



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
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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	<div> <div> Utambhai Mistry Navinbhai Parmar Naliniben Mistry Dalubhai Patel Jasuben Bharti Dipak Mistry Amrit Mistry Sharda Mistry </div> <div> Ishwerbhai Mistry Bhavisha Mistry Kanti Mistry Pravinbhai Mistry Mamta Mistry Bhaveni Mistry Dhayu Lad </div> </div>
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 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 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:

16TH 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>Unrestricted</u>	<u>2025</u> <u>Restricted</u>	<u>Total</u>	<u>2024</u> <u>Total</u>
	<u>Notes</u>	<u>funds</u>	<u>funds</u>		
		<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<u>Incoming Resources from</u>					
Charitable Activities	3	39,266	0	39,266	26,857
Other Sources	4	115,953	0	115,953	111,554
<u>Total</u>		<u>155,219</u>	<u>0</u>	<u>155,219</u>	<u>138,411</u>
<u>Resources Expended on</u>					
Other Activities	5	902	0	902	2,245
Charitable Activities	6	131,888	0	131,888	155,997
<u>Total</u>		<u>132,790</u>	<u>0</u>	<u>132,790</u>	<u>158,242</u>
<u>Net Incoming Resources/ (Net Resources Expended)</u>		<u>22,429</u>	<u>0</u>	<u>22,429</u>	<u>(19,831)</u>
<u>Net movements in funds</u>		<u>22,429</u>	<u>0</u>	<u>22,429</u>	<u>(19,831)</u>
<u>Total funds as at 1 April 2024</u>		<u>410,450</u>	<u>1,256,931</u>	<u>1,667,381</u>	<u>1,687,212</u>
<u>Total funds as at 31 March 2025</u>		<u>432,879</u>	<u>1,256,931</u>	<u>1,689,810</u>	<u>1,667,381</u>

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

	Notes	£	2025	£	2024	£
<u>Fixed Assets</u>						
Tangible Fixed Assets	7		926,513		964,901	
<u>Current Assets</u>						
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>	774,924	<u>355</u>	714,107	
<u>Total Assets</u>			<u>1,701,437</u>		<u>1,679,008</u>	
Less: Loan		6,000		6,000		
Less: Stripe		<u>5,627</u>	11,627	<u>5,627</u>	11,627	
			<u>1,689,810</u>		<u>1,667,381</u>	
<u>Represented By</u>	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

Secretary: Sailesh Mistry

Jayesh Shukla

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 £
3 INCOMING RESOURCES FROM CHARITABLE ACTIVITIES				
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>
4 INCOMING RESOURCES FROM OTHER SOURCES				
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>
5 RESOURCES EXPENDED ON RAISING FUNDS				
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 £
6.1 Direct Activities				
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>
6.2 Support Activities				
a) Establishment Expenses				
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
6.3 Depreciation on Fixed Assets				
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>
OVERALL TOTAL	<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	70,365	250,000	6,431	1,060,000	15,617	1,402,413
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	0	0	1,032	508,800	9,372	519,204
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	162,784	1,500	5,482	169,766
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	119,480	1,500	5,482	126,462
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

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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
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
TOTALS	<u>268,192</u>	<u></u>	<u>268,192</u>

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>