

APNA GHAR 1995 LTD

England & Wales · Charity number 1059353

Details

Status	Registered
Legal form	Charitable company
Company number	03279108
Registered	1996-11-21
Register	View on the Charity Commission register

Contact

Address	21/22 Clevedon Road Balsall Heath Birmingham B12 9HD
Phone	01214402266
Email	4Apnaghar@gmail.com

Activities

Objects: (1)TO RELIEVE THE ELDERLEY PRIMARILY THOSE OF ASIAN ORIGIN OR DESCENT LIVING IN THE BIRMINGHAM AND SURROUNDING AREA,BY THE PROVISION OF A DAY CARE CENTRE.(2)THE ADVANCEMENT OF EDUCATION OF CARERS AND TO PROVIDE TRAINING TO INDIVIDUALS AND ORGANISATIONS WHO ARE AT THE POINT OF DELIVERING CARE TO ASIAN ELDERLEY PEOPLE.

Activities: To relieve the elderly, primarily those of Asian origin by the provision of a day care centre. Also the advancement of education of carers and to provide training to individuals and organisations who are at the point delivering care to Asian elderly people.

Classification

- **How:** Provides Human Resources, Provides Services
- **What:** Education/training, Disability, The Prevention Or Relief Of Poverty, Religious Activities, Arts/culture/heritage/science, Amateur Sport
- **Who:** Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin

Geography

- **Area of benefit:** BIRMINGHAM AND SURROUNDING AREA
- Birmingham City
- Coventry City
- Dudley
- Sandwell
- Solihull
- Walsall
- Wolverhampton

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£173,866	£197,645	-	-
2024-03-31	£154,634	£196,161	-	-
2023-03-31	£166,318	£181,410	-	-
2022-03-31	£194,561	£177,437	-	-
2021-03-31	£207,741	£167,120	-	-

Trustees

Name	Role	Appointed
Asha Goel		2024-03-19
Azra Moody		2024-03-19
KARPAL SINGH		2013-09-11
MOHAMMED IQBAL SADDAL		
Sarah Lawson		2024-03-19
TAPSHUM PATTNI		

APNA GHAR 1995 LTD

England & Wales - Charity number 1059353

Accounts

Charity registration number 1059353 (England and Wales)

Company registration number 3279108

APNA GHAR 1995 LIMITED
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

APNA GHAR 1995 LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees/Directors	Mr M I Saddal Mrs T Pattni Mr K Singh Mr R Jessop Mrs S L Lawson Mrs A Moody Mrs A Goel
Secretary	Mr M I Saddal
Charity number (England and Wales)	1059353
Company number	3279108
Principal address	21/22 Clevedon Road Balsall Heath Birmingham B12 9HD
Registered office	Old Bank Chambers 582-586 Kingsbury Road Erdington Birmingham West Midlands B24 9ND
Auditor	LMH Accountants Limited T/A Trevor Jones & Co Old Bank Chambers 582-586 Kingsbury Road Erdington Birmingham B24 9ND

APNA GHAR 1995 LIMITED

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APNA GHAR 1995 LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

The Trustees/Directors present their annual report and financial statements for the year ended 31 March 2025.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's Memorandum and Articles of Association, applicable law and both the Companies Act 2006, the Statement Of Recommended Practice and new public benefit reporting requirements.

Objectives and activities

The charity was incorporated on 15 November 1996 (No. 3279108) and is registered in England. The company obtained registered charity status on 21 November 1996 (No. 1059353). The principal trading address is 21-22 Clevedon Road, Balsall Heath, Birmingham, B12 9HD.

Apna Ghar (meaning our house), was initially set up to meet the physical, cultural and psychological needs of south Asian Elders. Apna Ghar is a day centre providing day care for south Asian men and women who are physically disabled and frail. It offers a high standard of specialised care, comfort and support, with its main objectives being to provide a bright and attractive environment, to devise a support plan in conjunction with the individual attendee to meet assessed needs, to provide a variety of activities within the centre and the community taking into account individual preferences, to monitor the effectiveness of activities by consultation with attendees and staff and to encourage attendees to be involved in the running of their services.

Apna Ghar is a multi-faith centre providing day care to the elderly, disabled, critical and vulnerable people from the community. The Centre was initially established by hiring premises on Clifton Road in Balsall Heath and was run by volunteers. Later the Local Authority started providing financial assistance to meet part of the running expenses.

Due to financial restraints imposed by the local authority funding has been substantially reduced over the years. The Management of the centre has been required to find alternative methods of generating income in order for the charity to continue.

Future funding is uncertain given both Government and Local Authority cuts, charities in this sector were told that they should be self funding as soon as possible and so Apna Ghar have been exploring ways of developing additional income streams. we are now selling food to individuals and organisations at minimal profit.

Following demographic changes in society the Centre is now multi faith and there is no discrimination on racial, cultural or gender grounds. People with no religious beliefs are also welcomed. We offer a specialised range of services to support and encourage people of faiths and culture to mingle and integrate with each other. This will encourage harmony between different faiths, cultures and genders. On numerous occasions the centre has been praised for our outreach projects. We tailor the requirements to the individual's ability and our staff are multilingual and so can converse in various south Asian languages. Apna Ghar provides outstanding meals using freshly prepared ingredients which enable us to provide halal non vegetarian, vegetarian and any special requirements. The clients are encouraged to converse with each other, share their experiences and nostalgia. This assists to alleviate loneliness of the users who live on their own. The users are also encouraged to take part in various activities, including physical activities for able bodied people and people with low mobility problems. Sitting exercises for clients with mobility problems. The centre is a prevention entity and involvement in physical activities does not only sustain their mobility but also assists in improving their health. In collaboration with other Organisations, the Centre has introduced sitting Yoga and group dancing for the clients. We have also started a meal delivery service to people who are not our clients.

The majority of our clients are critical and vulnerable and are referred to us by Birmingham Social Service Department or by other local authorities such as Solihull. There are other clients who are private citizens and they come to the Centre on a walk in basis.

Development

The Centre is under an obligation to provide quality service and facilities. For this purpose we are striving to develop the Organisation, and we propose to carry out following plans subject to availability of funds:

APNA GHAR 1995 LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Strategies for achieving aims and objectives

We continued to provide outreach service to users who cannot attend the centre, to alleviate their loneliness and assist in shopping as required.

We are also striving to sell freshly cooked meals and savoury snacks to outside organisations and persons. The trustees have replaced the old mini bus with a newer model at a cost of £45,420 in November 2024. The minibus is fitted with a tail lift enabling us to transport users on wheelchairs. For this purpose the Centre had a grant of £20,000 from the National Lottery.

Public benefit

The Trustees/Directors have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Activities

The centre will continue to strive to rehabilitate the Asian elders and to develop their well being, alleviate loneliness and serve as a prevention centre. The centre will continue to improve the environment for its service users by renovating and further developing the large facility that the centre occupies. It will continue to develop the communities around it so that the image of care work is improved, and to continue to train care workers in order to provide the correct care requirements for its users.

Achievements and performance

Significant activities and achievements against objectives

The charity has worked hard to maintain rental income from the East Wing units to ensure a significant funding source other than the council. Efforts have been made to review overheads and improve collection of funds.

Financial review

The Charity obtains the majority of its funding from Local Authorities, in particular Birmingham City Council. In the year to 31 March 2025 funding has been the same as during the last financial year, Alternative funding streams are being sort. The Trustees have worked hard to maintain expenditure at a level similar to 2023/24, which given the current climate has been a great achievement. The Trustee's have used £76,000 from the savings account which includes payment for the minibus.

There is a deficit of £24,000 this year as compared to the surplus of £74,000 in the previous year. The deficit can be attributed to reallocation of the funds.

At the time of writing this report Birmingham City Council are still in financial crisis, and, as last year, future funding will probably be more critically reviewed. The Government appointed a commissioner to oversee the city council's affairs. Fortunately, due to the careful management of the Trustees there are reserves available to continue the services offered.

The centre has managed to provide services to its users. Our main objective remains to alleviate loneliness for citizens living on their own in the community. This can only be achieved by selling our services and receiving funds from various sources, We are also planning to expand our catering business. Leaflets/Flyers about our day care service, catering and hiring facilities have been distributed to various organisations including religious places. We have also started meal delivery service. We encourage people of different faiths and cultures to integrate with each other. This encourages people of various faiths and cultures to live in harmony and not to discriminate against each other.

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The Trustees/Directors consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year , with further expenditure anticipated on the improvement and renovation of the premises.

APNA GHAR 1995 LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Major risks

The directors have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

The directors conduct an annual review of the risks the charity may face and implement procedures designed to minimise any potential impact on the charity should those risks materialise.

Structure, governance and management

The charity is a company limited by guarantee and does not have a share capital, the extent of the liability of each member on a winding up is limited to £1.

The objects are to relieve the elderly, primarily those of Asian and other origin or descent living in the Birmingham area, by the provision of a Day Care Centre. Also the advancement of education of carers and to provide training to individuals and organisations who are at the point of delivering care to Asian elderly people. The Centre welcomes clients from other races and all users are treated equally irrespective of race, colour, religion and gender.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim of each fund is set out in the notes to the financial statements. Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for a particular purpose. The cost of raising and administering such funds are charged against the specific fund.

Birmingham City Council require that under the conditions the Day Care Centre Grant advanced from the City should be treated as a restricted fund.

Monie Virdee was the centre manager and is in charge of the day to day activities of the day centre.

The trustees, who served during the year were:

Mr M I Saddal
Mrs T Pattni
Mr K Singh
Mr R Jessop
Mrs S L Lawson
Mrs A Moody
Mrs A Goel

Recruitment and appointment of trustees

As stated in the constitution of Apna Ghar (1995) Limited there will be between 4 to 10 trustees, from which the consultation committee will appoint 4 as members of the management committee.

New trustees undergo an orientation day to brief them in their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision making processes, the business plan and recent financial performance of the charity, during the induction day they meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Organisational structure

The charity is a single organisation.

The trustees have considered the most appropriate policy for investing funds and have found the Business Reserve account meets their requirements to generate income and yet still have ready access to funds.

Auditor

A resolution proposing that LMH Accountants Limited T/a Trevor Jones & Co be reappointed as auditors of the centre will be put to the members.

APNA GHAR 1995 LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Disclosure of information to auditor

Each of the Trustees/Directors has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees report was approved by the Board of Trustees/Directors.



Mr M I Saddal
Director

Date: 18/12/25

APNA GHAR 1995 LIMITED

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2025

The Trustees/Directors, who are also the directors of Apna Ghar 1995 Limited for the purpose of company law, are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees/Directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Trustees/Directors are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees/Directors are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

APNA GHAR 1995 LIMITED

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF APNA GHAR 1995 LIMITED

Opinion

We have audited the financial statements of Apna Ghar 1995 Limited (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees/Directors with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees/Directors are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees report has been prepared in accordance with applicable legal requirements.

APNA GHAR 1995 LIMITED

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE MEMBERS OF APNA GHAR 1995 LIMITED

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees/Directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees report and from the requirement to prepare a strategic report.

Responsibilities of Trustees/Directors

As explained more fully in the statement of trustees responsibilities, the Trustees/Directors, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees/Directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Trustees/Directors are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees/Directors either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

APNA GHAR 1995 LIMITED

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE MEMBERS OF APNA GHAR 1995 LIMITED

SM Lewis

Stephen Lewis (Senior Statutory Auditor)

For and on behalf of LMH Accountants Limited T/A Trevor Jones & Co, Statutory Auditor

Chartered Accountants

Old Bank Chambers

582-586 Kingsbury Road

Erdington

Birmingham

B24 9ND

Date: *18/12/25*

APNA GHAR 1995 LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

		Unrestricted funds	Designated Funds	Restricted funds	Total	Unrestricted funds	Designated Funds	Restricted funds	Total
	Notes	2025 £	2025 £	2025 £	2025 £	2024 £	2024 £	2024 £	2024 £
Income and endowments from:									
Donations and legacies	3	3,741	-	-	3,741	512	-	-	512
Charitable activities	4	53,441	-	-	53,441	24,885	-	-	24,885
Investment income	5	3,281	-	51,904	55,185	3,049	-	48,846	51,895
Other income	6	-	-	61,499	61,499	-	-	193,647	193,647
Total income		<u>60,463</u>	<u>-</u>	<u>113,403</u>	<u>173,866</u>	<u>28,446</u>	<u>-</u>	<u>242,493</u>	<u>270,939</u>
Expenditure on:									
Charitable activities	7	690	-	196,955	197,645	238	-	196,558	196,796
Total expenditure		<u>690</u>	<u>-</u>	<u>196,955</u>	<u>197,645</u>	<u>238</u>	<u>-</u>	<u>196,558</u>	<u>196,796</u>
Net income/(expenditure)		<u>59,773</u>	<u>-</u>	<u>(83,552)</u>	<u>(23,779)</u>	<u>28,208</u>	<u>-</u>	<u>45,935</u>	<u>74,143</u>
Transfers between funds		165,292	(200,000)	34,708	-	5,741	-	(5,741)	-
Net movement in funds		<u>225,065</u>	<u>(200,000)</u>	<u>(48,844)</u>	<u>(23,779)</u>	<u>33,949</u>	<u>-</u>	<u>40,194</u>	<u>74,143</u>
Reconciliation of funds:									
Fund balances at 1 April 2024		320,313	200,000	1,794,903	2,315,216	286,364	200,000	1,754,709	2,241,073
Fund balances at 31 March 2025		<u>545,378</u>	<u>-</u>	<u>1,746,059</u>	<u>2,291,437</u>	<u>320,313</u>	<u>200,000</u>	<u>1,794,903</u>	<u>2,315,216</u>

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

APNA GHAR 1995 LIMITED

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	11		2,071,256		2,061,178
Current assets					
Debtors	12	22,987		20,675	
Cash at bank and in hand		205,616		239,626	
		228,603		260,301	
Creditors: amounts falling due within one year	13	(8,422)		(6,263)	
Net current assets			220,181		254,038
Total assets less current liabilities			2,291,437		2,315,216
The funds of the charity					
Restricted income funds	15	1,746,059		1,794,903	
Unrestricted funds - general	17	545,378		320,313	
Unrestricted funds - designated fund	16	-		200,000	
		2,291,437		2,315,216	

The financial statements were approved by the Trustees/Directors on 18/12/2025



Mr M I Saddal
Director

Company registration number 3279108 (England and Wales)

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Apna Ghar 1995 Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Old Bank Chambers, 582-586 Kingsbury Road, Erdington, Birmingham, West Midlands, B24 9ND.

1.1 Accounting convention

The accounts have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees/Directors have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees/Directors continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees/Directors in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the accounts.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Grant income is recognised in the period to which it relates to.

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate costs related to the category. Where costs can not be directly attributed to a particular heading they have been allocated to activities on a basis consistent with the use of the resources.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	4% on cost
Fixtures, fittings & equipment	25% on cost
Motor vehicles	25% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Depreciation is charged so as to write off the cost or valuation of tangible fixed assets over their estimated useful lives.

Where assets are held at valuation, depreciation is charged on the revalued amount. The portion of depreciation relating to the revaluation element is transferred annually from the revaluation reserve to unrestricted funds. As a result, the depreciation charge to the Statement of Financial Activities reflects the historic cost equivalent.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.12 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees/Directors are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	3,741	512

4 Income from charitable activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Charitable activities		
Food sales	14,059	13,273
Day care income	16,415	16,792
Birmingham city council income		
Council income	22,967	(5,180)
	53,441	24,885

5 Income from investments

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Rental income	-	51,904	51,904	-	48,846	48,846
Interest receivable	3,281	-	3,281	3,049	-	3,049
	3,281	51,904	55,185	3,049	48,846	51,895

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

6 Other income

	Restricted funds 2025 £	Restricted funds 2024 £
Net gain on disposal of tangible fixed assets	6,499	-
Grant income	20,000	25,445
BCC grant income	35,000	36,250
Lottery grant income	-	131,952
	<u>61,499</u>	<u>193,647</u>

7 Expenditure on charitable activities

	RF Charitable expenditure 2025 £	RF Charitable expenditure 2024 £
Direct costs		
Staff costs	89,600	94,381
Depreciation and impairment	36,686	34,768
Rates	3,465	2,699
Insurance	5,528	4,678
Light & Heat	14,905	11,460
Repairs & maintenance	13,865	13,609
Printing postage & stationery	581	630
Telephone	2,105	1,960
Motor expenses	7,483	8,190
Food purchases	10,062	11,463
Legal & Professional Fees	5,284	6,354
Payroll	1,423	1,015
Audit Fees	4,902	3,827
Sundry Expenses	1,086	1,412
Bank Charges	244	350
Bad Debts	426	-
	<u>197,645</u>	<u>196,796</u>
Analysis by fund		
Unrestricted funds - general	690	238
Restricted funds	<u>196,955</u>	<u>196,558</u>
	<u>197,645</u>	<u>196,796</u>

The depreciation charge for the year was £36,686 (2024 - £34,768).

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

8 Trustees/Directors

None of the Trustees/Directors (or any persons connected with them) received any remuneration or benefits from the charity during the year. No trustees were re-imbursed any expenses.

9 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Management & administration	4	4
Care & kitchen staff	3	3
Total	7	7

Employment costs

	2025 £	2024 £
Wages and salaries	88,637	93,423
Other pension costs	963	958
	89,600	94,381

There were no employees whose annual remuneration was more than £60,000.

10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

11 Tangible fixed assets

	Freehold land and buildings	Fixtures, fittings & equipment	Motor vehicles	Total
	£	£	£	£
Cost or valuation				
At 1 April 2024	2,071,575	63,885	66,209	2,201,669
Additions	-	345	46,420	46,765
Disposals	-	-	(26,000)	(26,000)
At 31 March 2025	2,071,575	64,230	86,629	2,222,434
Depreciation and impairment				
At 1 April 2024	21,090	60,731	58,670	140,491
Depreciation charged in the year	21,259	2,089	13,338	36,686
Eliminated in respect of disposals	-	-	(25,999)	(25,999)
At 31 March 2025	42,349	62,820	46,009	151,178
Carrying amount				
At 31 March 2025	2,029,226	1,410	40,620	2,071,256
At 31 March 2024	2,050,485	3,154	7,539	2,061,178

Land and buildings with a carrying amount of £ 378,518 were revalued at 12 September 2023 by Abacus Architects Ltd, independent valuers not connected with the charity on the basis of market value. The valuation conforms to International Valuation Standards and was based on recent market transactions on arm's length terms for similar properties.

At 31 March 2025, had the revalued assets been carried at historic cost less accumulated depreciation and accumulated impairment losses, their carrying amount would have been approximately £365,924 (2024 - £448,787).

The net book value of land and buildings includes assets stated at valuation. Depreciation for the year includes £82,863 charged on revalued assets, of which £61,604 has been transferred from the revaluation reserve to unrestricted funds."

All assets are held for direct charitable purposes.

12 Debtors

	2025	2024
	£	£
Amounts falling due within one year:		
Trade debtors	2,912	1,427
Other debtors	1,031	-
Prepayments and accrued income	19,044	19,248
	<u>22,987</u>	<u>20,675</u>

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

13 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other taxation and social security	-	562
Trade creditors	2,835	1,183
Accruals and deferred income	5,587	4,518
	<u>8,422</u>	<u>6,263</u>

14 Retirement benefit schemes

	2025	2024
	£	£
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	<u>963</u>	<u>958</u>

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

15 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	At 31 March 2025 £
Restricted funding	-	93,403	(196,955)	103,552	-	-
National Lottery - Property	101,798	-	-	(4,740)	-	97,058
National Lottery - Van	-	20,000	-	(2,500)	-	17,500
	101,798	113,403	(196,955)	96,312	-	114,558
Revaluation reserve	1,693,105	-	-	(61,604)	-	1,631,501
	1,794,903	113,403	(196,955)	34,708	-	1,746,059
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	At 31 March 2024 £
Restricted funds		135,955	(196,558)	60,603		-
National Lottery - Property	-	106,538		(4,740)	-	101,798
	-	242,493	(196,558)	55,863	-	101,798
Revaluation reserve	1,754,709	-	-	(61,604)	-	1,693,105
	1,754,709	242,493	(196,558)	(5,741)	-	1,794,903

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

16 Unrestricted funds - designated fund

These are unrestricted funds which are material to the charity's activities.

	At 1 April 2024 £	Transfers £	At 31 March 2025 £
	200,000	(200,000)	-
	<u>200,000</u>	<u>(200,000)</u>	<u>-</u>
Previous year:	At 1 April 2023 £	Transfers £	At 31 March 2024 £
	200,000	-	200,000
	<u>200,000</u>	<u>-</u>	<u>200,000</u>

Designated Fund

We assess whether we would like to designate funds for a specific purpose on an annual basis. We currently do not need feel that we need a designated funds, last year we transferred the funds back to unrestricted funds.

17 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
General funds	320,313	60,463	(690)	165,292	545,378
	<u>320,313</u>	<u>60,463</u>	<u>(690)</u>	<u>165,292</u>	<u>545,378</u>
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
General funds	286,364	28,446	(238)	5,741	320,313
	<u>286,364</u>	<u>28,446</u>	<u>(238)</u>	<u>5,741</u>	<u>320,313</u>

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

18 Analysis of net assets between funds

	Unrestricted funds general	Unrestricted funds designated fund	Restricted funds	Total
	2025 £	2025 £	2025 £	2025 £
At 31 March 2025:				
Tangible assets	325,197	-	1,746,059	2,071,256
Current assets/(liabilities)	220,181	-	-	220,181
	<u>545,378</u>	<u>-</u>	<u>1,746,059</u>	<u>2,291,437</u>
	Unrestricted funds general	Unrestricted funds designated fund	Restricted funds	Total
	2024 £	2024 £	2024 £	2024 £
At 31 March 2024:				
Tangible assets	266,275	-	1,794,903	2,061,178
Current assets/(liabilities)	54,038	200,000	-	254,038
	<u>320,313</u>	<u>200,000</u>	<u>1,794,903</u>	<u>2,315,216</u>

19 Related party transactions

There were no disclosable related party transactions during the year (2024- none).

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

20 Prior period adjustment

Changes to the balance sheet

	At 31 March 2024		
	As previously reported	Adjustment	As restated
	£	£	£
Fixed assets			
Tangible assets	1,999,574	61,604	2,061,178
Creditors due within one year			
Deferred income	(5,675)	5,675	-
Creditors due after one year			
Deferred income	(110,630)	110,630	-
	<u>2,137,307</u>	<u>177,909</u>	<u>2,315,216</u>
Net assets	<u>2,137,307</u>	<u>177,909</u>	<u>2,315,216</u>
Capital funds			
Income funds			
Restricted funds	1,693,105	101,798	1,794,903
	200,000	-	200,000
Unrestricted funds	244,202	76,111	320,313
	<u>2,137,307</u>	<u>177,909</u>	<u>2,315,216</u>
Total equity	<u>2,137,307</u>	<u>177,909</u>	<u>2,315,216</u>

Changes to the profit and loss account

	Period ended 31 March 2024		
	As previously reported	Adjustment	As restated
	£	£	£
Charitable activities	40,532	(15,647)	24,885
Grant income	61,695	131,952	193,647
	<u>102,227</u>	<u>116,305</u>	<u>218,532</u>
Revaluation of fixed assets	(61,604)	61,604	-
Net movement in funds	<u>(103,766)</u>	<u>177,909</u>	<u>74,143</u>

APNA GHAR 1995 LTD

England & Wales - Charity number 1059353

Accounts

Charity registration number 1059353

Company registration number 3279108 (England and Wales)

APNA GHAR 1995 LIMITED
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

APNA GHAR 1995 LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees/Directors	Mr M I Saddal Mrs T Pattni Mr K Singh Mr R Jessop	(Appointed 1 February 2024)
Secretary	Mr M I Saddal	
Charity number	1059353	
Company number	3279108	
Principal address	21/22 Clevedon Road Balsall Heath Birmingham B12 9HD	
Registered office	Old Bank Chambers 582-586 Kingsbury Road Erdington Birmingham West Midlands B24 9ND	
Auditor	LMH Accountants Limited T/A Trevor Jones & Co Old Bank Chambers 582-586 Kingsbury Road Erdington Birmingham B24 9ND	

APNA GHAR 1995 LIMITED

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APNA GHAR 1995 LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2024

The Trustees/Directors present their annual report and financial statements for the year ended 31 March 2024.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's Memorandum and Articles of Association, applicable law and both the Companies Act 2006, the Statement Of Recommended Practice and new public benefit reporting requirements.

Objectives and activities

The charity was incorporated on 15 November 1996 (No. 3279108) and is registered in England. The company obtained registered charity status on 21 November 1996 (No. 1059353). The principal trading address is 21-22 Clevedon Road, Balsall Heath, Birmingham, B12 9HD.

Apna Ghar (meaning our house), was initially set up to meet the physical, cultural and psychological needs of south Asian Elders. Apna Ghar is a day centre providing day care for south Asian men and women who are physically disabled and frail. It offers a high standard of specialised care, comfort and support, with its main objectives being to provide a bright and attractive environment, to devise a support plan in conjunction with the individual attendee to meet assessed needs, to provide a variety of activities within the centre and the community taking into account individual preferences, to monitor the effectiveness of activities by consultation with attendees and staff and to encourage attendees to be involved in the running of their services.

Apna Ghar is a multi-faith centre providing day care to the elderly, disabled, critical and vulnerable people from the community. The Centre was initially established by hiring premises on Clifton Road in Balsall Heath and was run by volunteers. Later the Local Authority started providing financial assistance to meet part of the running expenses.

Due to financial restraints imposed by the local authority funding has been substantially reduced over the years. The Management of the centre has been required to find alternative methods of generating income in order for the charity to continue.

Future funding is uncertain given both Government and Local Authority cuts, charities in this sector were told that they should be self funding as soon as possible and so Apna Ghar have been exploring ways of developing additional income streams. we are now selling food to individuals and organisations at minimal profit.

Following demographic changes in society the Centre is now multi faith and there is no discrimination on racial, cultural or gender grounds. People with no religious beliefs are also welcomed. We offer a specialised range of services to support and encourage people of faiths and culture to mingle and integrate with each other. This will encourage harmony between different faiths, cultures and genders. On numerous occasions the centre has been praised for our outreach projects. We tailor the requirements to the individual's ability and our staff are multilingual and so can converse in various south Asian languages. Apna Ghar provides outstanding meals using freshly prepared ingredients which enable us to provide halal non vegetarian, vegetarian and any special requirements. The clients are encouraged to converse with each other, share their experiences and nostalgia. This assists to alleviate loneliness of the users who live on their own. The users are also encouraged to take part in various activities, including physical activities. The centre is a prevention entity and involvement in physical activities does not only sustain their mobility but also assists in improving their health. In collaboration with other Organisations, the Centre has introduced sitting Yoga and group dancing for the clients. We have also started a meal delivery service to people who are not our clients.

The majority of our clients are critical and vulnerable and are referred to us by Birmingham Social Service Department or by other local authorities such as Solihull. There are other clients who are private citizens and they come to the Centre on a walk in basis.

Development

The Centre is under an obligation to provide quality service and facilities. For this purpose we are striving to develop the Organisation, and we propose to carry out following plans subject to availability of funds:

APNA GHAR 1995 LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Strategies for achieving aims and objectives

We continued to provide outreach service to users who cannot attend the centre, to them to alleviate their loneliness.

We are also striving to sell freshly cooked meals and savoury snacks to outside organisations and persons.

Public benefit

The Trustees/Directors have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Activities

The centre will continue to strive to rehabilitate the Asian elders and to develop their well being, alleviate loneliness and serve as a prevention centre. The centre will continue to improve the environment for its service users by renovating and further developing the large facility that the centre occupies. It will continue to develop the communities around it so that the image of care work is improved, and to continue to train care workers in order to provide the correct care requirements for its users.

Achievements and performance

Significant activities and achievements against objectives

The charity has worked hard to maintain rental income from the East Wing units to ensure a significant funding source other than the council. Efforts have been made to review overheads and improve collection of funds.

Financial review

The Charity obtains the majority of its funding from Local Authorities, in particular Birmingham City Council. In the year to 31 March 2024 funding has been the same as during the last financial year, Alternative funding streams are being sort. The Trustees have worked hard to maintain expenditure at a level similar to 2022, which given the current climate has been a great achievement. As the costs associated with maintaining and operating the centre are likely to increase the Trustees made the decision to transfer £200,000 from unrestricted funds to restricted in order to show their commitment to maintaining services.

Despite the careful management of funds the charity has seen a deficit for the year of £42,000, compared to a surplus last year of £4,700. The deficit can be attributed to a reduction in grant from Local Authority, gradual reduction in number of clients following the pandemic, building work and adjustment of staff salaries.

At the time of writing this report Birmingham City Council are in financial crisis, and future funding will probably be more critically reviewed. The Government were in the process of appointing commissioner to oversee the city council's affairs. Fortunately, due to the careful management of the Trustees there are reserves available to continue the services offered.

Despite the financial problems, the centre has managed to provide services to its users. Our main objective remains to alleviate loneliness for citizens living on their own in the community. This can only be achieved by selling our services and receiving funds from various sources. We are also planning to expand our catering business. Leaflets/ Flyers about our day care service, catering and hiring facilities have been distributed to various organisations including religious places. We have also started meal delivery service. We encourage people of different faiths and cultures to integrate with each other. This encourages people of various faiths and cultures to live in harmony and not to discriminate against each other.

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The Trustees/Directors consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year , with further expenditure anticipated on the improvement and renovation of the premises.

APNA GHAR 1995 LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

Major risks

The directors have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

The directors conduct an annual review of the risks the charity may face and implement procedures designed to minimise any potential impact on the charity should those risks materialise.

Structure, governance and management

The charity is a company limited by guarantee and does not have a share capital, the extent of the liability of each member on a winding up is limited to £1.

The objects are to relieve the elderly, primarily those of Asian and other origin or descent living in the Birmingham area, by the provision of a Day Care Centre. Also the advancement of education of carers and to provide training to individuals and organisations who are at the point of delivering care to Asian elderly people. The Centre welcomes clients from other races and all users are treated equally irrespective of race, colour, religion and gender.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim of each fund is set out in the notes to the financial statements. Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for a particular purpose. The cost of raising and administering such funds are charged against the specific fund.

Birmingham City Council require that under the conditions the Day Care Centre Grant advanced from the City should be treated as a restricted fund.

Monie Virdee was the centre manager and is in charge of the day to day activities of the day centre.

The Trustees/Directors, some of whom are directors who served during the year were:

Mr M I Saddal

Mrs T Pattni

Mr K Singh

Mr R Jessop

(Appointed 1 February 2024)

Recruitment and appointment of trustees

As stated in the constitution of Apna Ghar (1995) Limited there will be between 4 to 10 trustees, from which the consultation committee will appoint 4 as members of the management committee.

New trustees undergo an orientation day to brief them in their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision making processes, the business plan and recent financial performance of the charity, during the induction day they meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Organisational structure

The charity is a single organisation.

The trustees have considered the most appropriate policy for investing funds and have found the Business Reserve account meets their requirements to generate income and yet still have ready access to funds.

Auditor

A resolution proposing that LMH Accountants Limited T/a Trevor Jones & Co be reappointed as auditors of the centre will be put to the members.

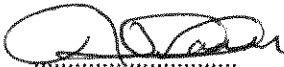
APNA GHAR 1995 LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

Disclosure of information to auditor

Each of the Trustees/Directors has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees report was approved by the Board of Trustees/Directors.



Mr M I Saddal
Director

Date: 16/12/2024

APNA GHAR 1995 LIMITED

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2024

The Trustees/Directors, who are also the directors of Apna Ghar 1995 Limited for the purpose of company law, are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the Trustees/Directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Trustees/Directors are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees/Directors are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

APNA GHAR 1995 LIMITED

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF APNA GHAR 1995 LIMITED

Opinion

We have audited the financial statements of Apna Ghar 1995 Limited (the 'charity') for the year ended 31 March 2024 which comprise the statement of financial activities, the balance sheet and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees/Directors with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees/Directors are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees report has been prepared in accordance with applicable legal requirements.

APNA GHAR 1995 LIMITED

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE MEMBERS OF APNA GHAR 1995 LIMITED

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees/Directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees report and from the requirement to prepare a strategic report.

Responsibilities of Trustees/Directors

As explained more fully in the statement of trustees responsibilities, the Trustees/Directors, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees/Directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Trustees/Directors are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees/Directors either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

APNA GHAR 1995 LIMITED

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE MEMBERS OF APNA GHAR 1995 LIMITED

LMH Accountants LTD

Stephen Lewis (Senior Statutory Auditor)

for and on behalf of LMH Accountants Limited T/A Trevor Jones &
Co

17/12/2024

Chartered Accountants
Statutory Auditor

Old Bank Chambers
582-586 Kingsbury Road
Erdington
Birmingham
B24 9ND

APNA GHAR 1995 LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

		Unrestricted funds	Designated Funds	Restricted funds	Total	Unrestricted funds	Designated Funds	Restricted funds	Total
		2024	2024	2024	2024	2023	2023	2023	2023
	Notes	£	£	£	£	£	£	£	£
Income and endowments from:									
Donations and legacies	3	512	-	-	512	488	-	-	488
Charitable activities	4	40,532	-	-	40,532	64,373	-	-	64,373
Investment income	5	3,049	-	48,846	51,895	994	-	46,294	47,288
Other income	6	-	-	61,695	61,695	-	-	80,319	80,319
Total income		<u>44,093</u>	<u>-</u>	<u>110,541</u>	<u>154,634</u>	<u>65,855</u>	<u>-</u>	<u>126,613</u>	<u>192,468</u>
Expenditure on:									
Charitable activities	7	237	-	196,558	196,795	2,074	-	185,642	187,716
Other expenditure	10	-	-	-	-	-	-	3	3
Total expenditure		<u>237</u>	<u>-</u>	<u>196,558</u>	<u>196,795</u>	<u>2,074</u>	<u>-</u>	<u>185,645</u>	<u>187,719</u>
Net income/(expenditure)		<u>43,856</u>	<u>-</u>	<u>(86,017)</u>	<u>(42,161)</u>	<u>63,781</u>	<u>-</u>	<u>(59,032)</u>	<u>4,749</u>
Transfers between funds		(86,017)	-	86,017	-	(259,032)	200,000	59,032	-
Other recognised gains and losses:									
Revaluation of tangible fixed assets		-	-	(61,604)	(61,604)	-	-	1,265,140	1,265,140
Net movement in funds		<u>(42,161)</u>	<u>-</u>	<u>(61,604)</u>	<u>(103,765)</u>	<u>(195,251)</u>	<u>200,000</u>	<u>1,265,140</u>	<u>1,269,889</u>
Reconciliation of funds:									
Fund balances at 1 April 2023		286,364	200,000	1,754,709	2,241,073	481,615	-	489,569	971,184

APNA GHAR 1995 LIMITED

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Fund balances at 31 March 2024	244,203	200,000	1,693,105	2,137,308	286,364	200,000	1,754,709	2,241,073
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

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

APNA GHAR 1995 LIMITED

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	12		1,999,574		2,086,879
Current assets					
Debtors	13	20,675		18,978	
Cash at bank and in hand		239,626		273,463	
		260,301		292,441	
Creditors: amounts falling due within one year	14	(11,937)		(22,574)	
Net current assets			248,364		269,867
Total assets less current liabilities			2,247,938		2,356,746
Creditors: amounts falling due after more than one year	15		(110,630)		(115,673)
Net assets			2,137,308		2,241,073
The funds of the charity					
Restricted income funds	17		1,693,105		1,754,709
Unrestricted funds - general	19		244,203		286,364
Unrestricted funds - designated fund	18		200,000		200,000
			2,137,308		2,241,073

The financial statements were approved by the Trustees/Directors on 16/12/2024



Mr M I Saddal
Director

Company registration number 3279108 (England and Wales)

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

Charity information

Apna Ghar 1995 Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Old Bank Chambers, 582-586 Kingsbury Road, Erdington, Birmingham, West Midlands, B24 9ND.

1.1 Accounting convention

The accounts have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees/Directors have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees/Directors continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees/Directors in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the accounts.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Grant income is recognised in the period to which it relates to.

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate costs related to the category. Where costs can not be directly attributed to a particular heading they have been allocated to activities on a basis consistent with the use of the resources.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% on cost
Fixtures, fittings & equipment	25% on cost
Motor vehicles	25% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.12 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees/Directors are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

3 Income from donations and legacies

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Donations and gifts	512	488

4 Income from charitable activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Charitable activities		
Food sales	13,273	9,981
Day care income	16,792	11,314
Birmingham city council income		
Council income	10,467	43,078
	<u>40,532</u>	<u>64,373</u>

5 Income from investments

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Rental income	-	48,846	48,846	-	46,294	46,294
Interest receivable	3,049	-	3,049	994	-	994
	<u>3,049</u>	<u>48,846</u>	<u>51,895</u>	<u>994</u>	<u>46,294</u>	<u>47,288</u>

6 Other income

	Restricted funds 2024 £	Restricted funds 2023 £
Grant income	25,445	40,319
BCC grant income	36,250	40,000
	<u>61,695</u>	<u>80,319</u>

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

7 Expenditure on charitable activities

	RF Charitable expenditure 2024 £	RF Charitable expenditure 2023 £
Direct costs		
Staff costs	105,844	102,274
Depreciation and impairment	34,768	33,947
Rates	2,699	929
Insurance	4,678	4,130
Light & Heat	11,460	10,328
Repairs & maintenance	13,609	9,631
Printing postage & stationery	630	959
Telephone	1,960	1,605
Motor expenses	8,190	7,446
Legal & Professional Fees	6,354	4,347
Payroll	1,015	1,332
Audit Fees	3,827	3,643
Sundry Expenses	1,411	4,984
Bank Charges	350	325
Bad Debts	-	1,836
	<u>196,795</u>	<u>187,716</u>
Analysis by fund		
Unrestricted funds - general	237	2,074
Restricted funds	<u>196,558</u>	<u>185,642</u>
	<u>196,795</u>	<u>187,716</u>

The depreciation charge for the year was £34,768 (2023 - £33,947).

8 Trustees/Directors

None of the Trustees/Directors (or any persons connected with them) received any remuneration or benefits from the charity during the year.

None of the Trustees/Directors (or any persons connected with them) received any remuneration during the year. Trustees expenses amounting to £0 were reimbursed.

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

9 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
Management & administration	4	4
Care & kitchen staff	3	3
Total	7	7

Employment costs

	2024 £	2023 £
Wages and salaries	93,423	91,362
Other pension costs	12,421	10,912
	105,844	102,274

There were no employees whose annual remuneration was more than £60,000.

10 Other expenditure

	Restricted funds 2024 £	Restricted funds 2023 £
Net loss on disposal of tangible fixed assets	-	3

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

12 Tangible fixed assets

	Freehold land and buildings	Fixtures, fittings & equipment	Motor vehicles	Total
	£	£	£	£
Cost or valuation				
At 1 April 2023	2,064,000	62,393	66,209	2,192,602
Additions	7,575	1,492	-	9,067
At 31 March 2024	2,071,575	63,885	66,209	2,201,669
Depreciation and impairment				
At 1 April 2023	-	57,106	48,617	105,723
Depreciation charged in the year	82,694	3,625	10,053	96,372
At 31 March 2024	82,694	60,731	58,670	202,095
Carrying amount				
At 31 March 2024	1,988,881	3,154	7,539	1,999,574
At 31 March 2023	2,064,000	5,287	17,592	2,086,879

Land and buildings with a carrying amount of £ 378,518 were revalued at 12 September 2023 by Abacus Architects Ltd, independent valuers not connected with the charity on the basis of market value. The valuation conforms to International Valuation Standards and was based on recent market transactions on arm's length terms for similar properties.

At 31 March 2024, had the revalued assets been carried at historic cost less accumulated depreciation and accumulated impairment losses, their carrying amount would have been approximately £354,524 (2023 - £368,039).

The revaluation surplus is disclosed in note 17.

All assets are held for direct charitable purposes.

13 Debtors

	2024	2023
	£	£
Amounts falling due within one year:		
Trade debtors	1,427	780
Prepayments and accrued income	19,248	18,198
	20,675	18,978

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

14 Creditors: amounts falling due within one year

	Notes	2024 £	2023 £
Other taxation and social security		562	617
Grants		5,675	16,277
Trade creditors		1,183	979
Accruals and deferred income		4,517	4,701
		<u>11,937</u>	<u>22,574</u>

15 Creditors: amounts falling due after more than one year

	Notes	2024 £	2023 £
Grants		<u>110,630</u>	<u>115,673</u>

16 Retirement benefit schemes

	2024 £	2023 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	<u>958</u>	<u>606</u>

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

17 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	At 31 March 2024 £
Restricted funds	-	110,541	(196,558)	-	-	(86,017)
Transfer to unrestricted fund	-	-	-	86,017	-	86,017
	<u>-</u>	<u>110,541</u>	<u>(196,558)</u>	<u>86,017</u>	<u>-</u>	<u>-</u>
Revaluation reserve	1,754,709	-	-	-	(61,604)	1,693,105
	<u>1,754,709</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>(61,604)</u>	<u>1,693,105</u>

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

17 Restricted funds

(Continued)

Previous year:	At 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	At 31 March 2023 £
Restricted funds		126,613	(185,645)			(59,032)
Revaluation reserve	489,569	-		-	1,265,140	1,754,709
Transfer to unrestricted fund	-	-	-	59,032	-	59,032
	-	126,613	185,645	59,032	-	-
Revaluation reserve	489,569	-	-	-	1,265,140	1,754,709

18 Unrestricted funds - designated fund

These are unrestricted funds which are material to the charity's activities.

	At 1 April 2023 £	Transfers £	At 31 March 2024 £
	200,000	-	200,000
Previous year:	At 1 April 2022 £	Transfers £	At 31 March 2023 £
	-	200,000	200,000

Designated Fund

We have designated a fund to meet unforeseen expenses.

This includes, having to close down following an unforeseen incident. This will include damage to the property, major renovation of property. There may be a need to hire premises to continue providing the service during the closure. It will not be possible to pay for hiring the facilities to continue providing service from our normal income. In the event of reduction or stoppage of grant from local authority, we could continue to employ staff for a limited period and pay redundancy payment from designated funds. Furthermore it is a requirement that the Local Authority will only fund a project of an organisation in possession of one year turn round.

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

19 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
General funds	286,364	44,093	(237)	(86,017)	244,203
Previous year:	At 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2023 £
General funds	481,615	65,855	(2,074)	(259,032)	286,364

Designated Fund

We have designated a fund to meet unforeseen expenses.

This includes, having to close down following an unforeseen incident. This will include damage to the property, major renovation of property. There may be a need to hire premises to continue providing the service during the closure. It will not be possible to pay for hiring the facilities to continue providing service from our normal income. In the event of reduction or stoppage of grant from local authority, we could continue to employ staff for a limited period and pay redundancy payment from designated funds. Furthermore it is a requirement that the Local Authority will only fund a project of an organisation in possession of one year turn round.

20 Analysis of net assets between funds

	Unrestricted funds general 2024 £	Unrestricted funds designated fund 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:				
Tangible assets	306,469	-	1,693,105	1,999,574
Current assets/(liabilities)	48,364	200,000	-	248,364
Long term liabilities	(110,630)	-	-	(110,630)
	<u>244,203</u>	<u>200,000</u>	<u>1,693,105</u>	<u>2,137,308</u>

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

20 Analysis of net assets between funds

(Continued)

	Unrestricted funds general	Unrestricted funds designated fund	Restricted funds	Total
	2023 £	2023 £	2023 £	2023 £
At 31 March 2023:				
Tangible assets	332,170	-	1,754,709	2,086,879
Current assets/(liabilities)	69,867	200,000	-	269,867
Long term liabilities	(115,673)	-	-	(115,673)
	<u>286,364</u>	<u>200,000</u>	<u>1,754,709</u>	<u>2,241,073</u>

21 Related party transactions

There were no disclosable related party transactions during the year (2024- none).

22 Prior period adjustment

Changes to the balance sheet

	At 31 March 2023		
	As previously reported £	Adjustment £	As restated £
Creditors due within one year			
Deferred income	(18,561)	2,284	(16,277)
Creditors due after one year			
Deferred income	<u>(133,548)</u>	<u>17,875</u>	<u>(115,673)</u>
 Net assets	 <u>2,220,914</u>	 <u>20,159</u>	 <u>2,241,073</u>
 Capital funds			
Income funds			
Restricted funds	1,875,518	(120,809)	1,754,709
	-	200,000	200,000
Unrestricted funds	<u>345,396</u>	<u>(59,032)</u>	<u>286,364</u>
 Total equity	 <u>2,220,914</u>	 <u>20,159</u>	 <u>2,241,073</u>

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

22 Prior period adjustment

(Continued)

	At 31 March 2023		
	As previously reported	Adjustment	As restated
	£	£	£
Changes to the profit and loss account			
	Period ended 31 March 2023		
	As previously reported	Adjustment	As restated
	£	£	£
Charitable activities	11,314	53,059	64,373
Other trading activities	53,059	(53,059)	-
Grant income	54,169	26,150	80,319
Cost of sales	10,306	(10,306)	-
Charitable activities	171,419	16,297	187,716
Net movement in funds	1,249,730	20,159	1,269,889

APNA GHAR 1995 LTD

England & Wales - Charity number 1059353

Accounts

Charity registration number 1059353

Company registration number 3279108 (England and Wales)

APNA GHAR 1995 LIMITED
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

APNA GHAR 1995 LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr M I Saddal Mrs T Pattni Mr K Singh
Secretary	Mr M I Saddal
Charity number	1059353
Company number	3279108
Principal address	21/22 Clevedon Road Balsall Heath Birmingham B12 9HD
Registered office	Old Bank Chambers 582-586 Kingsbury Road Erdington Birmingham West Midlands B24 9ND
Auditor	LMH Accountants Limited T/A Trevor Jones & Co Old Bank Chambers 582-586 Kingsbury Road Erdington Birmingham B24 9ND

APNA GHAR 1995 LIMITED

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APNA GHAR 1995 LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2023

The trustees present their annual report and financial statements for the year ended 31 March 2023.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's Memorandum and Articles of Association, applicable law and both the Companies Act 2006, the Statement Of Recommended Practice and new public benefit reporting requirements.

Objectives and activities

The charity was incorporated on 15 November 1996 (No. 3279108) and is registered in England. The company obtained registered charity status on 21 November 1996 (No. 1059353). The principal trading address is 21-22 Clevedon Road, Balsall Heath, Birmingham, B12 9HD.

Apna Ghar (meaning our house), was set up to meet the physical, cultural and psychological needs of south Asian Elders. Apna Ghar is a day centre providing day care for south Asian men and women who are physically disabled and frail. It offers a high standard of specialised care, comfort and support, with its main objectives being to provide a bright and attractive environment, to devise a support plan in conjunction with the individual attendee to meet assessed needs, to provide a variety of activities within the centre and the community taking into account individual preferences, to monitor the effectiveness of activities by consultation with attendees and staff and to encourage attendees to be involved in the running of their services.

Apna Ghar is a multi-faith centre providing day care to the elderly, disabled, critical and vulnerable people from the community. The Centre was initially established by hiring premises on Clifton Road in Balsall Heath and was run by volunteers. Later the Local Authority started providing financial assistance to meet part of the running expenses.

Due to financial restraints imposed by the local authority funding has been substantially reduced over the years. The Management of the centre has been required to find alternative methods of generating income in order for the charity to continue.

Future funding is uncertain given both Government and Local Authority cuts, charities in this sector were told that they should be self funding as soon as possible and so Apna Ghar have been exploring ways of developing additional income streams.

The Centre is multi faith without any discrimination on racial, cultural or Gender grounds. We offer a specialised range of services to support and encourage people of faiths and culture to mingle with each other. This will encourage harmony between different faiths, cultures and genders. On numerous occasions the centre has been praised for our outreach projects. We tailor the requirements to the individual's ability and our staff are multilingual and so can converse in various south Asian languages. Apna Ghar provides outstanding meals using freshly prepared ingredients which enable us to provide halal non vegetarian, vegetarian and any special requirements. The clients are encouraged to converse with each other, share their experiences and nostalgia. This assists to alleviate loneliness of the users who live on their own. The users are also encouraged to take part in various activities, including physical activities. The centre is a prevention entity and involvement in physical activities does not only sustain their mobility but also assists in improving their health. In collaboration with other Organisations, the Centre has introduced sitting Yoga and group dancing for the clients. We have also started a meal delivery service to people who are not our clients.

The majority of our clients are critical and vulnerable and are referred to us by Birmingham Social Service Department or by other local authorities such as Solihull. There are other clients who are private citizens and they come to the Centre on a walk in basis.

Development

The Centre is under an obligation to provide quality service and facilities. For this purpose we are striving to develop the Organisation, and we propose to carry out following plans subject to availability of funds:

Work on the HUB room could not be commenced due to insufficient funds as other work was given priority. Covid19 further aggravated our financial position and situation will be reviewed as soon as funds become available.

APNA GHAR 1995 LIMITED

TRUSTEES REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2023

We continued to provide outreach service to users who cannot attend the centre, to them to alleviate their loneliness.

We are also striving to sell freshly cooked meals and savoury snacks to outside organisations and persons.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

The centre will continue to strive to rehabilitate the Asian elders and to develop their well being, alleviate loneliness and serve as a prevention centre. The centre will continue to improve the environment for its service users by renovating and further developing the large facility that the centre occupies. It will continue to develop the communities around it so that the image of care work is improved, and to continue to train care workers in order to provide the correct care requirements for its users.

Achievements and performance

The charity has worked hard to maintain rental income from the East Wing units to ensure a significant funding source other than the council. Efforts have been made to review overheads and improve collection of funds.

Financial review

The Charity obtains the majority of its funding from Local Authorities, in particular Birmingham City Council. In the year to 31 March 2023 funding has been reduced, Alternative funding streams are being sort. The Trustees have worked hard to maintain expenditure at a level similar to 2022, which given the current climate has been a great achievement. As the costs associated with maintaining and operating the centre are likely to increase the Trustees made the decision to transfer £200,000 from unrestricted funds to restricted in order to show their commitment to maintaining services.

Despite the careful management of funds the charity has seen a deficit for the year of £15,000, compared to a surplus last year of £17,000.

At the time of writing this report Birmingham City Council are in financial crisis, and future funding will probably be more critically reviewed. The Government were in the process of appointing commissioner to oversee the city council's affairs. Fortunately, due to the careful management of the Trustees there are reserves available to continue the services offered.

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year , with further expenditure anticipated on the improvement and renovation of the premises.

The directors have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

The directors conduct an annual review of the risks the charity may face and implement procedures designed to minimise any potential impact on the charity should those risks materialise.

APNA GHAR 1995 LIMITED

TRUSTEES REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2023

Structure, governance and management

The charity is a company limited by guarantee and does not have a share capital, the extent of the liability of each member on a winding up is limited to £1.

The objects are to relieve the elderly, primarily those of Asian and other origin or descent living in the Birmingham area, by the provision of a Day Care Centre. Also the advancement of education of carers and to provide training to individuals and organisations who are at the point of delivering care to Asian elderly people. The Centre welcomes clients from other races and all users are treated equally irrespective of race, colour, religion and gender.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim of each fund is set out in the notes to the financial statements. Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for a particular purpose. The cost of raising and administering such funds are charged against the specific fund.

Birmingham City Council require that under the conditions the Day Care Centre Grant advanced from the City should be treated as a restricted fund.

Monie Virdee was the centre manager and is in charge of the day to day activities of the day centre.

The trustees, some of whom are directors who served during the year were:

Mr M I Saddal

Mrs T Pattni

Mr K Singh

As stated in the constitution of Apna Ghar (1995) Limited there will be between 4 to 10 trustees, from which the consultation committee will appoint 4 as members of the management committee. The Board of Trustees should also include at least 2 members from each faith, regardless of their disabilities.

New trustees undergo an orientation day to brief them in their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision making processes, the business plan and recent financial performance of the charity, during the induction day they meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

The charity is a single organisation.

The trustees have considered the most appropriate policy for investing funds and have found the Business Reserve account meets their requirements to generate income and yet still have ready access to funds.

Auditor

A resolution proposing that LMH Accountants Limited T/a Trevor Jones & Co be reappointed as auditors of the centre will be put to the members.

Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees report was approved by the Board of Trustees.

Mr M I Saddal

Director

Dated: 14 November 2023

APNA GHAR 1995 LIMITED

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2023

The trustees, who are also the directors of Apna Ghar 1995 Limited for the purpose of company law, are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

APNA GHAR 1995 LIMITED

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF APNA GHAR 1995 LIMITED

Opinion

We have audited the financial statements of Apna Ghar 1995 Limited (the 'charity') for the year ended 31 March 2023 which comprise the statement of financial activities, the balance sheet and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees report has been prepared in accordance with applicable legal requirements.

APNA GHAR 1995 LIMITED

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE MEMBERS OF APNA GHAR 1995 LIMITED

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

APNA GHAR 1995 LIMITED

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE MEMBERS OF APNA GHAR 1995 LIMITED

Stephen Lewis (Senior Statutory Auditor)

for and on behalf of LMH Accountants Limited T/A Trevor Jones & Co 14 November 2023

**Chartered Accountants
Statutory Auditor**

Old Bank Chambers
582-586 Kingsbury Road
Erdington
Birmingham
B24 9ND

APNA GHAR 1995 LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

		Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Notes							
<u>Income and endowments from:</u>							
Donations and legacies	3	488	-	488	847	-	847
Charitable activities	4	11,314	-	11,314	3,780	-	3,780
Other trading activities	5	53,059	-	53,059	90,131	-	90,131
Investments		994	46,294	47,288	23	44,955	44,978
Grant income	6	-	54,169	54,169	655	54,170	54,825
Total income		65,855	100,463	166,318	95,436	99,125	194,561
<u>Expenditure on:</u>							
Cost of sales	7	-	10,306	10,306	-	7,248	7,248
Charitable activities	8	2,074	169,345	171,419	236	169,952	170,188
Other	11	-	3	3	-	1	1
Total expenditure		2,074	179,654	181,728	236	177,201	177,437
Net incoming/(outgoing) resources before transfers		63,781	(79,191)	(15,410)	95,200	(78,076)	17,124
Gross transfers between funds		(200,000)	200,000	-	(78,076)	78,076	-
Net (outgoing)/incoming resources		(136,219)	120,809	(15,410)	17,124	-	17,124
Other recognised gains and losses							
Revaluation of tangible fixed assets		-	1,265,140	1,265,140	-	-	-
Net movement in funds		(136,219)	1,385,949	1,249,730	17,124	-	17,124
Fund balances at 1 April 2022		481,615	489,569	971,184	464,491	489,569	954,060
Fund balances at 31 March 2023		345,396	1,875,518	2,220,914	481,615	489,569	971,184

The statement of financial activities includes all gains and losses recognised in the year.

APNA GHAR 1995 LIMITED

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

APNA GHAR 1995 LIMITED

BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Fixed assets					
Tangible assets	13		2,086,879		855,689
Current assets					
Debtors	14	18,978		24,115	
Cash at bank and in hand		273,463		270,179	
		<u>292,441</u>		<u>294,294</u>	
Creditors: amounts falling due within one year	15	<u>(24,858)</u>		<u>(26,690)</u>	
Net current assets			267,583		267,604
Total assets less current liabilities			2,354,462		1,123,293
Creditors: amounts falling due after more than one year	16		(133,548)		(152,109)
Net assets			<u>2,220,914</u>		<u>971,184</u>
Income funds					
General restricted funds		120,809		-	
Revaluation reserve		<u>1,754,709</u>		<u>489,569</u>	
	18		1,875,518		489,569
Unrestricted funds			345,396		481,615
			<u>2,220,914</u>		<u>971,184</u>

The financial statements were approved by the Trustees on 14 November 2023

Mr M I Saddal
Trustee

Company registration number 3279108

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

Charity information

Apna Ghar 1995 Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Old Bank Chambers, 582-586 Kingsbury Road, Erdington, Birmingham, West Midlands, B24 9ND.

1.1 Accounting convention

The accounts have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the accounts.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Grant income is recognised in the period to which it relates to.

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate costs related to the category. Where costs can not be directly attributed to a particular heading they have been allocated to activities on a basis consistent with the use of the resources.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% on cost
Fixtures, fittings & equipment	25% on cost
Motor vehicles	25% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.12 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

3 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2023	2022
	£	£
Donations and gifts	488	847

4 Charitable activities

	Grants received	Grants received
	2023	2022
	£	£
Charitable activities	11,314	3,780

5 Other trading activities

	Unrestricted funds	Unrestricted funds
	2023	2022
	£	£
Other trading income activities	53,059	90,131

6 Grant income

	Restricted funds	Unrestricted funds	Restricted funds	Total
	2023	2022	2022	2022
	£	£	£	£
Other income	-	655	-	655
Grant income	14,169	-	14,170	14,170
Day centre grant	40,000	-	40,000	40,000
	54,169	655	54,170	54,825

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

7 Cost of sales

	Restricted funds	Restricted funds
	2023 £	2022 £
Cost of sales		
Food purchases	10,306	7,248
	<u>10,306</u>	<u>7,248</u>

8 Charitable activities

	Charitable Expenditure £	Total 2023 £	Total 2022 £
Staff costs	91,968	91,968	88,338
Depreciation and impairment	27,956	27,956	27,775
Rates	929	929	2,071
Insurance	4,130	4,130	3,803
Heat and light	10,328	10,328	10,401
Repairs and maintenance	9,631	9,631	12,757
Postage and stationery	959	959	1,393
Telephone and fax	1,605	1,605	2,226
Motor expenses	7,446	7,446	6,406
Travelling expenses	-	-	134
Legal and professional	4,347	4,347	4,658
Payroll preparation	1,332	1,332	870
Auditors remuneration	3,643	3,643	3,420
Sundry expenses	4,984	4,984	5,626
Bank charges	325	325	310
Bad debt	1,836	1,836	-
	<u>171,419</u>	<u>171,419</u>	<u>170,188</u>
	<u>171,419</u>	<u>171,419</u>	<u>170,188</u>
Analysis by fund			
Unrestricted funds	2,074	2,074	236
Restricted funds	169,345	169,345	169,952
	<u>171,419</u>	<u>171,419</u>	<u>170,188</u>

The depreciation charge for the year was £33,947 (2022 - £34,182).

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

None of the trustees (or any persons connected with them) received any remuneration during the year. Trustees expenses amounting to £0 were reimbursed.

10 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
Management & administration	4	4
Care & kitchen staff	3	3
Total	7	7

Employment costs

	2023 £	2022 £
Wages and salaries	91,362	88,039
Social security costs	-	100
Other pension costs	606	199
	91,968	88,338

There were no employees whose annual remuneration was more than £60,000.

11 Other

	Restricted funds 2023 £	Restricted funds 2022 £
Net loss on disposal of tangible fixed assets	3	1
	3	1

12 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

13 Tangible fixed assets

	Freehold land and buildings	Fixtures, Motor vehicles fittings & equipment		Total
	£	£	£	£
Cost				
At 1 April 2022	1,013,474	62,894	66,209	1,142,577
Disposals	-	(500)	-	(500)
Revaluation	1,265,140	-	-	1,265,140
At 31 March 2023	2,278,614	62,394	66,209	2,407,217
Depreciation and impairment				
At 1 April 2022	194,344	53,980	38,564	286,888
Depreciation charged in the year	20,270	3,624	10,053	33,947
Eliminated in respect of disposals	-	(497)	-	(497)
At 31 March 2023	214,614	57,107	48,617	320,338
Carrying amount				
At 31 March 2023	2,064,000	5,287	17,592	2,086,879
At 31 March 2022	819,130	8,914	27,645	855,689

All assets are held for direct charitable purposes.

14 Debtors

	2023 £	2022 £
Amounts falling due within one year:		
Trade debtors	780	1,527
Prepayments and accrued income	18,198	22,588
	18,978	24,115

15 Creditors: amounts falling due within one year

	Notes	2023 £	2022 £
Other taxation and social security		617	819
Deferred income	17	18,561	20,160
Trade creditors		979	992
Accruals and deferred income		4,701	4,719
		24,858	26,690

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

16 Creditors: amounts falling due after more than one year

	Notes	2023 £	2022 £
Deferred income	17	133,548	147,109
Other creditors		-	5,000
		<u>133,548</u>	<u>152,109</u>

17 Deferred income

	2023 £	2022 £
Arising from government grants	170,670	189,096
Other deferred income	(18,561)	(21,827)
	<u>152,109</u>	<u>167,269</u>

Deferred income is included in the financial statements as follows:

	2023 £	2022 £
Deferred income is included within:		
Current liabilities	18,561	20,160
Non-current liabilities	133,548	147,109
	<u>152,109</u>	<u>167,269</u>
Movements in the year:		
Deferred income at 1 April 2022	167,269	139,768
Released from previous periods	(15,160)	27,501
	<u>152,109</u>	<u>167,269</u>
Deferred income at 31 March 2023	<u>152,109</u>	<u>167,269</u>

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

18 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 April 2021	Resources expended	Transfers	Balance at 1 April 2022	Resources expended	Transfers	Investments gains/losses	Balance at 31 March 2023
	£	£	£	£	£	£	£	£
Revaluation reserve	489,569	(78,076)	78,076	489,569	(79,191)	79,191	1,385,949	1,875,518

Restricted Funds are comprised of the following funds:

Revaluation Reserve on property £1,754,709

Cash at bank £120,809

These funds relate to the property and its upkeep. Also the funds received from the local authority are restricted for the purpose of covering the costs of providing the services detailed.

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

19 Analysis of net assets between funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Fund balances at 31 March 2023 are represented by:						
Tangible assets	22,879	2,064,000	2,086,879	366,120	489,569	855,689
Investment properties	309,291	(309,291)	-	-	-	-
Current assets/(liabilities)	146,774	120,809	267,583	267,604	-	267,604
Long term liabilities	(133,548)	-	(133,548)	(152,109)	-	(152,109)
	<u>345,396</u>	<u>1,875,518</u>	<u>2,220,914</u>	<u>481,615</u>	<u>489,569</u>	<u>971,184</u>

APNA GHAR 1995 LTD

England & Wales - Charity number 1059353

Accounts

Charity registration number 1059353

Company registration number 3279108 (England and Wales)

APNA GHAR 1995 LIMITED
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

APNA GHAR 1995 LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr M I Saddal Mrs T Pattni Mr K Singh
Secretary	Mr M I Saddal
Charity number	1059353
Company number	3279108
Principal address	21/22 Clevedon Road Balsall Heath Birmingham B12 9HD
Registered office	Old Bank Chambers 582-586 Kingsbury Road Erdington Birmingham B24 9ND
Auditor	Trevor Jones Old Bank Chambers 582-586 Kingsbury Road Erdington Birmingham B24 9ND

APNA GHAR 1995 LIMITED

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APNA GHAR 1995 LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2022

The trustees present their annual report and financial statements for the year ended 31 March 2022.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's Memorandum and Articles of Association, applicable law and both the Companies Act 2006, the Statement Of Recommended Practice and new public benefit reporting requirements.

Objectives and activities

The charity was incorporated on 15 November 1996 (No. 3279108) and is registered in England. The company obtained registered charity status on 21 November 1996 (No. 1059353). The principal trading address is 21-22 Clevedon Road, Balsall Heath, Birmingham, B12 9HD.

Apna Ghar (meaning our house), was set up to meet the physical, cultural and psychological needs of south Asian Elders. Apna Ghar is a day centre providing day care for south Asian men and women who are physically disabled and frail. It offers a high standard of specialised care, comfort and support, with its main objectives being to provide a bright and attractive environment, to devise a support plan in conjunction with the individual attendee to meet assessed needs, to provide a variety of activities within the centre and the community taking into account individual preferences, to monitor the effectiveness of activities by consultation with attendees and staff and to encourage attendees to be involved in the running of their services.

Apna Ghar is a multi-faith centre providing day care to the elderly, disabled, critical and vulnerable people from the community. The Centre was initially established by hiring premises on Clifton Road in Balsall Heath and was run by volunteers. Later the Local Authority started providing financial assistance to meet part of the running expenses.

Due to financial restraints imposed by the local authority funding has been substantially reduced over the years. The Management of the centre has been required to find alternative methods of generating income in order for the charity to continue.

Future funding is uncertain given both Government and Local Authority cuts, charities in this sector were told that they should be self funding as soon as possible and so Apna Ghar have been exploring ways of developing additional income streams.

APNA GHAR 1995 LIMITED

TRUSTEES REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2022

The Centre is multi faith without any discrimination on racial, cultural or Gender grounds. We offer a specialised range of services to support and encourage people of faiths and culture to mingle with each other. This will encourage harmony between different faiths, cultures and genders. On numerous occasions the centre has been praised for our outreach projects. We tailor the requirements to the individual's ability and our staff are multilingual and so can converse in various south Asian languages. Apna Ghar provides outstanding meals using freshly prepared ingredients which enable us to provide halal non vegetarian, vegetarian and any special requirements. The clients are encouraged to converse with each other, share their experiences and nostalgia. This assists to alleviate loneliness of the users who live on their own. The users are also encouraged to take part in various activities, including physical activities. The centre is a prevention entity and involvement in physical activities does not only sustain their mobility but also assists in improving their health.

The majority of our clients are critical and vulnerable and are referred to us by Birmingham Social Service Department or by other local authorities such as Solihull. There are other clients who are private citizens and they come to the Centre on a walk in basis.

Development

The Centre is under an obligation to provide quality service and facilities. For this purpose we are striving to develop the Organisation, and we propose to carry out following plans subject to availability of funds:

Work on the HUB room could not be commenced due to insufficient funds as other work was given priority. Covid19 further aggravated our financial position and situation will be reviewed as soon as funds become available.

The dementia centre was furnished at a cost of £90,00.00 and will be put into use as soon as citizens are referred to the Centre by the local and health authorities. The staff has also been advised to visit medical centres, GP surgeries and other public places and publicise the facilities available at the centre. New appliances and equipment have been acquired at a cost of £6,000.00 for the kitchen. Kitchen facilities have been improved- cost £3,000.00. Office furniture and equipment could not be replaced due to lack of funds.

Following the outbreak of coronavirus pandemic, the Centre was closed in March 2020 and reopened in May 2021. During the closure period, we continued to provide outreach service to our users. This was done by phone ensuring people have regular contact and by delivering freshly meals to come members. The staff of the centre delivered shopping to some users who has mobility problems.

After reopening, some users for health reasons are reluctant to come to the centre and we have continued to provide outreach service to them to alleviate their loneliness.

We are also striving to sell freshly cooked meals and savoury snacks to outside organisations and persons.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

The centre will continue to strive to rehabilitate the Asian elders and to develop their well being, alleviate loneliness and serve as a prevention centre. The centre will continue to improve the environment for its service users by renovating and further developing the large facility that the centre occupies. It will continue to develop the communities around it so that the image of care work is improved, and to continue to train care workers in order to provide the correct care requirements for its users.

Achievements and performance

The charity has worked hard to maintain rental income from the East Wing units to ensure a significant funding source other than the council. Efforts have been made to review overheads and improve collection of funds.

APNA GHAR 1995 LIMITED

TRUSTEES REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2022

Financial review

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year, with further expenditure anticipated on the improvement and renovation of the premises.

The directors have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

The directors conduct an annual review of the risks the charity may face and implement procedures designed to minimise any potential impact on the charity should those risks materialise.

Structure, governance and management

The charity is a company limited by guarantee and does not have a share capital, the extent of the liability of each member on a winding up is limited to £1.

The objects are to relieve the elderly, primarily those of Asian and other origin or descent living in the Birmingham area, by the provision of a Day Care Centre. Also the advancement of education of carers and to provide training to individuals and organisations who are at the point of delivering care to Asian elderly people. The Centre welcomes clients from other races and all users are treated equally irrespective of race, colour, religion and gender.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim of each fund is set out in the notes to the financial statements. Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for a particular purpose. The cost of raising and administering such funds are charged against the specific fund.

Birmingham City Council require that under the conditions the Day Care Centre Grant advanced from the City should be treated as a restricted fund.

Monie Virdee was the centre manager and is in charge of the day to day activities of the day centre.

The trustees, some of whom are directors who served during the year were:

Mr M I Saddal

Mrs T Pattni

Mr K Singh

Mr S P Goel

(Resigned 11 May 2021)

As stated in the constitution of Apna Ghar (1995) Limited there will be between 4 to 10 trustees, from which the consultation committee will appoint 4 as members of the management committee. The Board of Trustees should also include at least 2 members from each faith, regardless of their disabilities.

New trustees undergo an orientation day to brief them in their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision making processes, the business plan and recent financial performance of the charity, during the induction day they meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

The charity is a single organisation.

The trustees have considered the most appropriate policy for investing funds and have found the Business Reserve account meets their requirements to generate income and yet still have ready access to funds.

APNA GHAR 1995 LIMITED

TRUSTEES REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2022

Auditor

A resolution proposing that Trevor Jones & Co be reappointed as auditors of the centre will be put to the members.

Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees report was approved by the Board of Trustees.

Mr M I Saddal

Director

Dated: 22 November 2022

APNA GHAR 1995 LIMITED

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2022

The trustees, who are also the directors of Apna Ghar 1995 Limited for the purpose of company law, are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

APNA GHAR 1995 LIMITED

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF APNA GHAR 1995 LIMITED

Opinion

We have audited the financial statements of Apna Ghar 1995 Limited (the 'charity') for the year ended 31 March 2022 which comprise the statement of financial activities, the balance sheet and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees report has been prepared in accordance with applicable legal requirements.

APNA GHAR 1995 LIMITED

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF APNA GHAR 1995 LIMITED

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees report.

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

APNA GHAR 1995 LIMITED

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF APNA GHAR 1995 LIMITED

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Stephen Lewis (Senior Statutory Auditor)
for and on behalf of Trevor Jones

22 November 2022

Chartered Accountants
Statutory Auditor

Old Bank Chambers
582-586 Kingsbury Road
Edlington
Birmingham
B24 9ND

APNA GHAR 1995 LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Total 2021 £
<u>Income and endowments from:</u>					
Donations and legacies	3	847	-	847	912
Charitable activities	4	3,780	40,000	43,780	40,000
Other trading activities	5	90,131	-	90,131	78,300
Other income		23	44,955	44,978	43,759
Other income	6	655	14,170	14,825	44,770
Total income		95,436	99,125	194,561	207,741
<u>Expenditure on:</u>					
Cost of sales	7	-	7,248	7,248	1,159
Charitable activities	8	236	169,952	170,188	165,961
Other	11	-	1	1	-
Total resources expended		236	177,201	177,437	167,120
Net incoming/(outgoing) resources before transfers		95,200	(78,076)	17,124	40,621
Gross transfers between funds		(78,076)	78,076	-	-
Net income for the year/ Net movement in funds		17,124	-	17,124	40,621
Fund balances at 1 April 2021		464,491	489,569	954,060	913,439
Fund balances at 31 March 2022		481,615	489,569	971,184	954,060

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

APNA GHAR 1995 LIMITED

BALANCE SHEET

AS AT 31 MARCH 2022

	Notes	2022 £	£	2021 £	£
Fixed assets					
Tangible assets	12		855,689		858,751
Current assets					
Debtors	13	24,115		31,678	
Cash at bank and in hand		270,179		259,728	
		<u>294,294</u>		<u>291,406</u>	
Creditors: amounts falling due within one year	14	<u>(26,690)</u>		<u>(27,161)</u>	
Net current assets			267,604		264,245
Total assets less current liabilities			1,123,293		1,122,996
Creditors: amounts falling due after more than one year	15		(152,109)		(168,936)
Net assets			<u>971,184</u>		<u>954,060</u>
Income funds					
Revaluation reserve		489,569		489,569	
	17	<u>489,569</u>		<u>489,569</u>	
Unrestricted funds			481,615		464,491
			<u>971,184</u>		<u>954,060</u>

The financial statements were approved by the Trustees on 22 November 2022

Mr M I Saddal
Trustee

Company registration number 3279108

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

Charity information

Apna Ghar 1995 Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Old Bank Chambers, 582-586 Kingsbury Road, Erdington, Birmingham, B24 9ND.

1.1 Accounting convention

The accounts have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the accounts.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Grant income is recognised in the period to which it relates to.

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate costs related to the category. Where costs can not be directly attributed to a particular heading they have been allocated to activities on a basis consistent with the use of the resources.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% on cost
Fixtures, fittings & equipment	25% on cost
Motor vehicles	25% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.12 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

3 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2022 £	2021 £
Donations and gifts	847	912

4 Charitable activities

	Grants received 2022 £	Grants received 2021 £
Grants received	40,000	40,000
Other income	3,780	-
	43,780	40,000
Analysis by fund		
Unrestricted funds	3,780	-
Restricted funds	40,000	40,000
	43,780	40,000

5 Other trading activities

	Unrestricted funds	Unrestricted funds
	2022 £	2021 £
Other trading income activities	90,131	78,300

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

6 Other income

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2022 £	2022 £	2022 £	2021 £	2021 £	2021 £
Other income	655	-	655	21,158	-	21,158
Grant income	-	14,170	14,170	-	23,612	23,612
	<u>655</u>	<u>14,170</u>	<u>14,825</u>	<u>21,158</u>	<u>23,612</u>	<u>44,770</u>

7 Cost of sales

	Restricted funds	Restricted funds
	2022 £	2021 £
<u>Cost of sales</u>		
Cartons and lids	-	62
Food purchases	7,248	1,097
	<u>7,248</u>	<u>1,159</u>
Cost of sales	<u>7,248</u>	<u>1,159</u>

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

8 Charitable activities

	Charitable Expenditure £	Total 2022 £	Total 2021 £
Staff costs	88,338	88,338	82,934
Depreciation and impairment	27,775	27,775	23,883
Rates	2,071	2,071	633
Insurance	3,803	3,803	3,546
Heat and light	10,401	10,401	10,367
Repairs and maintenance	12,757	12,757	20,763
Postage and stationery	1,393	1,393	1,922
Telephone and fax	2,226	2,226	2,577
Motor expenses	6,406	6,406	2,744
Travelling expenses	134	134	5
Legal and professional	4,658	4,658	4,209
Payroll preparation	870	870	1,440
Auditors remuneration	3,420	3,420	3,700
Sundry expenses	5,626	5,626	6,887
Bank charges	310	310	351
	<u>170,188</u>	<u>170,188</u>	<u>165,961</u>
	<u>170,188</u>	<u>170,188</u>	<u>165,961</u>
Analysis by fund			
Unrestricted funds	236	236	4,325
Restricted funds	169,952	169,952	161,636
	<u>170,188</u>	<u>170,188</u>	<u>165,961</u>

The depreciation charge for the year was £34,182 (2021 - £28,623).

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

None of the trustees (or any persons connected with them) received any remuneration during the year. Trustees expenses amounting to £0 were reimbursed.

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

10 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
Management & administration	4	4
Care & kitchen staff	3	3
Total	7	7

Employment costs

	2022 £	2021 £
Wages and salaries	88,039	82,791
Social security costs	100	-
Other pension costs	199	143
	88,338	82,934

There were no employees whose annual remuneration was more than £60,000.

11 Other

	Restricted funds	Total
	2022	£ 2021
Net loss on disposal of tangible fixed assets	1	-

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

12 Tangible fixed assets

	Freehold land and buildings	Fixtures, fittings & equipment	Motor vehicles	Total
	£	£	£	£
Cost				
At 1 April 2021	984,974	73,016	66,209	1,124,199
Additions	28,500	2,621	-	31,121
Disposals	-	(12,743)	-	(12,743)
At 31 March 2022	1,013,474	62,894	66,209	1,142,577
Depreciation and impairment				
At 1 April 2021	174,273	62,664	28,511	265,448
Depreciation charged in the year	20,071	4,058	10,053	34,182
Eliminated in respect of disposals	-	(12,742)	-	(12,742)
At 31 March 2022	194,344	53,980	38,564	286,888
Carrying amount				
At 31 March 2022	819,130	8,914	27,645	855,689
At 31 March 2021	810,701	10,352	37,698	858,751

All assets are held for direct charitable purposes.

13 Debtors

	2022	2021
	£	£
Amounts falling due within one year:		
Trade debtors	1,527	7,111
Other debtors	-	881
Prepayments and accrued income	22,588	23,686
	24,115	31,678

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

14 Creditors: amounts falling due within one year

	Notes	2022 £	2021 £
Other taxation and social security		819	622
Deferred income	16	20,160	18,910
Trade creditors		992	355
Other creditors		-	1,266
Accruals and deferred income		4,719	6,008
		<u>26,690</u>	<u>27,161</u>

15 Creditors: amounts falling due after more than one year

	Notes	2022 £	2021 £
Deferred income	16	147,109	120,858
Other creditors		5,000	48,078
		<u>152,109</u>	<u>168,936</u>

16 Deferred income

	2022 £	2021 £
Arising from government grants	189,096	158,678
Other deferred income	(21,827)	(18,910)
	<u>167,269</u>	<u>139,768</u>

Deferred income is included in the financial statements as follows:

	2022 £	2021 £
Deferred income is included within:		
Current liabilities	20,160	18,910
Non-current liabilities	147,109	120,858
	<u>167,269</u>	<u>139,768</u>
Movements in the year:		
Deferred income at 1 April 2021	139,768	125,498
Released from previous periods	27,501	14,270
Deferred income at 31 March 2022	<u>167,269</u>	<u>139,768</u>

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

17 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 April 2021 £	Resources expended £	Transfers £	Balance at 31 March 2022 £
Revaluation reserve	489,569	(78,076)	78,076	489,569
	<u>489,569</u>	<u>(78,076)</u>	<u>78,076</u>	<u>489,569</u>

Restricted Funds are comprised of the following funds:

Revaluation Reserve

18 Analysis of net assets between funds

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Fund balances at 31 March 2022 are represented by:						
Tangible assets	-	855,689	855,689	-	858,751	858,751
Current assets/ (liabilities)	481,615	(214,011)	267,604	464,491	(200,246)	264,245
Long term liabilities	-	(152,109)	(152,109)	-	(168,936)	(168,936)
	<u>481,615</u>	<u>489,569</u>	<u>971,184</u>	<u>464,491</u>	<u>489,569</u>	<u>954,060</u>

APNA GHAR 1995 LTD

England & Wales - Charity number 1059353

Accounts

Charity Registration No. 1059353

Company Registration No. 3279108 (England and Wales)

APNA GHAR 1995 LIMITED
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

APNA GHAR 1995 LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr M I Saddal Mrs T Pattni Mr K Singh
Secretary	Mr M I Saddal
Charity number	1059353
Company number	3279108
Principal address	21/22 Clevedon Road Balsall Heath Birmingham B12 9HD
Registered office	Old Bank Chambers 582-586 Kingsbury Road Erdington Birmingham B24 9ND
Auditor	Trevor Jones & Co Old Bank Chambers 582-586 Kingsbury Road Erdington Birmingham B24 9ND

APNA GHAR 1995 LIMITED

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APNA GHAR 1995 LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2021

The trustees present their annual report and financial statements for the year ended 31 March 2021.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's Memorandum and Articles of Association, applicable law and both the Companies Act 2006, the Statement Of Recommended Practice and new public benefit reporting requirements.

Objectives and activities

The charity was incorporated on 15 November 1996 (No. 3279108) and is registered in England. The company obtained registered charity status on 21 November 1996 (No. 1059353). The principal trading address is 21-22 Clevedon Road, Balsall Heath, Birmingham, B12 9HD.

Apna Ghar (meaning our house), was set up to meet the physical, cultural and psychological needs of south Asian Elders. Apna Ghar is a day centre providing day care for south Asian men and women who are physically disabled and frail. It offers a high standard of specialised care, comfort and support, with its main objectives being to provide a bright and attractive environment, to devise a support plan in conjunction with the individual attendee to meet assessed needs, to provide a variety of activities within the centre and the community taking into account individual preferences, to monitor the effectiveness of activities by consultation with attendees and staff and to encourage attendees to be involved in the running of their services.

Apna Ghar is a multi-faith centre providing day care to the elderly, disabled, critical and vulnerable people from the community. The Centre was initially established by hiring premises on Clifton Road in Balsall Heath and was run by volunteers. Later the Local Authority started providing financial assistance to meet part of the running expenses.

Due to financial restraints imposed by the local authority funding has been substantially reduced over the years. The Management of the centre has been required to find alternative methods of generating income in order for the charity to continue.

Future funding is uncertain given both Government and Local Authority cuts, charities in this sector were told that they should be self funding by 2020 and so Apna Ghar have looked at ways of developing additional income streams.

APNA GHAR 1995 LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) **FOR THE YEAR ENDED 31 MARCH 2021**

The Centre is multi faith without any discrimination on racial, cultural or Gender grounds. We offer a specialised range of services to support and encourage people of faiths and culture to mingle with each other. This will encourage harmony between different faiths, cultures and genders. On numerous occasions the centre has been praised for our outreach projects. We tailor the requirements to the individual's ability and our team are multilingual and so can converse in various south Asian languages. Apna Ghar provides outstanding meals using freshly prepared ingredients which enable us to provide halal non vegetarian, vegetarian and any special requirements. The clients are encouraged to converse with each other, share their experiences and nostalgia. This assists to alleviate loneliness of the users who live on their own. The users are also encouraged to take part in various activities, including physical activities. The centre is a prevention entity and involvement in physical activities does not only sustain their mobility but also assists in improving their health.

The majority of our clients are critical and vulnerable and are referred to us by Birmingham Social Service Department or by other local authorities such as Solihull. There are other clients who are private citizens and they come to the Centre on a walk in basis.

Development

The Centre is under an obligation to provide quality service and facilities. For this purpose we are striving to develop the Organisation. For this purpose we propose to carry out following plans subject to availability of funds:

Work on the HUB room could not be commenced due to insufficient funds as other work was given priority. Covid19 has further aggravated our financial position and situation will be reviewed after lockdown and opening of the Centre.

Work on canopy was completed in March 2020. Full disabled access could not be provided and situation to be reviewed in the next fiscal year.

Work on extension to be used as Dementia Centre was completed in the financial year ending 31st March 2020. However, the premises have not been put into operation due to Covid19.

The Charity had earmarked funds for the following projects:-

1. Furnish Dementia Centre- Approx. £10,000.00
2. Purchase kitchen appliances and equipment- Approx. £10,000.00.
3. Improve kitchen facilities— this could not be done in 2019/20 due to lack of funding as there was substantial reduction in grant from local authority – Approx. £15,000.00.
4. Replace office furniture- Approx. £5,000.00

Obviously Coronavirus struck the country shortly before last year end, which forced the Centre to close, during the period post lockdown we have been maintaining contact with our members. This has been by phone ensuring people have regular contact and by delivering meals to some members. We have also delivered shopping when required.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

The centre will continue to strive to rehabilitate the asian elders and to develop their well being, alleviate loneliness and serve as a prevention centre. The centre will continue to improve the environment for its service users by renovating and further developing the large facility that the centre occupies. It will continue to develop the communities around it so that the image of care work is improved, and to continue to train care workers in order to provide the correct care requirements for its users.

APNA GHAR 1995 LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) **FOR THE YEAR ENDED 31 MARCH 2021**

Achievements and performance

The charity has worked hard to maintain rental income from the East Wing units to ensure a significant funding source other than the council. Efforts have been made to review overheads and improve collection of funds.

Financial review

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year, with further expenditure anticipated on the improvement and renovation of the premises.

The directors have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

The directors conduct an annual review of the risks the charity may face and implement procedures designed to minimise any potential impact on the charity should those risks materialise.

Structure, governance and management

The charity is a company limited by guarantee and does not have a share capital, the extent of the liability of each member on a winding up is limited to £1.

The objects are to relieve the elderly, primarily those of Asian origin or descent living in the Birmingham area, by the provision of a Day Care Centre. Also the advancement of education of carers and to provide training to individuals and organisations who are at the point of delivering care to Asian elderly people. The Centre welcomes clients from other races and all users are treated equally irrespective of race, colour, religion and gender.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim of each fund is set out in the notes to the financial statements. Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for a particular purpose. The cost of raising and administering such funds are charged against the specific fund.

Birmingham City Council require that under the conditions the Day Care Centre Grant advanced from the City should be treated as a restricted fund.

Monie Virdee was the centre manager and is in charge of the day to day activities of the day centre.

The trustees, some of whom are directors who served during the year were:

Mr S P Goel (Deceased 11 May 2021)

Mr M I Saddal

Mrs T Pattni

Mr K Singh

As stated in the constitution of Apna Ghar (1995) Limited there will be between 4 to 15 trustees, from which the consultation committee will appoint 4 as members of the management committee. The Board of Trustees should also include at least 2 members from each faith, regardless of their disabilities.

New trustees undergo an orientation day to brief them in their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision making processes, the business plan and recent financial performance of the charity, during the induction day they meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

APNA GHAR 1995 LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) ***FOR THE YEAR ENDED 31 MARCH 2021***

The charity is a single organisation.

The trustees have considered the most appropriate policy for investing funds and have found the Business Reserve account meets their requirements to generate income and yet still have ready access to funds.

Auditor

A resolution proposing that Trevor Jones & Co be reappointed as auditors of the centre will be put to the members.

Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees report was approved by the Board of Trustees.

Mr M I Saddal
Director

23 November 2021

APNA GHAR 1995 LIMITED

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2021

The trustees, who are also the directors of Apna Ghar 1995 Limited for the purpose of company law, are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

APNA GHAR 1995 LIMITED

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF APNA GHAR 1995 LIMITED

Opinion

We have audited the financial statements of Apna Ghar 1995 Limited (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities, the balance sheet and the notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees report has been prepared in accordance with applicable legal requirements.

APNA GHAR 1995 LIMITED

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF APNA GHAR 1995 LIMITED

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

APNA GHAR 1995 LIMITED

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF APNA GHAR 1995 LIMITED

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

(Senior Statutory Auditor)
for and on behalf of Trevor Jones & Co

23 November 2021

Chartered Accountants
Statutory Auditor

Old Bank Chambers
582-586 Kingsbury Road
Edlington
Birmingham
B24 9ND

APNA GHAR 1995 LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Total 2020 £
<u>Income and endowments from:</u>					
Donations and legacies	3	912	-	912	3,590
Charitable activities	4	-	40,000	40,000	68,476
Other trading activities	5	78,300	-	78,300	90,012
Other income		64	43,695	43,759	38,849
Other income	6	21,158	23,612	44,770	320
Total income		100,434	107,307	207,741	201,247
<u>Expenditure on:</u>					
Cost of sales	7	-	1,159	1,159	10,844
Charitable activities	8	4,325	161,636	165,961	183,972
Other	11	-	-	-	4
Total resources expended		4,325	162,795	167,120	194,820
Net incoming/(outgoing) resources before transfers		96,109	(55,488)	40,621	6,427
Gross transfers between funds		(3,847)	3,847	-	-
Net income/(expenditure) for the year/ Net movement in funds		92,262	(51,641)	40,621	6,427
Fund balances at 1 April 2020		372,229	541,210	913,439	907,012
Fund balances at 31 March 2021		464,491	489,569	954,060	913,439

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

APNA GHAR 1995 LIMITED

BALANCE SHEET

AS AT 31 MARCH 2021

	Notes	2021 £	£	2020 £	£
Fixed assets					
Tangible assets	12		858,751		790,420
Current assets					
Debtors	13	31,678		28,270	
Cash at bank and in hand		259,728		245,264	
		<u>291,406</u>		<u>273,534</u>	
Creditors: amounts falling due within one year	14	<u>(27,161)</u>		<u>(10,747)</u>	
Net current assets			264,245		262,787
Total assets less current liabilities			<u>1,122,996</u>		<u>1,053,207</u>
Creditors: amounts falling due after more than one year	15		(168,936)		(139,768)
Net assets			<u><u>954,060</u></u>		<u><u>913,439</u></u>
Income funds					
General restricted funds		-		51,641	
Revaluation reserve		<u>489,569</u>		<u>489,569</u>	
	17		489,569		541,210
Unrestricted funds			<u>464,491</u>		<u>372,229</u>
			<u><u>954,060</u></u>		<u><u>913,439</u></u>

The financial statements were approved by the Trustees on 23 November 2021

Mr M I Saddal
Trustee

Company Registration No. 3279108

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

Charity information

Apna Ghar 1995 Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Old Bank Chambers, 582-586 Kingsbury Road, Erdington, Birmingham, B24 9ND.

1.1 Accounting convention

The accounts have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the accounts.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Grant income is recognised in the period to which it relates to.

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate costs related to the category. Where costs can not be directly attributed to a particular heading they have been allocated to activities on a basis consistent with the use of the resources.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% on cost
Fixtures, fittings & equipment	25% on cost
Motor vehicles	25% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.12 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

3 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2021 £	2020 £
Donations and gifts	912	3,590

4 Charitable activities

	Grants received 2021 £	Grants received 2020 £
Grants received	40,000	45,548
Other income	-	22,928
	40,000	68,476
Analysis by fund		
Unrestricted funds	-	22,928
Restricted funds	40,000	45,548

5 Other trading activities

	Unrestricted funds	Unrestricted funds
	2021 £	2020 £
Other trading income activities	78,300	89,506
Trading activity income: other	-	506
Other trading activities	78,300	90,012

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

6 Other income

	Unrestricted funds	Restricted funds	Total	Unrestricted funds
	2021 £	2021 £	2021 £	2020 £
Other income	21,158	-	21,158	320
Grant income	-	23,612	23,612	-
	<u>21,158</u>	<u>23,612</u>	<u>44,770</u>	<u>320</u>

7 Cost of sales

	Restricted funds	Restricted funds
	2021 £	2020 £
<u>Cost of sales</u>		
Cartons and lids	62	1,882
Food purchases	1,097	8,962
	<u>1,159</u>	<u>10,844</u>
Cost of sales	<u>1,159</u>	<u>10,844</u>

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

8 Charitable activities

	Charitable Expenditure £	Total 2021 £	Total 2020 £
Staff costs	82,934	82,934	96,603
Depreciation and impairment	23,883	23,883	22,450
Rates	633	633	4,366
Insurance	3,546	3,546	5,451
Heat and light	10,367	10,367	29,170
Repairs and maintenance	20,763	20,763	8,109
Postage and stationery	1,922	1,922	1,491
Telephone and fax	2,577	2,577	2,638
Motor expenses	2,744	2,744	2,745
Travelling expenses	5	5	445
Legal and professional	4,209	4,209	5,708
Payroll preparation	1,440	1,440	870
Auditors remuneration	3,700	3,700	3,020
Sundry expenses	6,887	6,887	357
Bank charges	351	351	549
	<u>165,961</u>	<u>165,961</u>	<u>183,972</u>
	<u>165,961</u>	<u>165,961</u>	<u>183,972</u>
Analysis by fund			
Unrestricted funds	4,325	4,325	2,336
Restricted funds	161,636	161,636	181,636
	<u>165,961</u>	<u>165,961</u>	<u>183,972</u>

The depreciation charge for the year was £28,623 (2020 - £27,190).

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

None of the trustees (or any persons connected with them) received any remuneration during the year. Trustees expenses amounting to £0 (2020 - £0) were reimbursed.

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

10 Employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
Management & administration	4	2
Care & kitchen staff	3	6
Total	<u>7</u>	<u>8</u>

Employment costs

	2021 £	2020 £
Wages and salaries	82,791	95,342
Social security costs	-	1,097
Other pension costs	143	164
	<u>82,934</u>	<u>96,603</u>

There were no employees whose annual remuneration was more than £60,000.

11 Other

	Total £ 2021	Restricted funds 2020
Net loss on disposal of tangible fixed assets	-	4

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

12 Tangible fixed assets

	Freehold land and buildings	Fixtures, fittings & equipment	Motor vehicles	Total
	£	£	£	£
Cost				
At 1 April 2020	937,993	63,252	26,000	1,027,245
Additions	46,981	9,764	40,209	96,954
At 31 March 2021	984,974	73,016	66,209	1,124,199
Depreciation and impairment				
At 1 April 2020	155,042	59,033	22,750	236,825
Depreciation charged in the year	19,231	3,631	5,761	28,623
At 31 March 2021	174,273	62,664	28,511	265,448
Carrying amount				
At 31 March 2021	810,701	10,352	37,698	858,751
At 31 March 2020	782,951	4,219	3,250	790,420

All assets are held for direct charitable purposes.

13 Debtors

	2021 £	2020 £
Amounts falling due within one year:		
Trade debtors	7,111	10,570
Other debtors	881	-
Prepayments and accrued income	23,686	17,700
	31,678	28,270

14 Creditors: amounts falling due within one year

	Notes	2021 £	2020 £
Other taxation and social security		622	986
Deferred income	16	18,910	4,740
Trade creditors		355	-
Other creditors		1,266	-
Accruals and deferred income		6,008	5,021
		27,161	10,747

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

15 Creditors: amounts falling due after more than one year

	Notes	2021 £	2020 £
Deferred income	16	120,858	120,758
Other creditors		48,078	19,010
		<u>168,936</u>	<u>139,768</u>

16 Deferred income

	2021 £	2020 £
Arising from government grants	158,678	130,238
Other deferred income	(18,910)	(4,740)
	<u>139,768</u>	<u>125,498</u>

Deferred income is included in the financial statements as follows:

	2021 £	2020 £
Current liabilities	18,910	4,740
Non-current liabilities	120,858	120,758
	<u>139,768</u>	<u>125,498</u>

APNA GHAR 1995 LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

17 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			
	Balance at 1 April 2020	Incoming resources	Resources expended	Balance at 31 March 2021
	£	£	£	£
Property maintenance fund	51,641	107,307	(158,948)	-
Revaluation reserve	489,569	-	-	489,569
	<u>541,210</u>	<u>107,307</u>	<u>(158,948)</u>	<u>489,569</u>

Restricted Funds are comprised of the following funds:

Property Maintenance Fund

This fund is being held in the anticipation of future repairs to be carried out on the property.

A large proportion of the balance remaining on this fund has been used in the project to extend the lounge area together with the completion to the infrastructure to the East Wing which will continue in the next financial year. Further details can be found in the Trustees report.

18 Analysis of net assets between funds

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Fund balances at 31 March 2021 are represented by:						
Tangible assets	-	858,751	858,751	-	790,420	790,420
Current assets/ (liabilities)	464,491	(200,246)	264,245	372,229	(109,442)	262,787
Long term liabilities	-	(168,936)	(168,936)	-	(139,768)	(139,768)
	<u>464,491</u>	<u>489,569</u>	<u>954,060</u>	<u>372,229</u>	<u>541,210</u>	<u>913,439</u>