are required under the Charities Act 2011 to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year.

In preparing financial statements giving a true and fair view the Trustees should follow best practice and:

- 1) Select suitable accounting policies and apply them consistently
- 2) Make judgements and estimates that are reasonable and prudent
- 3) State whether applicable accounting standard and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements
- 4) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ascertain the financial position of the charity and which enable them to ensure that the financial statements comply with applicable law and regulations. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for prevention and detection of fraud and irregularities.

**Approval**

This report was approved by the Executive committee at their meeting held on 16 September 2025.

Treasurer

*Jayesh Shukla*

Jayesh Shukla

General Secretary

*Sailesh Mistry*

Sailesh Mistry

Date:

16<sup>TH</sup> SEPTEMBER, 2025

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF SHREE BHARATIYA MANDAL-INDIAN ASSOCIATION**  
**TAMESIDE (CHARITY NUMBER 1045607 ENGLAND AND WALES)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**Independent Examiner's Report to the Trustees on the Financial Statements**

**I, Devshi Chothani, report on the Financial Statements of the Association for the year ended 31 March 2025, as set out on pages 7 and 8 together with the notes on pages 9 to 14.**

**Respective responsibilities of the trustees and the independent examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility as the Independent Examiner:

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

**Basis of independent examiner's statement**

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 Financial Statements presented with those records. It also includes consideration of any unusual items or disclosures in the Financial Statements 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 Financial Statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no material matters have come to my attention which gives me cause to believe that, in any material respect,

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the Financial Statements did not accord with the accounting records; or
- the Financial Statements did not comply with the applicable requirements concerning the form and content of Financial Statements set out in the Charities (Accounts and Reports) Regulations 2008, other than any requirement that the Financial Statements give a "true and fair" view which is not a matter considered as part of an independent examination.

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



Devshi Chothani, Chartered Accountant

Date: 16 SEPTEMBER 2025

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**AS AT 31 MARCH 2025**

		<u>2025</u>		<u>2024</u>
	<u>Notes</u>	<u>Unrestricted</u> <u>funds</u>	<u>Restricted</u> <u>funds</u>	<u>Total</u>
		£	£	£
<b><u>Incoming Resources from</u></b>				
Charitable Activities	3	39,266	0	39,266
Other Sources	4	115,953	0	115,953
<b><u>Total</u></b>		<b>155,219</b>	<b>0</b>	<b>155,219</b>
<b><u>Resources Expended on</u></b>				
Other Activities	5	902	0	902
Charitable Activities	6	131,888	0	131,888
<b><u>Total</u></b>		<b>132,790</b>	<b>0</b>	<b>132,790</b>
<b><u>Net Incoming Resources/ (Net Resources Expended)</u></b>		<b>22,429</b>	<b>0</b>	<b>22,429</b>
<b><u>Net movements in funds</u></b>		<b>22,429</b>	<b>0</b>	<b>(19,831)</b>
<b><u>Total funds as at 1 April 2024</u></b>		<b>410,450</b>	<b>1,256,931</b>	<b>1,667,381</b>
<b><u>Total funds as at 31 March 2025</u></b>		<b>432,879</b>	<b>1,256,931</b>	<b>1,689,810</b>

**SHREE BHARATIYA MANDAL**  
**Indian Association Tameside**  
**BALANCE SHEET**  
**AS AT 31 MARCH 2025**

	<u>Notes</u>	<u>2025</u>		<u>2024</u>	
		£	£	£	£
<b><u>Fixed Assets</u></b>					
Tangible Fixed Assets	7		926,513		964,901
<b><u>Current Assets</u></b>					
Debtors	8	7,416		5,416	
Bank Deposits	9	268,192		268,192	
Cash at bank		498,960		440,144	
Cash in Hand		<u>356</u>	<u>774,924</u>	<u>355</u>	<u>714,107</u>
<b><u>Total Assets</u></b>			<u>1,701,437</u>		<u>1,679,008</u>
Less: Loan		6,000		6,000	
Less: Stripe		<u>5,627</u>	<u>11,627</u>	<u>5,627</u>	<u>11,627</u>
			<u>1,689,810</u>		<u>1,667,381</u>
<b><u>Represented By</u></b>					
	10				
Unrestricted Funds			432,879		410,450
Restricted Funds			1,256,931		1,256,931
			<u>1,689,810</u>		<u>1,667,381</u>

Approved by the trustess on 16th September 2025 and signed on their behalf

*Sailesh Mistry*

*Jayesh Shukla*

Secretary: Sailesh Mistry

Treasurer: Jayesh Shukla

**SHREE BHARATIYA MANDAL**  
**Indian association, Tameside**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT 31 MARCH 2025**

---

**1. Accounting Conventions**

1.1 BASIS OF PREPARATION

The Financial Statements have been prepared under the historical cost convention, and in accordance with the Charities (Accounts and Reports) Regulations 2008, the Charities Act 2011 and the Charities SORP (FRS 102) – Update Bulletin 2 issued in October 2018..

1.2 GOING CONCERN CONCEPT

The Financial Statements have been compiled on the assumption that the charity will be a going concern for at least twelve months from the date of this report.

1.3 SOFA MINOR MODIFICATIONS

The trustees have opted to modify the SOFA slightly by grouping all incoming resources, other than those derived from Charitable Activities, under the generic heading “Other Sources” in order to avoid any potential confusion that could arise from the use of the heading “Donations and Legacies.”

**2. Accounting Policies**

2.1 INCOME

- a) Voluntary income is received by way of Donations and Gift and is included in full in the Statement of the Financial activities when received. The value of services provided by volunteers have not been included.
- b) Grants, including any grants for the purchase of fixed assets, are recognised in full in the Statement of Financial activities in the year in which they are received.

2.2 EXPENDITURE

- a) Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.
- b) Resources expended are allocated to the particular activity where the cost relates directly to that activity.
- c) The Association does not incur governance costs.

**SHREE BHARATIYA MANDAL**  
**Indian association, Tameside**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT 31 MARCH 2025**

---

**2. Accounting Policies continued**

**2.3 ASSETS**

Expenditure on fixed assets above £1000 is capitalised. Despite all expenditure having been funded entirely from restricted funds, depreciation is charged according to standard accounting practice on the following basis:

Freehold Land/Investment Property	Not depreciated
Leasehold Land	50 year life from 2018
Freehold Building	50 year life from 2002
Building Improvements	20 year life from execution
Furniture, Fixtures and Fittings	10 year life from acquisition
Office Equipment	5 year life from acquisition
Computer Equipment	4 year life from acquisition

**2.4 FUNDS**

- a) Unrestricted funds are donations and other incoming resources receivable or generated for the object of the charity without further specified purpose and are available as general funds.
- b) Restricted funds are to be used for specific purposes as laid down in the relevant appeal. Expenditure which meets these criteria is charged to the fund.

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT 31 MARCH 2025**

	Unrestricted £	2025 Restricted £	Total £	2024 Total £
<b>3 INCOMING RESOURCES FROM CHARITABLE ACTIVITIES</b>				
Specific Support Grants	0	0	0	0
Charitable Activities	39,266	0	39,266	26,857
	<u>39,266</u>	<u>0</u>	<u>39,266</u>	<u>26,857</u>
<b>4 INCOMING RESOURCES FROM OTHER SOURCES</b>				
4.1 Voluntary Contributions				
Membership	1,959	0	1,959	1,909
Collections/Gift Aid	88,663	0	88,663	75,603
	<u>90,622</u>	<u>0</u>	<u>90,622</u>	<u>77,512</u>
4.2 Income from Activities				
Hire of Hall	10,016	0	10,016	11,277
Fund raising event	4,615	0	4,615	0
OVERALL TOTAL	<u>153,219</u>	<u>0</u>	<u>153,219</u>	<u>138,411</u>
<b>5 RESOURCES EXPENDED ON RAISING FUNDS</b>				
5.1 On Investment Income				
Property Expenses	902	0	902	2,245
5.2 On Fundraising activities				
Every cost	0	0	0	0
	<u>902</u>	<u>0</u>	<u>902</u>	<u>2,245</u>

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT 31 MARCH 2025**

**6 RESOURCES EXPENDED ON CHARITABLE ACTIVITIES**

	Unrestricted £	2025 Restricted £	Total £	2024 Total £
<b>6.1 Direct Activities</b>				
Temple and Religious	14,420	0	14,420	6,121
Elderly Peoples Group	20,324	0	20,324	14,280
Gujarati School	0	0	0	0
Events and Activities	765	0	765	373
Wages	12,368	0	12,368	12,353
Minor Grants Payable	0	0	0	0
	<u>47,877</u>	<u>0</u>	<u>47,877</u>	<u>33,127</u>
<b>6.2 Support Activities</b>				
<b>a) Establishment Expenses</b>				
Insurance	4,822		4,822	7,952
Light & Heat	16,824		16,824	13,652
Water	1,646		1,646	1,128
Repairs & Renewals	0		0	0
-Equipment	8,826		8,826	7,551
-Building	0		0	0
Cleaning & Gardening	6,381		6,381	9,230
<b>6.3 Depreciation on Fixed Assets</b>				
Furniture and Equipment	16,278		16,278	32,556
Leasehold Land/Building	22,110		22,110	44,220
	<u>38,388</u>	<u>0</u>	<u>38,388</u>	<u>76,776</u>
<b>OVERALL TOTAL</b>	<u>131,888</u>	<u>0</u>	<u>131,888</u>	<u>155,999</u>

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT 31 MARCH 2025**

**7 TANGIBLE FIXED ASSETS**

**7.1 Land and Buildings**

	Investment Property £	Freehold Land £	Leasehold Land £	Freehold Building £	Building Improvements £	Total £
Cost: As at 1 April 2024	70,365	250,000	6,431	1,060,000	15,617	1,402,413
Additions in year	0	0	0	0	0	0
Cost as at 31 March 2025	<u>70,365</u>	<u>250,000</u>	<u>6,431</u>	<u>1,060,000</u>	<u>15,617</u>	<u>1,402,413</u>
Depreciation: as at 1 April 2024	0	0	903	487,600	8,591	497,094
Charge for the year:	0	0	129	21,200	781	22,110
Depreciation: as at 31 March 2024	<u>0</u>	<u>0</u>	<u>1,032</u>	<u>508,800</u>	<u>9,372</u>	<u>519,204</u>
Net Book Value: 31 March 2025	70,365	250,000	5,399	551,200	6,245	883,209
Net Book Value: 31 March 2024	70,365	250,000	5,528	572,400	7,026	905,319

**7.2 Furniture & Equipment**

	Furniture Fixtures Fittings £	Office Equipment £	Computers £	Total £
Cost: As at 1 April 2024	162,784	1,500	5,482	169,766
Additions in year	0	0	0	0
Cost as at 31 March 2025	<u>162,784</u>	<u>1,500</u>	<u>5,482</u>	<u>169,766</u>
Depreciation: as at 1 April 2024	103,202	1,500	5,482	110,184
Charge for the year:	16,278	0	0	16,278
Depreciation: as at 31 March 2024	<u>119,480</u>	<u>1,500</u>	<u>5,482</u>	<u>126,462</u>
Net Book Value: 31 March 2025	43,304	0	0	43,304
Net Book Value: 31 March 2024	59,582	0	0	59,582

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT 31 MARCH 2025**

7

**TANGIBLE FIXED ASSETS CONTINUED**

**7.3 Summary**

	Land and Buildings (7.1) £	Furniture and Equipment (7.2) £	Overall Total £
Cost: As at 1 April 2024	1,402,413	169,766	1,572,179
Additions in year	0	0	0
Cost as at 31 March 2025	<u>1,402,413</u>	<u>169,766</u>	<u>1,572,179</u>
Depreciation: as at 1 April 2024	497,094	110,184	607,278
Charge for the Year	22,110	16,278	38,388
Depreciation: as at 31 March 2024	<u>519,204</u>	<u>126,462</u>	<u>645,666</u>
Net Book Value: 31 March 2025	883,209	43,304	926,513
Net Book Value: 31 March 2024	905,319	59,582	964,901

**SYR**  
**Indian Association, Tameside**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT 31 MARCH 2025**

**8 DEBTORS**

	Restricted £	2025 Unrestricted £	Total £	2024 Total £
Insurance Prepaid				
Deposit Interest Accrued	0	7416	7,416	5416
	<u>0</u>	<u>7,416</u>	<u>7,416</u>	<u>5,416</u>

**9 BANK DEPOSITS**

	Restricted £		Total £	Total
Bank of India	141,798		141,798	141,798
Bank of Baroda	0		0	0
State of Bank of India	126,394		126,394	126,394
	<u>268,192</u>		<u>268,192</u>	<u>268,192</u>

TOTALS

**10 ALLOCATION OF TOTAL ASSETS TO FUNDS**

	Restricted £	Unrestricted £	Total £	Total £
Tangible Fixed Assets	926,513	-	926,513	964,901
Debtors	7,416		7,416	5,416
				2024 Total £
Bank Deposit Interest Received				<u>-</u>

**SHREE BHARATIYA MANDAL (INDIAN ASSOCIATION) TAMESIDE**

England & Wales - Charity number 1045607

---

# Accounts

---



# SHREE BHARATIYA MANDAL

(ESTABLISHED 1964)

INDIAN ASSOCIATION, TAMESIDE - Charity Reg. No. 1045607

**Indian Community Centre • 103 Union Road • Ashton-under-Lyne • Lancashire • OL6 8JN**

**TRUSTEES' REPORT  
AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
31 MARCH 2024**

Registered Charity No. 1045607 (England and Wales)

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**CONTENTS**

---

	Page
Association Information	1
Trustees' Report	2,3
Statement of the Trustees' Responsibilities	4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Accounting Conventions and Accounting Policies	8,9
Notes to the Financial Statements	10-14

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**CHARITY INFORMATION**

---

Community Established	1964
Legal nature	Unincorporated Association
Constitution adopted	29 January 1995
Charity Registered	6 April 1995
Charity Number:	1045607 (England & Wales)
Trustees: (Executive Committee)	
President:	Balwant Mistry
Hon. General Secretary:	Sailesh Mistry
Treasurer:	Jayesh Shukla
Other Committee Members	Utambhai Mistry      Ishwerbhai Mistry Navinbhai Parmar      Bhavisha Mistry Naliniben Mistry      Shantibhai Bhana Dalubhai Patel      Pravinbhai Mistry Jasuben Bharti      Pinal Shah Vinit Joshi      Bhaveni Mistry Amrit Mistry      Dhayu Lad Sharda Mistry      Mamta Mistry Kapil Joshi      Kanti Mistry
Custodian Trustees	Kiranbhai K Mistry Dhunsukbhai Bharti Manherbhai Tailor Balwantbhai Mistry
Charity Offices	Indian Community Centre 103 Union Road Ashton Under Lyne Lancashire OL6 8JN
Bankers	The Co-operative Bank PO Box 250 Skelmerdale WN8 6WT
Independent Examiner	Devshi Chothani Chartered Accountant DBF Associates 10 Park Place Manchester M4 4EY

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2024**

---

The Trustees present their report and accounts for the year ended 31 March 2024.

This report is prepared in accordance with the Association's constitution, the Charities Act 2011 and the Charities SORP (FRS 102) – Update Bulletin 2 issued in October 2018..

**Trustees and Executive Committee**

The Executive Committee and the Custodian Trustees named on page 1 have served throughout the year. The day-to-day management of the Charity is the responsibility of the Executive Committee which is duly elected annually. The Executive Committee met regularly throughout the year. The custodian Trustee, who are also members of the Executive committee, have an active role in the management of the Charity

**Investment Powers**

The Constitution authorises the Executive Committee to make and hold investments using the general funds of the Charity. However, All surplus funds are currently held in low risk Banks and Building Society deposit accounts.

**Constitution, Objects and Policies**

The Association is governed by the constitution adopted on 29 January 1995, and its objects continue to be "Promotion of charitable purposes for the benefit of inhabitants, in particular those of the Indian origin, of Tameside Greater Manchester".

**Public Benefit**

The requirement under Section 4 of the Charities Act 2011 is met, in the view of the trustees, by the provision of religious services, educational and cultural support services to the general public, together with the provision of subsidised meals for the elderly. The only theoretical "benefit", derived from the charity, by any of the trustees, is the privilege of being able to participate in all of the Charity activities.

**Development, Activities and Achievements**

The following is a list of some of the activities that are normally held at the Centre on a regular basis subject to any government restrictions:

Daily temple service- Open 3 times a day for the general public.  
Wadil Welcome Luncheon club – providing Day Centre for the Elders, Meals on wheels, lunches, Elderly keep-fit classes, social interaction etc. Yoga classes, youth activities, religious discourse, Well-being sessions, Sports, Exercise classes, Outings and Fund raising.

Various religious and other functions and activities were held throughout the year, which were very well supported by all the members and visitors, again subject to any government restrictions.

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2024**  
**Financial Review**

---

The Trustees would like to report a deficit of £19,831 in the year in respect of the unrestricted funds. It is important to note that this deficit includes retrospective depreciation charge of £38,388 that was omitted from the last year accounts. This represented an reduction of £51,291 when compared with the result achieved in 2023. Whilst costs increased during the year by £65,740, income increased by £14,535.

**Reserves Policy**

The free reserves as at 31 March 2024 amounted to £410,450 which represented over thirty two months' cover of the current level of unrestricted expenditure. The trustee target level of cover is twelve months. This target is reviewed annually. Any excess over the target will be retained for further development of the facilities.

**Future Plans**

Within the financial restraints already noted above the Trustees' plan to deliver the same level of service in 2023/24 as was achieved in 2022/23 subject. There are plans to improve the existing facilities at the centre which will be achieved, at least in part, by making further appeals for funds.

**Trustees Declaration**

In accordance with charity law, as trustees, we certify that:

So far as we are aware, there is no relevant financial information of which the Association's independent examiner is unaware. We have taken all the steps we ought to have taken in order to make ourselves aware of any such information and to establish that the Association's independent examiner is aware of that information.

**Independent Examiner**

Devshi Chothani, Chartered Accountant, was appointed as the Association's independent examiner some years ago. He has expressed his willingness to continue in that capacity.

**Approval of the Report**

The report was approved by the trustees on the 04 August 2024 and is signed on their behalf by Balwant Mistry (President) and Jayesh Shukla (Treasurer)

*Balwant Mistry*

*Jayesh Shukla*

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2024**

---

**Statement of Trustees' Responsibilities**

The Trustees are required under the Charities Act 2011 to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year.

In preparing financial statements giving a true and fair view the Trustees should follow best practice and:

- 1) Select suitable accounting policies and apply them consistently
- 2) Make judgements and estimates that are reasonable and prudent
- 3) State whether applicable accounting standard and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements
- 4) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ascertain the financial position of the charity and which enable them to ensure that the financial statements comply with applicable law and regulations. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for prevention and detection of fraud and irregularities.

**Approval**

This report was approved by the Trustees at the Executive Meeting held on 04 August 2024.

President                      *Balwant Mistry*  
BALWANT MISTRY

General Secretary        *Sailesh Mistry*  
SAILESH MISTRY

Date:                            4<sup>TH</sup> August, 2024

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF SHREE BHARATIYA MANDAL-INDIAN ASSOCIATION**  
**TAMESIDE (CHARITY NUMBER 1045607 ENGLAND AND WALES)**  
**FOR THE YEAR ENDED 31 MARCH 2024**

**Independent Examiner's Report to the Trustees on the Financial Statements**

**I, Devshi Chothani, report on the Financial Statements of the Association for the year ended 31 March 2024, as set out on pages 7 and 8 together with the notes on pages 9 to 14.**

**Respective responsibilities of the trustees and the independent examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility as the Independent Examiner:

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

**Basis of independent examiner's statement**

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 Financial Statements presented with those records. It also includes consideration of any unusual items or disclosures in the Financial Statements 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 Financial Statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no material matters have come to my attention which gives me cause to believe that, in any material respect,

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the Financial Statements did not accord with the accounting records; or
- the Financial Statements did not comply with the applicable requirements concerning the form and content of Financial Statements set out in the Charities (Accounts and Reports) Regulations 2008, other than any requirement that the Financial Statements give a "true and fair" view which is not a matter considered as part of an independent examination.

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



Devshi Chothani, Chartered Accountant

Director of DBF Associates Ltd, 10 Park Place, Manchester. M4 4EY

Date: 04 August 2024

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**AS AT 31 MARCH 2024**

		<u>2024</u>	<u>2023</u>		
	<u>Notes</u>	<u>Unrestricted</u> <u>funds</u> <u>£</u>	<u>Restricted</u> <u>funds</u> <u>£</u>	<u>Total</u> <u>£</u>	<u>Total</u> <u>£</u>
<b><u>Incoming Resources from</u></b>					
Charitable Activities	3	26,857	0	26,857	39,248
Other Sources	4	111,554	0	111,554	84,628
<b><u>Total</u></b>		<b>138,411</b>	<b>0</b>	<b>138,411</b>	<b>123,876</b>
<b><u>Resources Expended on</u></b>					
Raising Funds	5	2,245	-	2,245	907
Charitable Activities	6	155,997	0	155,997	91,595
<b><u>Total</u></b>		<b>158,242</b>	<b>0</b>	<b>158,242</b>	<b>92,502</b>
<b><u>Net Incoming Resources/ (Net Resources Expended)</u></b>		<b>(19,831)</b>	<b>0</b>	<b>(19,831)</b>	<b>31,374</b>
<b><u>Net movements in funds</u></b>		<b>(19,831)</b>	<b>0</b>	<b>(19,831)</b>	<b>31,374</b>
<b><u>Total funds as at 1 April 2023</u></b>		<b>430,281</b>	<b>1,256,931</b>	<b>1,687,212</b>	<b>1,655,838</b>
<b><u>Total funds as at 31 March 2024</u></b>		<b>410,450</b>	<b>1,256,931</b>	<b>1,667,381</b>	<b>1,687,212</b>

**SHREE BHARATIYA MANDAL**  
**Indian Association Tameside**  
**BALANCE SHEET**  
**AS AT 31 MARCH 2024**

	<u>Notes</u>	<u>2024</u>		<u>2023</u>	
		<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<b><u>Fixed Assets</u></b>					
Tangible Fixed Assets	7		964,901		1,041,677
<b><u>Current Assets</u></b>					
Debtors	8	5,416		11,063	
Bank Deposits	9	268,192		391,021	
Cash at bank		440,144		254,794	
Cash in Hand		354	714,106	284	657,162
<b><u>Total Assets</u></b>			<u>1,679,008</u>		<u>1,698,839</u>
Less: Loan		6,000		6,000	
Less: Stripe		5,627		5,627	
Accrued Expenses	10	<u>0</u>		<u>0</u>	
			<u>11,627</u>		<u>11,627</u>
<b><u>Net Assets</u></b>			<u><u>1,667,381</u></u>		<u><u>1,687,212</u></u>
<b><u>Represented By</u></b>					
	11				
Unrestricted Funds			410,450		430,281
Restricted Funds			1,256,931		1,256,931
			<u>1,667,381</u>		<u>1,687,212</u>

0

Approved by the President and the Treasurer on \_\_\_\_\_ 2024 and signed on their behalf by:

\_\_\_\_\_  
PRESIDENT: BALWANT MISTRY

\_\_\_\_\_  
TREASURER: JAYESH SHUKLA

**SHREE BHARATIYA MANDAL**  
**Indian association, Tameside**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT 31 MARCH 2024**

---

**1. Accounting Conventions**

**1.1 BASIS OF PREPARATION**

The Financial Statements have been prepared under the historical cost convention, and in accordance with the Charities (Accounts and Reports) Regulations 2008, the Charities Act 2011 and the Charities SORP (FRS 102) – Update Bulletin 2 issued in October 2018..

**1.2 GOING CONCERN CONCEPT**

The Financial Statements have been compiled on the assumption that the charity will be a going concern for at least twelve months from the date of this report.

**1.3 SOFA MINOR MODIFICATIONS**

The trustees have opted to modify the SOFA slightly by grouping all incoming resources, other than those derived from Charitable Activities, under the generic heading “Other Sources” in order to avoid any potential confusion that could arise from the use of the heading “Donations and Legacies.”

**2. Accounting Policies**

**2.1 INCOME**

- a) Voluntary income is received by way of Donations and Gift and is included in full in the Statement of the Financial activities when received. The value of services provided by volunteers have not been included.
- b) Grants, including any grants for the purchase of fixed assets, are recognised in full in the Statement of Financial activities in the year in which they are received.

**2.2 EXPENDITURE**

- a) Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.
- b) Resources expended are allocated to the particular activity where the cost relates directly to that activity.
- c) The Association does not incur governance costs.

**SHREE BHARATIYA MANDAL**  
**Indian association, Tameside**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT 31 MARCH 2024**

---

**2. Accounting Policies continued**

**2.3 ASSETS**

Expenditure on fixed assets above £1000 is capitalised. Despite all expenditure having been funded entirely from restricted funds, depreciation is charged according to standard accounting practice on the following basis:

Freehold Land/Investment Property	Not depreciated
Leasehold Land	50 year life from 2018
Freehold Building	50 year life from 2002
Building Improvements	20 year life from execution
Furniture, Fixtures and Fittings	10 year life from acquisition
Office Equipment	5 year life from acquisition
Computer Equipment	4 year life from acquisition

**2.4 FUNDS**

- a) Unrestricted funds are donations and other incoming resources receivable or generated for the object of the charity without further specified purpose and are available as general funds.
- b) Restricted funds are to be used for specific purposes as laid down in the relevant appeal. Expenditure which meets these criteria is charged to the fund.

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT 31 MARCH 2024**

	Unrestricted £	2024 Restricted £	Total £	2023 Total £
<b>3 INCOMING RESOURCES FROM CHARITABLE ACTIVITIES</b>				
Specific Support Grants	0	0	0	0
Charitable Activities	26,857	0	26,857	39,248
<b>TOTAL</b>	<b><u>26,857</u></b>	<b><u>0</u></b>	<b><u>26,857</u></b>	<b><u>39,248</u></b>
<b>4 INCOMING RESOURCES FROM OTHER SOURCES</b>				
<b>4.1 Voluntary Contributions</b>				
Membership	1,909	0	1,909	1,322
Collections/Gift Aid	75,603	0	75,603	56,567
	<u>77,512</u>	<u>0</u>	<u>77,512</u>	<u>57,889</u>
<b>4.2 Income from Activities</b>				
Hire of Hall	11,277	0	11,277	16,445
Other Activities				
	<u>11,277</u>	<u>0</u>	<u>11,277</u>	<u>16,445</u>
<b>4.3 Investment Income</b>				
Rent Receivable	7,300		7,300	6,900
Bank Deposit Interest Accrual Realised in P&L	10,049		10,049	0
Deposit Interest	5,416		5,416	3,394
	<u>22,765</u>	<u>0</u>	<u>22,765</u>	<u>10,294</u>
<b>OVERALL TOTAL</b>	<b><u>138,411</u></b>	<b><u>0</u></b>	<b><u>138,411</u></b>	<b><u>86,859</u></b>
<b>5 RESOURCES EXPENDED ON RAISING FUNDS</b>				
<b>5.1 On Investment Income</b>				
Property Expenses	2,245	0	2,245	907
	<u>2,245</u>	<u>0</u>	<u>2,245</u>	<u>907</u>

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT 31 MARCH 2024**

**6 RESOURCES EXPENDED ON CHARITABLE ACTIVITIES**

	2,024	2,024		2,023
	Unrestricted	Restricted	Total	Total
	£	£	£	£
<b>6.1 Direct Activities</b>				
Temple and Religious	6,121	-	6,121	9,932
Elderly Peoples Group	14,280	-	14,280	13,200
Events and Activities	373	-	373	9,308
Wages	12,353	-	12,353	14,508
	<u>33,126</u>	<u>-</u>	<u>33,126</u>	<u>46,948</u>
<b>6.2 Support Activities</b>				
<b>a) Establishment Expenses</b>				
Insurance	7,952		7,952	4,249
Light & Heat	13,652		13,652	14,418
Water	1,128		1,128	1,720
Repairs & Renewals			-	
-Equipment	7,551		7,551	18,824
-Building			-	-
Cleaning & Gardening	9,230		9,230	1,621
Safety & Security	961		961	863
	<u>40,473</u>	<u>-</u>	<u>40,473</u>	<u>41,695</u>
<b>b) Administration Expenses</b>				
Telephone	1,167		1,167	1,092
Postage, Printing & Stationery	2,083		2,083	351
Accrual Difference Adjustment	2,372		2,372	-
	<u>5,622</u>	<u>-</u>	<u>3,250</u>	<u>1,443</u>
<b>6.3 Depreciation on Fixed Assets</b>				
Furniture and Equipment	32,556		32,556	-
Leasehold Land/Building	44,220		44,220	-
	<u></u>	<u></u>	<u></u>	<u></u>

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT 31 MARCH 2024**

**7 TANGIBLE FIXED ASSETS**

**7.1 Land and Buildings**

	Investment Property £	Freehold Land £	Leasehold Land £	Freehold Building £	Building Improvements £	Total £
Cost: As at 1 April 2023	70,365	250,000	6,431	1,060,000	15,617	1,402,413
Additions in year	-	-	-	-	-	-
Cost as at 31 March 2024	<u>70,365</u>	<u>250,000</u>	<u>6,431</u>	<u>1,060,000</u>	<u>15,617</u>	<u>1,402,413</u>
Depreciation: as at 1 April 2023	-	-	645	445,200	7,029	452,874
Charge adj for last year 2023	-	-	129	21,200	781	22,110
Charge for the year:	-	-	129	21,200	781	22,110
Depreciation: as at 31 March 2024	<u>-</u>	<u>-</u>	<u>903</u>	<u>487,600</u>	<u>8,591</u>	<u>497,094</u>
Net Book Value: 31 March 2024	70,365	250,000	5,528	572,400	7,026	905,319
Net Book Value: 31 March 2023	70,365	250,000	5,786	614,800	8,588	949,539

**7.2 Furniture & Equipment**

	Furniture Fixtures Fittings £	Office Equipment £	Computers £	Total £
Cost: As at 1 April 2023	162,784	1,500	5,482	135,970
Additions in year	-	-	-	33,796
Cost as at 31 March 2024	<u>162,784</u>	<u>1,500</u>	<u>5,482</u>	<u>169,766</u>
Depreciation: as at 1 April 2023	70,646	1,500	5,482	77,628
Charge adj for last year 2023	16,278	-	-	16,278
Charge for the year:	16,278	-	-	16,278
Depreciation: as at 31 March 2024	<u>103,202</u>	<u>-</u>	<u>5,482</u>	<u>110,184</u>

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT 31 MARCH 2024**

**7 TANGIBLE FIXED ASSETS CONTINUED**

**7.3 Summary**

	Land and Buildings (7.1) £	Furniture and Equipment (7.2) £	Overall Total £
Cost: As at 1 April 2023	1,402,413	169,766	1,572,179
Additions in year			0
Cost as at 31 March 2024	<u>1,402,413</u>	<u>169,766</u>	<u>1,572,179</u>
Depreciation: as at 1 April 2023	452,874	77,628	530,502
Charge for the Year	22,110	16,278	38,388
Charge adj for last year 2023	22,110	16,278	38,388
Depreciation: as at 31 March 2024	<u>497,094</u>	<u>110,184</u>	<u>607,278</u>
Net Book Value: 31 March 2024	905,319	59,582	964,901
Net Book Value: 31 March 2023	949,539	92,138	1,041,677

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT 31 MARCH 2024**

**8 DEBTORS**

	Unrestricted £	2024 Restricted £	Total £	2023 Total £
Insurance Prepaid				3,317
Deposit Interest Accrued	5,416	0	5,416	7,746
<b>TOTALS</b>	<b>5,416</b>	<b>0</b>	<b>5,416</b>	<b>11,063</b>

**9 BANK DEPOSITS**

Bank of India	141,798	0	141,798	140,308
Bank of Baroda	0	0	0	132,878
State of Bank of India	126,394	0	126,394	117,835
<b>TOTALS</b>	<b>268,192</b>	<b>0</b>	<b>268,192</b>	<b>391,021</b>

**10 CREDITORS**

Insurance accrued	-	-	-	-
-------------------	---	---	---	---

**11 ALLOCATION OF NET ASSETS TO FUNDS**

	Restricted £	Unrestricted £	Total £	Total £
Tangible Fixed Assets		0	964,901	1,041,677
Debtors	5,416	0	5,416	11,063
Bank Deposits	268,192	0	268,192	391,021
Cash at Bank	0	440,144	440,144	254,794
Cash in Hand	0	354	354	284
<b>Total Assets</b>	<b>1,238,510</b>	<b>440,498</b>	<b>1,679,008</b>	<b>1,698,839</b>
Less: Loan	-6,000	0	-6,000	-6,000
Less: Stripe	-5,627	0	-5,627	-5,627

**SHREE BHARATIYA MANDAL (INDIAN ASSOCIATION) TAMESIDE**

England & Wales - Charity number 1045607

---

# Accounts

---



# SHREE BHARATIYA MANDAL

(ESTABLISHED 1964)

INDIAN ASSOCIATION, TAMESIDE - Charity Reg. No. 1045607

**Indian Community Centre • 103 Union Road • Ashton-under-Lyne • Lancashire • OL6 8JN**

**TRUSTEES' REPORT  
AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
31 MARCH 2022**

Registered Charity No. 1045607 (England and Wales)

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**CONTENTS**

---

	Page
Association Information	1
Trustees' Report	2,3
Statement of the Trustees' Responsibilities	4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Accounting Conventions and Accounting Policies	8,9
Notes to the Financial Statements	10-14

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**CHARITY INFORMATION**

---

Community Established	1964
Legal nature	Unincorporated Association
Constitution adopted	29 January 1995
Charity Registered	6 April 1995
Charity Number:	1045607 (England & Wales)
Trustees: (Executive Committee)	
President:	Amaritbhai Mistry
Hon. General Secretary:	Kanti Mistry
Treasurer:	Dinesh Chauhan
Other Committee Members	Utambhai Mistry      Ishwerbhai Mistry Navinbhai Parmar      Sailesh Mistry Naliniben Mistry      Shantibhai Bhana Dalubhai Patel      Pravinbhai Mistry Jasuben Bharti      Mohanbhai Mistry
Custodian Trustees	Kiranbhai K Mistry Dhunsukbhai Bharti Manherbhai Tailor Balwantbhai Mistry
Charity Offices	Indian Community Centre 103 Union Road Ashton Under Lyne Lancashire OL6 8JN
Bankers	The Co-operative Bank PO Box 250 Skelmerdale WN8 6WT
Independent Examiner	Devshi Chothani Chartered Accountant DBF Associates 10 Park Place Manchester M4 4EY

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2022**

---

The Trustees present their report and accounts for the year ended 31 March 2022.

This report is prepared in accordance with the Association's constitution, the Charities Act 2011 and the Charities SORP (FRS 102) – Update Bulletin 2 issued in October 2018..

**Trustees and Executive Committee**

The Executive Committee and the Custodian Trustees named on page 1 have served throughout the year. The day-to-day management of the Charity is the responsibility of the Executive Committee which is duly elected annually. The Executive Committee met regularly throughout the year. The Custodian Trustees, who are merely titleholders, play no part in the management of the Charity.

**Investment Powers**

The Constitution authorises the Executive Committee to make and hold investments using the general funds of the Charity. However, All surplus funds are currently held in low risk Banks and Building Society deposit accounts.

**Constitution, Objects and Policies**

The Association is governed by the constitution adopted on 29 January 1995, and its objects continue to be "Promotion of charitable purposes for the benefit of inhabitants, in particular those of the Indian origin, of Tameside Greater Manchester".

**Public Benefit**

The requirement under Section 4 of the Charities Act 2011 is met, in the view of the trustees, by the provision of religious services, educational and cultural support services to the general public, together with the provision of subsidised meals for the elderly. The only theoretical "benefit", derived from the charity, by any of the trustees, is the privilege of being able to participate in any of the religious services.

**Development, Activities and Achievements**

The following is a list of some of the activities that are normally held at the Centre on a regular basis subject to any government restrictions relating to the pandemic (Covid 19):

Daily temple service- Open 3 times a day for the general public.

Wadiil Welcome Luncheon club – providing Day Centre for the Elders, Meals on wheels, lunches, Elderly keep-fit classes, social interaction etc.

Gujarati (mother tongue) classes. Yoga classes, youth activities, religious discourse.

Various religious and other functions and activities were held throughout the year, which were very well supported by all the members and visitors, again subject to any government restrictions relating to the pandemic (Covid 19).

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2022**  
**Financial Review**

---

The Trustees are pleased to be able to report a surplus in the year in respect of the unrestricted funds of £37,483. This represented an increase of £36,857 when compared with the result achieved in 2021. Whilst costs increased during the year by £2,772, income increased by £39,629.

**Reserves Policy**

The free reserves as at 31 March 2022 amounted to £398,907 which represented over six years cover of the current level of unrestricted expenditure. The trustee target level of cover is twelve months. This target is reviewed annually. Any excess over the target will be retained for further development of the facilities.

**Future Plans**

Within the financial restraints already noted above the Trustees' plan to deliver the same level of service in 2022/23 as was achieved in 2021/22 subject, of course, to the effects of any restrictions placed on the charity, arising out of any regulations laid down by any public authority, in respect of the current pandemic (Covid 19). There are plans to improve the existing facilities at the centre which will be achieved, at least in part, by making further appeals for funds.

**Trustees Declaration**

In accordance with charity law, as trustees, we certify that:

So far as we are aware, there is no relevant financial information of which the Association's independent examiner is unaware. We have taken all the steps we ought to have taken in order to make ourselves aware of any such information and to establish that the Association's independent examiner is aware of that information.

**Independent Examiner**

Devshi Chothani, Chartered Accountant, was appointed as the Association's independent examiner some years ago. He has expressed his willingness to continue in that capacity.

**Approval of the Report**

The report was approved by the trustees on the 30 October 2022 and is signed on their behalf by Amrit Mistry (President) and Dinesh Chauhan (Treasurer)

*Amrit Mistry*

*Dinesh Chauhan*

**SHREE BHARATIYA MANDAL  
Indian Association, Tameside  
TRUSTEES' REPORT  
FOR THE YEAR ENDED 31 MARCH 2022**

---

**Statement of Trustees' Responsibilities**

The Trustees are required under the Charities Act 2011 to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year.

In preparing financial statements giving a true and fair view the Trustees should follow best practice and:

- 1) Select suitable accounting policies and apply them consistently
- 2) Make judgements and estimates that are reasonable and prudent
- 3) State whether applicable accounting standard and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements
- 4) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ascertain the financial position of the charity and which enable them to ensure that the financial statements comply with applicable law and regulations. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for prevention and detection of fraud and irregularities.

**Approval**

This report was approved by the Trustees at the Executive Meeting held on 30 October 2022.

President *Amrit Mistry*  
AMRIT MISTRY

General Secretary *Kanti Mistry*  
KANTI MISTRY

Date: 30<sup>th</sup> October 2022

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF SHREE BHARATIYA MANDAL-INDIAN ASSOCIATION**  
**TAMESIDE (CHARITY NUMBER 1045607 ENGLAND AND WALES)**  
**FOR THE YEAR ENDED 31 MARCH 2022**

**Independent Examiner's Report to the Trustees on the Financial Statements**

**I, Devshi Chothani, report on the Financial Statements of the Association for the year ended 31 March 2022, as set out on pages 7 and 8 together with the notes on pages 9 to 14.**

**Respective responsibilities of the trustees and the independent examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility as the Independent Examiner:

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

**Basis of independent examiner's statement**

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 Financial Statements presented with those records. It also includes consideration of any unusual items or disclosures in the Financial Statements 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 Financial Statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no material matters have come to my attention which gives me cause to believe that, in any material respect,

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the Financial Statements did not accord with the accounting records; or
- the Financial Statements did not comply with the applicable requirements concerning the form and content of Financial Statements set out in the Charities (Accounts and Reports) Regulations 2008, other than any requirement that the Financial Statements give a "true and fair" view which is not a matter considered as part of an independent examination.

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



Devshi Chothani, Chartered Accountant

Director of DBF Associates Ltd, 10 Park Place, Manchester. M4 4EY

Date: 30 October 2022

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**AS AT 31 MARCH 2022**

		<u>2022</u>		<u>2021</u>
	<u>Notes</u>	<u>Unrestricted</u> <u>funds</u>	<u>Restricted</u> <u>funds</u>	<u>Total</u>
		<u>£</u>	<u>£</u>	<u>£</u>
<b><u>Incoming Resources from</u></b>				
Charitable Activities	3	15,228	-	15,228
Other Sources	4	83,932	2,927	86,859
<b>Total</b>		<b>99,160</b>	<b>2,927</b>	<b>102,087</b>
<b><u>Resources Expended on</u></b>				
Raising Funds	5	695	-	695
Charitable Activities	6	60,982	32,240	93,222
<b>Total</b>		<b>61,677</b>	<b>32,240</b>	<b>93,917</b>
<b><u>Net Incoming Resources/ (Net Resources Expended)</u></b>		<b>37,483</b>	<b>(29,313)</b>	<b>8,170</b>
<b><u>Net movements in funds</u></b>		<b>37,483</b>	<b>(29,313)</b>	<b>-26,812</b>
<b><u>Total funds as at 1 April 2021</u></b>		<b>361,424</b>	<b>1,286,244</b>	<b>1,647,668</b>
<b><u>Total funds as at 31 March 2022</u></b>		<b>398,907</b>	<b>1,256,931</b>	<b>1,647,668</b>

**SHREE BHARATIYA MANDAL**  
**Indian Association Tameside**  
**BALANCE SHEET**  
**AS AT 31 MARCH 2022**

	<u>Notes</u>	<u>2022</u>		<u>2021</u>	
		£	£	£	£
<b><u>Fixed Assets</u></b>					
Tangible Fixed Assets	7		1,007,881		1,029,104
<b><u>Current Assets</u></b>					
Debtors	8	7,669		16,515	
Bank Deposits	9	391,021		374,654	
Cash at bank		254,764		234,012	
Cash in Hand		<u>503</u>	<u>653,957</u>	<u>34</u>	<u>625,215</u>
<b><u>Total Assets</u></b>			<u>1,661,838</u>		<u>1,654,319</u>
Less: Loan		6,000		6,000	
Accrued Expenses	10	<u>-</u>	<u>6,000</u>	<u>651</u>	<u>-6,651</u>
<b><u>Net Assets</u></b>			<u>1,655,838</u>		<u>1,647,668</u>
<b><u>Represented By</u></b>					
Unrestricted Funds	11		398,907		361,424
Restricted Funds			1,256,931		1,286,244
			<u>1,655,838</u>		<u>1,647,668</u>

Approved by the President and the Treasurer on \_\_\_\_\_ 2022 and signed on their behalf by:

\_\_\_\_\_  
 PRESIDENT: AMRIT MISTRY

\_\_\_\_\_  
 TREASURER: DINESH CHAUHAN

**SHREE BHARATIYA MANDAL**  
**Indian association, Tameside**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT 31 MARCH 2022**

---

**1. Accounting Conventions**

**1.1 BASIS OF PREPARATION**

The Financial Statements have been prepared under the historical cost convention, and in accordance with the Charities (Accounts and Reports) Regulations 2008, the Charities Act 2011 and the Charities SORP (FRS 102) – Update Bulletin 2 issued in October 2018..

**1.2 GOING CONCERN CONCEPT**

The Financial Statements have been compiled on the assumption that the charity will be a going concern for at least twelve months from the date of this report.

**1.3 SOFA MINOR MODIFICATIONS**

The trustees have opted to modify the SOFA slightly by grouping all incoming resources, other than those derived from Charitable Activities, under the generic heading “Other Sources” in order to avoid any potential confusion that could arise from the use of the heading “Donations and Legacies.”

**2. Accounting Policies**

**2.1 INCOME**

- a) Voluntary income is received by way of Donations and Gift and is included in full in the Statement of the Financial activities when received. The value of services provided by volunteers have not been included.
- b) Grants, including any grants for the purchase of fixed assets, are recognised in full in the Statement of Financial activities in the year in which they are received.

**2.2 EXPENDITURE**

- a) Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.
- b) Resources expended are allocated to the particular activity where the cost relates directly to that activity.
- c) The Association does not incur governance costs.

**SHREE BHARATIYA MANDAL**  
**Indian association, Tameside**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT 31 MARCH 2022**

---

**2. Accounting Policies continued**

**2.3 ASSETS**

Expenditure on fixed assets above £1000 is capitalised. Despite all expenditure having been funded entirely from restricted funds, depreciation is charged according to standard accounting practice on the following basis:

Freehold Land/Investment Property	Not depreciated
Leasehold Land	50 year life from 2018
Freehold Building	50 year life from 2002
Building Improvements	20 year life from execution
Furniture, Fixtures and Fittings	10 year life from acquisition
Office Equipment	5 year life from acquisition
Computer Equipment	4 year life from acquisition

**2.4 FUNDS**

- a) Unrestricted funds are donations and other incoming resources receivable or generated for the object of the charity without further specified purpose and are available as general funds.
- b) Restricted funds are to be used for specific purposes as laid down in the relevant appeal. Expenditure which meets these criteria is charged to the fund.

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT 31 MARCH 2022**

	Unrestricted £	2022 Restricted £	Total £	2021 Total £
<b>3 INCOMING RESOURCES FROM CHARITABLE ACTIVITIES</b>				
Specific Support Grants	-	-	-	7,600
Charitable Activities	15,228	-	15,228	9,366
<b>TOTAL</b>	<b><u>15,228</u></b>	<b><u>-</u></b>	<b><u>15,228</u></b>	<b><u>16,966</u></b>
<b>4 INCOMING RESOURCES FROM OTHER SOURCES</b>				
<b>4.1 Voluntary Contributions</b>				
Membership	3,340	-	3,340	215
Collections/Gift Aid	55,213	-	55,213	31,159
	<b><u>58,553</u></b>	<b><u>-</u></b>	<b><u>58,553</u></b>	<b><u>31,374</u></b>
<b>4.2 Income from Activities</b>				
Hire of Hall	1,700	-	1,700	2,320
Other Activities	2,106	-	2,106	330
Covid 19 Furlough Scheme	13,336	-	13,336	2,689
	<b><u>17,142</u></b>	<b><u>-</u></b>	<b><u>17,142</u></b>	<b><u>5,339</u></b>
<b>4.3 Investment Income</b>				
Rent Receivable	6,960	-	6,960	3,831
Deposit Interest	1,277	2,927	4,204	5,365
	<b><u>8,237</u></b>	<b><u>2,927</u></b>	<b><u>11,164</u></b>	<b><u>9,196</u></b>
<b>OVERALL TOTAL</b>	<b><u>83,932</u></b>	<b><u>2,927</u></b>	<b><u>86,859</u></b>	<b><u>45,909</u></b>
<b>5 RESOURCES EXPENDED ON RAISING FUNDS</b>				
<b>5.1 On Investment Income</b>				
Property Expenses	695	-	695	4,811
<b>5.2 On Fundraising Activities</b>				
Event Costs	-	-	-	-
	<b><u>695</u></b>	<b><u>-</u></b>	<b><u>695</u></b>	<b><u>4811</u></b>

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT 31 MARCH 2022**

**6 RESOURCES EXPENDED ON CHARITABLE ACTIVITIES**

	Unrestricted	2022 Restricted	Total	2021 Total
	£	£	£	£
<b>6.1 Direct Activities</b>				
Temple and Religious	2,379	-	2,379	3,804
Elderly Peoples Group	9,178	-	9,178	6,074
Gujurati School	3,390	-	3,390	2,684
Events and Activities	101	-	101	-
Wages	12,354	-	12,354	13,616
Re-opening Costs	-	-	-	487
	<u>27,402</u>	<u>-</u>	<u>27,402</u>	<u>26,665</u>
<b>6.2 Support Activities</b>				
<b>a) Establishment Expenses</b>				
Insurance	3,862	-	3,862	739
Light & Heat	14,983	-	14,983	17,992
Water	764	-	764	932
Repairs & Renewals	-	-	-	-
-Equipment	787	-	787	1,181
-Building	5,810	-	5,810	500
Cleaning & Gardening	994	-	994	270
Safety & Security	2,514	-	2,514	1,789
Minor Equipment	108	-	108	-
	<u>29,822</u>	<u>-</u>	<u>29,822</u>	<u>23,403</u>
<b>b) Administration Expenses</b>				
Software Costs	-	-	-	576
Telecommunications	1,417	-	1,417	1,072
Postage, Printing & Stationery	1,498	-	1,498	1,115
Miscellaneous Expenses	-	-	-	503
Property Valuation Fee	843	-	843	-
	<u>2,915</u>	<u>-</u>	<u>3,758</u>	<u>3,266</u>
<b>c) Governance Costs</b>				
Legal re Titleholders	-	-	-	760
	<u>-</u>	<u>-</u>	<u>-</u>	<u>760</u>
<b>6.3 Depreciation on Fixed Assets</b>				
Furniture and Equipment	-	10,130	10,130	8,672
Leasehold Land/Building	-	22,110	22,110	22,110
	<u>-</u>	<u>32,240</u>	<u>32,240</u>	<u>30,782</u>
<b>OVERALL TOTAL</b>	<u>60,982</u>	<u>32,240</u>	<u>93,222</u>	<u>84,875</u>

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT 31 MARCH 2022**

**7 TANGIBLE FIXED ASSETS**

**7.1 Land and Buildings**

	Investment Property £	Freehold Land £	Leasehold Land £	Freehold Building £	Building Improvements £	Total £
Cost: As at 1 April 2021 and at 31 March 2022	70,365	250,000	6,431	1,060,000	15,617	1,402,413
Depreciation: as at 1 April 2021	-	-	516	424,000	6,248	430,764
Charge for the year:	-	-	129	21,200	781	22,110
Depreciation: as at 31 March 2022	-	-	645	445,200	7,029	452,874
Net Book Value: 31 March 2022	70,365	250,000	5,786	641,800	8,588	949,589
Net Book Value: 31 March 2021	70,365	250,000	5,915	636,000	9,369	971,649

**7.2 Furniture & Equipment**

	Furniture Fixtures and Fittings £	Office Equipment £	Computers £	Total £
Cost: As at 1 April 2021	117,971	1,500	5,482	124,953
Additions in year	11,017	-	-	11,017
Cost as at 31 March 2022	128,988	1,500	5,482	135,970
Depreciation: as at 1 April 2021	60,516	1,500	5,482	67,498
Charge for the year:	10,130	-	-	10,130
Depreciation: as at 31 March 2022	70,646	1,500	5,482	77,628
Net Book Value: 31 March 2022	58,342	-	-	58,342
Net Book Value: 31 March 2021	57,445	-	-	57,455

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT 31 MARCH 2022**

**7 TANGIBLE FIXED ASSETS CONTINUED**

<b><u>7.3 Summary</u></b>	Land and Buildings (7.1) £	Furniture and Equipment (7.2) £	Overall Total £
Cost: As at 1 April 2021	1,402,413	124,953	1,527,366
Additions in year	-	11,017	11,017
Cost as at 31 March 2022	<u>1,402,413</u>	<u>135,970</u>	<u>1,538,383</u>
Depreciation: As at 1 April 2021	430,764	67,498	498,262
Charge for the Year	22,110	10,130	32,240
Depreciation: As at 1 March 2022	<u>452,874</u>	<u>77,628</u>	<u>530,502</u>
Net Book Value: 31 March 2022	949,539	58,342	1,007,881
Net Book Value: 31 March 2021	971,649	57,455	1,029,104

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT 31 MARCH 2022**

**8 DEBTORS**

	2022			2021 Total £
	Unrestricted £	Restricted £	Total £	
Insurance Prepaid	3,317	-	3,317	-
Deposit Interest Accrued	1,130	3,222	4,352	16,515
<b>TOTALS</b>	4,447	3222	7,669	16,515

**9 BANK DEPOSITS**

Bank of India	-	140,308	140,308	129,909
Bank of Baroda	27,358	105,520	132,878	132,878
State of Bank of India	117,835	-	117,835	111,867
<b>TOTALS</b>	145,193	245,828	391,021	374,654

**10 CREDITORS**

2020/2021 Insurance accrued	-	-	-	651
-----------------------------	---	---	---	-----

**11 ALLOCATION OF NET ASSETS TO FUNDS**

	Unrestricted £	Restricted £	Total £
Tangible Fixed Assets	-	1,007,881	1,007,881
Debtors	4,447	3,222	7,669
Bank Deposits	145,193	245,828	391,021
Cash at Bank	254,764	-	254,764
Cash in Hand	503	-	503
Total Assets	404,907	1,256,931	1,661,838
Less: Loan	-6,000	-	-6,000
Net Assets	398,907	1,256,931	1,655,838

**SHREE BHARATIYA MANDAL (INDIAN ASSOCIATION) TAMESIDE**

England & Wales - Charity number 1045607

---

# Accounts

---



# SHREE BHARATIYA MANDAL

(ESTABLISHED 1964)

INDIAN ASSOCIATION, TAMESIDE - Charity Reg. No. 1045607

**Indian Community Centre • 103 Union Road • Ashton-under-Lyne • Lancashire • OL6 8JN**

**TRUSTEES' REPORT  
AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
31 MARCH 2021**

Registered Charity No. 1045607 (England and Wales)

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**CONTENTS**

---

	Page
Association Information	1
Trustees' Report	2,3
Statement of the Trustees' Responsibilities	4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Accounting Conventions and Accounting Policies	8,9
Notes to the Financial Statements	10-14

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**CHARITY INFORMATION**

---

Community Established	1964
Legal nature	Unincorporated Association
Constitution adopted	29 January 1995
Charity Registered	6 April 1995
Charity Number:	1045607 (England & Wales)
Trustees: (Executive Committee)	
President:	Amaritbhai Mistry
Hon. General Secretary:	Kanti Mistry
Treasurer:	Dinesh Chauhan
Other Committee Members	Jasuben Mistry                      Sunit Patel Utambhai Mistry                    Puspaben Lad Ishwerbhai Mistry                  Pravinbhai Mistry Navinbhai Parmar                  Sailesh Mistry Naliniben Mistry                   Shantibhai Bhana Hariom Bhatt                        Dalubhai Patel Jasuben Bharti                      Mohanbhai Mistry
Custodian Trustees	Kiranbhai K Mistry Dhunsukbhai Bharti Manherbhai Tailor Balwantbhai Mistry
Charity Offices	Indian Community Centre 103 Union Road Ashton Under Lyne Lancashire OL6 8JN
Bankers	The Co-operative Bank PO Box 250 Skelmerdale WN8 6WT
Independent Examiner	Devshi Chothani Chartered Accountant DBF Associates 10 Park Place Manchester M4 4EY

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2021**

---

The Trustees present their report and accounts for the year ended 31 March 2021.

This report is prepared in accordance with the Association's constitution, the Charities Act 2011 and the Charities SORP (FRS 102) – Update Bulletin 2 issued in October 2018..

**Trustees and Executive Committee**

The Executive Committee and the Custodian Trustees named on page 1 have served throughout the year. The day-to-day management of the Charity is the responsibility of the Executive Committee which is duly elected annually. The Executive Committee met regularly throughout the year. The Custodian Trustees, who are merely titleholders, play no part in the management of the Charity.

**Investment Powers**

The Constitution authorises the Executive Committee to make and hold investments using the general funds of the Charity. However, All surplus funds are currently held in low risk Banks and Building Society deposit accounts.

**Constitution, Objects and Policies**

The Association is governed by the constitution adopted on 29 January 1995, and its objects continue to be "Promotion of charitable purposes for the benefit of inhabitants, in particular those of the Indian origin, of Tameside Greater Manchester".

**Public Benefit**

The requirement under Section 4 of the Charities Act 2011 is met, in the view of the trustees, by the provision of religious services, educational and cultural support services to the general public, together with the provision of subsidised meals for the elderly. The only theoretical "benefit", derived from the charity, by any of the trustees, is the privilege of being able to participate in any of the religious services.

**Development, Activities and Achievements**

The following is a list of some of the activities that are normally held at the Centre on a regular basis subject to any government restrictions relating to the pandemic (Covid 19):

Daily temple service- Open 3 times a day for the general public.

Wadil Welcome Luncheon club – providing Day Centre for the Elders, Meals on wheels, lunches, Elderly keep-fit classes, social interaction etc.

Gujarati (mother tongue) classes. Yoga classes, youth activities, religious discourse.

Various religious and other functions and activities were held throughout the year, which were very well supported by all the members and visitors, again subject to any government restrictions relating to the pandemic (Covid 19).

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2021**  
**Financial Review**

---

The Trustees are pleased to be able to report a very small surplus in the year in respect of the unrestricted funds of £626. This represented a reduction of £15,554 when compared with the result achieved in 2020 and reflecting mainly the effects of the pandemic. Costs reduced during the year by £40,266, but income fell by £55,820.

**Reserves Policy**

The free reserves as at 31 March 2021 amounted to £35,424 which represented almost six years cover of the current level of unrestricted expenditure which had been depressed because of the pandemic. The trustee target level of cover is twelve months. This target is reviewed annually. Any excess over the target will be retained for further development of the facilities.

**Future Plans**

Within the financial restraints already noted above the Trustees' plan to deliver the same level of service in 2021/22 as was achieved in 2020/21 subject, of course, to the effects of any restrictions placed on the charity, arising out of any regulations laid down by any public authority, in respect of the current pandemic (Covid 19). There are plans to improve the existing facilities at the centre which will be achieved, at least in part, by making further appeals for funds.

**Trustees Declaration**

In accordance with charity law, as trustees, we certify that:

So far as we are aware, there is no relevant financial information of which the Association's independent examiner is unaware. We have taken all the steps we ought to have taken in order to make ourselves aware of any such information and to establish that the Association's independent examiner is aware of that information.

**Independent Examiner**

Devshi Chothani, Chartered Accountant, was appointed as the Association's independent examiner some years ago. He has expressed his willingness to continue in that capacity.

**Approval of the Report**

The report was approved by the trustees on the 30 October 2021 and is signed on their behalf by Amrit Mistry (President) and Dinesh Chauhan (Treasurer)

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2021**

---

**Statement of Trustees' Responsibilities**

The Trustees are required under the Charities Act 2011 to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year.

In preparing financial statements giving a true and fair view the Trustees should follow best practice and:

- 1) Select suitable accounting policies and apply them consistently
- 2) Make judgements and estimates that are reasonable and prudent
- 3) State whether applicable accounting standard and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements
- 4) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ascertain the financial position of the charity and which enable them to ensure that the financial statements comply with applicable law and regulations. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for prevention and detection of fraud and irregularities.

**Approval**

This report was approved by the Trustees at the Executive Meeting held on 30 October 2021.

President .....  
AMRIT MISTRY

General Secretary .....  
KANTI MISTRY

Date: .....

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF SHREE BHARATIYA MANDAL-INDIAN ASSOCIATION**  
**TAMESIDE (CHARITY NUMBER 1045607 ENGLAND AND WALES)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

---

**Independent Examiner's Report to the Trustees on the Financial Statements**

I, Devshi Chothani, report on the Financial Statements of the Association for the year ended 31 March 2021, as set out on pages 7 and 8 together with the notes on pages 9 to 14.

**Respective responsibilities of the trustees and the independent examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility as the Independent Examiner:

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

**Basis of independent examiner's statement**

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 Financial Statements presented with those records. It also includes consideration of any unusual items or disclosures in the Financial Statements 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 Financial Statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no material matters have come to my attention which gives me cause to believe that, in any material respect,

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the Financial Statements did not accord with the accounting records; or
- the Financial Statements did not comply with the applicable requirements concerning the form and content of Financial Statements set out in the Charities (Accounts and Reports) Regulations 2008, other than any requirement that the Financial Statements give a "true and fair" view which is not a matter considered as part of an independent examination.

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



Devshi Chothani, Chartered Accountant

Director of DBF Associates Ltd, 10 Park Place, Manchester. M4 4EY

Date 25/01/2022

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**AS AT 31 MARCH 2021**

		<u>2021</u>		<u>2020</u>
	<u>Notes</u>	<u>Unrestricted funds</u>	<u>Restricted funds</u>	<u>Total</u>
		<u>£</u>	<u>£</u>	<u>£</u>
<b><u>Incoming Resources from</u></b>				
Charitable Activities	3	16,966	-	16,966
Other Sources	4	42,565	3,344	45,909
<b><u>Total</u></b>		<b>59,531</b>	<b>3,344</b>	<b>62,875</b>
<b><u>Resources Expended on</u></b>				
Raising Funds	5	4,811	-	4,811
Charitable Activities	6	54,094	30,782	84,876
<b><u>Total</u></b>		<b>58,905</b>	<b>30,782</b>	<b>89,687</b>
<b><u>Net Incoming Resources/ (Net Resources Expended)</u></b>				
		626	(27,438)	-26,812
<b><u>Net movements in funds</u></b>				
		626	(27,438)	-26,812
<b><u>Total funds as at 1 April 2020</u></b>				
		360,798	1,313,682	1,674,480
<b><u>Total funds as at 31 March 2021</u></b>				
		<b>361,424</b>	<b>1,286,244</b>	<b>1,647,668</b>

**SHREE BHARATIYA MANDAL**  
**Indian Association Tameside**  
**BALANCE SHEET**  
**AS AT 31 MARCH 2021**

	<u>Notes</u>	<u>2021</u>		<u>2020</u>	
		<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<b><u>Fixed Assets</u></b>					
Tangible Fixed Assets	7		1,029,104		1,049,368
<b><u>Current Assets</u></b>					
Debtors	8	16,515		11,150	
Bank Deposits	9	374,654		374,654	
Cash at bank		234,012		243,688	
Cash in Hand		34	625,215	1,620	631,112
<b><u>Total Assets</u></b>			<u>1,654,319</u>		<u>1,680,480</u>
Less: Loan		6,000		6,000	
Accrued Expenses		651		-	
			<u>-6,651</u>		<u>-6,000</u>
<b><u>Net Assets</u></b>			<u><u>1,647,668</u></u>		<u><u>1,674,480</u></u>
<b><u>Represented By</u></b>					
	10				
Unrestricted Funds			361,424		360,798
Restricted Funds			1,286,244		1,313,682
			<u><u>1,647,668</u></u>		<u><u>1,674,480</u></u>

Approved by the President and the Treasurer on 30 October 2021 and signed on their behalf on:

\_\_\_\_\_  
PRESIDENT: AMRIT MISTRY

\_\_\_\_\_  
TREASURER: DINESH CHAUHAN

**SHREE BHARATIYA MANDAL**  
**Indian association, Tameside**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT 31 MARCH 2021**

---

**1. Accounting Conventions**

1.1 BASIS OF PREPARATION

The Financial Statements have been prepared under the historical cost convention, and in accordance with the Charities (Accounts and Reports) Regulations 2008, the Charities Act 2011 and the Charities SORP (FRS 102) – Update Bulletin 2 issued in October 2018..

1.2 GOING CONCERN CONCEPT

The Financial Statements have been compiled on the assumption that the charity will be a going concern for at least twelve months from the date of this report.

1.3 SOFA MINOR MODIFICATIONS

The trustees have opted to modify the SOFA slightly by grouping all incoming resources, other than those derived from Charitable Activities, under the generic heading “Other Sources” in order to avoid any potential confusion that could arise from the use of the heading “Donations and Legacies.”

**2. Accounting Policies**

2.1 INCOME

- a) Voluntary income is received by way of Donations and Gift and is included in full in the Statement of the Financial activities when received. The value of services provided by volunteers have not been included.
- b) Grants, including any grants for the purchase of fixed assets, are recognised in full in the Statement of Financial activities in the year in which they are received.

2.2 EXPENDITURE

- a) Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.
- b) Resources expended are allocated to the particular activity where the cost relates directly to that activity.
- c) The Association does not incur governance costs.

**SHREE BHARATIYA MANDAL**  
**Indian association, Tameside**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT 31 MARCH 2021**

---

**2. Accounting Policies continued**

**2.3 ASSETS**

Expenditure on fixed assets above £1000 is capitalised. Despite all expenditure having been funded entirely from restricted funds, depreciation is charged according to standard accounting practice on the following basis:

Freehold Land/Investment Property	Not depreciated
Leasehold Land	50 year life from 2018
Freehold Building	50 year life from 2002
Building Improvements	20 year life from execution
Furniture, Fixtures and Fittings	10 year life from acquisition
Office Equipment	5 year life from acquisition
Computer Equipment	4 year life from acquisition

**2.4 FUNDS**

- a) Unrestricted funds are donations and other incoming resources receivable or generated for the object of the charity without further specified purpose and are available as general funds.
- b) Restricted funds are to be used for specific purposes as laid down in the relevant appeal. Expenditure which meets these criteria is charged to the fund.

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT 31 MARCH 2021**

	Unrestricted £	2021 Restricted £	Total £	2020 Total £
<b>3 INCOMING RESOURCES FROM CHARITABLE ACTIVITIES</b>				
Specific Support Grants	7,600	-	7,600	2,300
Charitable Activities	9,366	-	9,366	25,559
<b>TOTAL</b>	<b><u>16,966</u></b>	<b><u>-</u></b>	<b><u>16,966</u></b>	<b><u>27,859</u></b>
<b>4 INCOMING RESOURCES FROM OTHER SOURCES</b>				
<b>4.1 Voluntary Contributions</b>				
Membership	215	-	215	2,508
Collections/Gift Aid	31,159	-	31,159	73,239
	<b><u>31,374</u></b>	<b><u>-</u></b>	<b><u>31,374</u></b>	<b><u>75,747</u></b>
<b>4.2 Income from Activities</b>				
Hire of Hall	2,320	-	2,320	3,624
Other Activities	330	-	330	604
Covid 19 Furlough Scheme	2,689	-	2,689	-
	<b><u>5,339</u></b>	<b><u>-</u></b>	<b><u>5,339</u></b>	<b><u>4,228</u></b>
<b>4.3 Investment Income</b>				
Rent Receivable	3,831	-	3,831	5,501
Deposit Interest	2,021	3,344	5,365	5,338
	<b><u>5,852</u></b>	<b><u>3,344</u></b>	<b><u>9,196</u></b>	<b><u>10,839</u></b>
<b>OVERALL TOTAL</b>	<b><u>42,565</u></b>	<b><u>3,344</u></b>	<b><u>45,909</u></b>	<b><u>90,814</u></b>
<b>5 RESOURCES EXPENDED ON RAISING FUNDS</b>				
<b>5.1 On Investment Income</b>				
Property Expenses	4,811	-	4,811	917
<b>5.2 On Fundraising Activities</b>				
Event Costs	-	-	-	-
	<b><u>4,811</u></b>	<b><u>-</u></b>	<b><u>4811</u></b>	<b><u>917</u></b>

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT 31 MARCH 2021**

**6 RESOURCES EXPENDED ON CHARITABLE ACTIVITIES**

	2021			2020 Total £
	Unrestricted £	Restricted £	Total £	
<b>6.1 Direct Activities</b>				
Temple and Religious	3,804	-	3,804	15,916
Elderly Peoples Group	6,074	-	6,074	15,404
Gujurati School	2,684	-	2,684	4,092
Events and Activities	-	-	-	1,606
Wages	13,616	-	13,616	15,634
Re-opening Costs	487	-	487	-
	<u>26,665</u>	<u>-</u>	<u>26,665</u>	<u>52,652</u>
<b>6.2 Support Activities</b>				
<b>a) Establishment Expenses</b>				
Insurance	739	-	739	3,315
Light & Heat	17,992	-	17,992	15,449
Water	932	-	932	1,553
Repairs & Renewals				
-Equipment	1,181	-	1,181	9,424
-Building	500	-	500	7,978
Cleaning & Gardening	270	-	270	2,180
Safety & Security	1,789	-	1,789	2,191
	<u>23,403</u>	<u>-</u>	<u>23,403</u>	<u>42,090</u>
<b>b) Administration Expenses</b>				
Software Costs	576	-	576	-
Telephone	1,072	-	1,072	1,470
Postage, Printing & Stationery	1,115	-	1,115	1,952
Miscellaneous Expenses	503	-	503	90
	<u>3,266</u>	<u>-</u>	<u>3,266</u>	<u>3,512</u>
<b>c) Governance Costs</b>				
Legal re Titleholders	760	-	760	-
	<u>760</u>	<u>-</u>	<u>760</u>	<u>-</u>
<b>6.3 Depreciation on Fixed Assets</b>				
Furniture and Equipment	-	8,672	8,672	7,620
Leasehold Land/Building	-	22,110	22,110	22,110
	<u>-</u>	<u>30,782</u>	<u>30,782</u>	<u>29,730</u>
<b>OVERALL TOTAL</b>	<u>54,094</u>	<u>30,782</u>	<u>84,875</u>	<u>127,984</u>

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT 31 MARCH 2021**

**7 TANGIBLE FIXED ASSETS**

**7.1 Land and Buildings**

	Investment Property £	Freehold Land £	Leasehold Land £	Freehold Building £	Building Improvements £	Total £
Cost: As at 1 April 2020	70,365	250,000	6,431	1,060,000	15,617	1,402,413
Additions in year	-	-	-	-	-	-
Cost as at 31 March 2021	<u>70,365</u>	<u>250,000</u>	<u>6,431</u>	<u>1,060,000</u>	<u>15,617</u>	<u>1,402,413</u>
Depreciation: as at 1 April 2020	-	-	387	402,800	5,467	408,654
Charge for the year:	-	-	129	21,200	781	22,110
Depreciation: as at 31 March 2021	<u>-</u>	<u>-</u>	<u>516</u>	<u>424,000</u>	<u>6,248</u>	<u>430,764</u>
Net Book Value: 31 March 2021	70,365	250,000	5,915	636,000	9,369	871,649
Net Book Value: 31 March 2020	70,365	250,000	6,044	657,200	10,150	993,759

**7.2 Furniture & Equipment**

	Furniture Fixtures Fittings £	Office Equipment £	Computers £	Total £
Cost: As at 1 April 2020	107,453	1,500	5,482	114,435
Additions in year	10,518	-	-	10,518
Cost as at 31 March 2021	<u>117,971</u>	<u>1,500</u>	<u>5,482</u>	<u>124,953</u>
Depreciation: as at 1 April 2020	51,844	1,500	5,482	58,826
Charge for the year:	8,672	-	-	8,672
Depreciation: as at 31 March 2021	<u>60,516</u>	<u>1,500</u>	<u>5,482</u>	<u>67,498</u>
Net Book Value: 31 March 2021	57,455	-	-	57,455
Net Book Value: 31 March 2020	55,609	-	-	55,609

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT 31 MARCH 2021**

**7 TANGIBLE FIXED ASSETS CONTINUED**

**7.3 Summary**

	Land and Buildings (7.1) £	Furniture and Equipment (7.2) £	Overall Total £
Cost: As at 1 April 2020	1,402,413	114,435	1,516,848
Additions in year	-	10,518	10,518
Cost as at 31 March 2021	<u>1,402,413</u>	<u>124,953</u>	<u>1,527,366</u>
Depreciation: As at 1 April 2020	408,654	58,826	467,480
Charge for the Year	22,110	8,672	30,782
Depreciation: As at 1 March 2021	<u>430,764</u>	<u>67,498</u>	<u>498,262</u>
Net Book Value: 31 March 2021	971,649	57,455	1,029,104
Net Book Value: 31 March 2020	993,759	55,609	1,049,368

**SHREE BHARATIYA MANDAL**  
**Indian Association, Tameside**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT 31 MARCH 2021**

**8 DEBTORS**

	2021			2020
	Restricted £	Unrestricted £	Total £	Total £
Deposit Interest Accrued	<u>11,200</u>	<u>5,315</u>	<u>16,515</u>	<u>11,150</u>

**9 BANK DEPOSITS**

				Total £
Bank of India	129,909	-	129,909	129,909
Bank of Baroda	116,031	16,847	132,878	132,878
State of Bank of India	-	111,867	111,867	111,867
<b>TOTALS</b>	<u>245,940</u>	<u>128,714</u>	<u>374,654</u>	<u>374,654</u>

**10 ALLOCATION OF NET ASSETS TO FUNDS**

	Restricted £	Unrestricted £	Total £
Tangible Fixed Assets	1,029,104	-	1,029,104
Debtors	11,200	5,315	16,515
Bank Deposits	245,940	128,714	374,654
Cash at Bank	-	234,012	234,012
Cash in Hand	-	34	34
<b>Total Assets</b>	<u>1,286,244</u>	<u>368,075</u>	<u>1,654,319</u>
Less: Loan	-	-6,000	-6,000
Accrued Expenses	-	-651	-651
<b>Net Assets</b>	<u>1,286,244</u>	<u>361,424</u>	<u>1,647,668</u>