



29th ANNUAL GENERAL REPORT

28th July 2024 – 26th July 2025

Vision of the Panjabi Centre

- To build a cohesive identity for the Panjabi community and its integration within the UK culture

Mission of the Panjabi Centre

- To raise awareness of the Panjabi language and culture
- To disseminate information within the Panjabi community and between other cultures
- To build capacity within and for the Panjabi community to enable better performance within the UK cultures

Outcomes

- To become skilled, qualified and confident
- To take part in the democratic process
- To be involved in human rights issues



Charity No. 1065534



Company No. 3387854

ANNUAL GENERAL REPORT FROM 28TH July 2024 to 26th July 2025

Desi Radio

During this year we have made good progress in further training our presenters and the number of people we have interviewed has increased.

Every Wednesday, we interview two or three guests on the show. Every Friday, we feature one or two guests, while Saturdays are reserved for a specialist guest, such as a doctor or a lawyer. On Sundays, we host a two-hour live discussion program where people can share their views on a specific topic.

List of some of the guests who have appeared during this year on Desi Radio:

Doctors:

Dr Kewal Singh, Dr Harmandeep Singh, Dr Navjeet Singh, Dr Onkar Sahota, Dr Duggal, Dr Puneet, Dr Ghulam Murtaza, Dr Satwinder Hira (Dentist), Dr Gurjot Kaur (Dentist), Dr Sukhjeet Kaur (Dentist).

Lawyers:

Veera Thakur, Gurpal Hundal, Santokh Singh Chhokar and Darshan Singh Azad.

Kamaljit Sharma (Estate Agent), Lakhbir Singh (Town Planning and Building Regulation).

Councillors:

Cllr Kamaljit Dhindsa, Cllr Jasbir Anand, Cllr Peter Mason (Leader of the Ealing Council), Cllr Mohinder Midha and Deidre Costigan MP.

We interview local Panjabi artists, song writers, poets, from the diaspora East and West Panjab, Europe, Canada, and America.



Ealing-Southall Deirdre Costigan MP and Cllr Kamaljit Dhindsa being interviewed by Anita

Festival of Teeyan



FESTIVAL OF TEEYAN
ORGANISED & SUPPORTED BY **THE PANJABI CENTRE**
The Celebration of Womanhood
ਤੀਆਂ ਦਾ ਤਿਉਹਾਰ

1602AM
SOUNDS OF THE 5 RIVERS
DESI RADIO

FESTIVAL OF TEEYAN
The Celebration of Womanhood
ਤੀਆਂ ਦਾ ਤਿਉਹਾਰ

DATES FOR EVENT

- SATURDAY 20TH JULY 2024 FROM 2PM - 5PM
- SATURDAY 27TH JULY 2024 FROM 2PM - 5PM
- SATURDAY 3RD AUGUST 2024 FROM 2PM - 5PM
- SATURDAY 10TH AUGUST 2024 FROM 1PM - 6PM

LOCATION
Norwood Hall Playing Fields
(Entrance via Khalsa Primary School)
Norwood Green, Southall
Middlesex, UB2 4LA

FOR MORE INFORMATION CONTACT US ON
020 8574 9591
Organised & Supported by **The Panjabi Centre - Desi Radio: 30 Sussex Road, Southall, Middlesex, UB2 5EG**

ORGANISED & SUPPORTED BY
THE PANJABI CENTRE

**PLEASE NOTE
THIS EVENT IS
FOR WOMEN &
CHILDREN
ONLY**

REG. COMPANY NO: 2087854
REG. CHARITY NO: 1085514

The final *Teeyan* was celebrated on the 10th of August 2024, and our guest of honour was Mayoress Cllr Yvonne Johnson, who gave the award on behalf of The Panjabi Centre to Parminder Pal Kaur, a writer from the Panjab who also works in theatre and films.

About four hundred women and children attended the event.

Our local Cllrs Jasbir Anand, Mohinder Midha and Amarjit Jammu participated in the event.



Festival of Diwali

On 8th November 2024, we celebrated Diwali at the Monsoon Banqueting Hall, Southall. Over 370 people attended the party.



Celebrating *Diwali*, the festival of lights

Festival of Lorhi

The Lorhi festival took place on 25th January 2025, at Norwood Hall in Southall. Lorhi is a winter festival that celebrates new marriages and the arrival of newborns. Approximately 90 women and children participated in the event, singing songs and dancing around the customary Dhooni (Bonfire). Mrs. Amarjit K Dhindsa, Mrs. Bhinder K Bhangu, Mrs. Paramjit K Thind, and Mrs. Kuldeep K Kitti rejoiced in the birth of their grandsons and granddaughters.



Lorhi celebration at Norwood Hall on 25th January 2025

Women's International Day

On 8th March 2024, International Women's Day was celebrated with over 13 women from the Panjabi Centre/Desi Radio at a local restaurant. At the gathering a meal was shared and a discussion took place to promote women's rights and their empowerment in the Panjabi community. This successful event also highlighted the achievements and potential of the women at Desi Radio.



Internation women's day celebration

Vaisakhi Party

On 16th May, we celebrated the harvest festival of Vaisakhi and the declaration of the *Khalsa Panth* in 1699. More than 370 people took part in this event at the Monsoon Banqueting Hall in Southall.



Celebrating the festival of *Vaisakhi*, the Harvest Festival

Shabeel

The *Shabeel* event was held on the 30th of May 2025 outside the Panjabi Centre premises.

This occasion is a thanksgiving ceremony to mark the Martyrdom of our King, Guru Arjan Sahib, who in 1606 was executed by the foreign imperial rulers of the Panjab. More than twelve volunteers prepared and served cold drinks, water, ice cream, milk shakes and snacks for the passersby children. The event started around 11am and we continued to serve cold drinks until 4pm.

The local business and community financially supported this event.



Trained new presenters.

We trained three new presenters this year.

Desi Radio on DAB platform in West London

Our Trustee Ajit Khera is the Director of City West Digital Ltd along with Lawrence Galkoff, Paul Boon and Usha Parmar.

This social enterprise company won the DAB Multiplex license that was advertised by Ofcom. Desi Radio will be on air in West London on DAB platform hopefully in the month of August 2025. The infrastructure for building the technical setup is now in progress.

Ms. Amarjit K Khera, Chair
The Panjabi Centre
30 Sussex Road
Southall, UB2 5EG

Tel: 0208 574 9591

Email: info@desiradio.org.uk

Website: www.desiradio.org.uk

Trustees/Directors of The Panjabi Centre:

Ms. Amarjit K Khera (Chair)

Mrs. Jain Sidhu (Secretary)

Mr Benjamin Schofield (Treasurer)

Mr Manjinder Chahal

Mr Ajit Singh Khera

Mr Kulvant Singh

Mr Jasvir Singh

Charity number: 1065534
Company number: 3387854

The Panjabi Centre Limited
(A company limited by guarantee)

Trustees' report and financial statements

For the year ended 31 March 2025

The Panjabi Centre Limited
(A company limited by guarantee)

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The Panjabi Centre Limited
(A company limited by guarantee)

Legal and administrative information

For the year ended 31 March 2025

Charity number 1065534

Company registration number 3387854

Registered office 30 Sussex Road
Southall
Middlesex
UB2 5EG

Trustees Amarjit Kaur Khera (Chair)
Jain Sidhu
Benjamin James Schofield (Treasurer)
Kulvant Singh
Manjinder Singh Chahal
Ajit Singh Khera
Jasvir Singh

Secretary Mrs Jain Sidhu

Independent examiner Arvind Joshi
Levy + Partners Limited
Chartered Accountants
7-8 Ritz Parade
Western Avenue
London
W5 3RA

Bankers C A F Bank
25 Kings Hill
West Mailing
Kent
ME19 4JQ

The Panjabi Centre Limited
(A company limited by guarantee)

Report of the trustees (incorporating the directors' report)

For the year ended 31 March 2025

The trustees present their report and the financial statements for the year ended 31 March 2025. The trustees, who are also directors of The Panjabi Centre Limited for the purposes of company law and who served during the year and up to the date of this report are set out on page 1.

The trustees have adopted the provisions of 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) (effective 1 January 2015)

Structure, governance and management

The Panjabi Centre Limited was incorporated on 17 June 1997 as a private company limited by guarantee with the company number 3387854 and registered as the Charity on 6 November 1997 with registration number 1065534. The working name of the Charity is "The Panjabi Centre".

The charity's governing document is the Memorandum and Articles of Association, as amended by a special resolution dated 1 October 2005.

Objectives and activities

The principal activity of the charity is to promote education for the benefit of the public in all aspects of panjabi language, history and culture.

Achievements and performance

This year is the 19th anniversary of The Panjabi Centre and we have made substantial progress in terms of an increase in volunteers, radio listeners, customers and supporters of the Charity.

- We have successfully renewed our community radio licence with Ofcom for five years now runs until May 2019. We are already broadcasting on Desi Radio 1602AM since May 2002, 24 hours and seven days a week. The popularity of the radio increases and, advertising revenue is made up predominantly small local businesses.
- Our cultural activities, Jago, Tee-yan and Lohri (Punjabi folk dances for women and winter festivals) are celebrated with increasing numbers of participants each year.
- The revenue from social activities e.g. Dinner & Dance, Shabeel, Jago and general donations from the community have also increased.
- Media Training :- We also continue to offer weekend training for those people who are interested in presenting on Desi Radio, a modest charge is made and there are places for 10 people to participate.

The Board of Trustees and Members of the Centre have contributed their time and efforts to ensure the activities of the Centre comply with the aims and objectives of the Centre.

Financial review

During the financial year, efforts were made by the Charity to find funding with applications to Heritage lottery funding. We continue to work with London Borough of Ealing and other organisations in order to identifying funding streams.

The Panjabi Centre Limited
(A company limited by guarantee)

Report of the trustees (incorporating the directors' report)

For the year ended 31 March 2025

Statement of trustees' responsibilities

The trustees (who are also the directors of the charity for the purposes of company law) are responsible for preparing the Trustees' Annual 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 charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. 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 charitable company will continue in operation.

The trustees are responsible for keeping proper 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 charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Small company provisions

This report has been prepared in accordance with the special provisions for small companies under Part 415A of the Companies Act 2006.

On behalf of the board



Ajit Singh Khera
Chair / Trustee
25 July 2025

The Panjabi Centre Limited
(A company limited by guarantee)

Independent examiner's report to the trustees on the unaudited financial statements of The Panjabi Centre Limited.

For the year ended 31 March 2025

I report to the charity trustees on my examination of the accounts of The Panjabi Centre Limited for the year ended 31 March 2025, which are set out on pages 2 to 13.

Responsibilities and basis of report

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

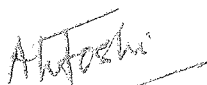
Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 (the '2011 Act').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

Independent examiner's report

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

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those accounting records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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



Arvind Joshi
Levy + Partners Limited
Chartered Accountants
7-8 Ritz Parade
Western Avenue
London
W5 3RA

Date: 25 July 2025

The Panjabi Centre Limited
(A company limited by guarantee)

Statement of financial activities (incorporating the income and expenditure account)

For the year ended 31 March 2025

	Notes	Unrestricted funds £	2025 Total £	2024 Total £
Incoming resources				
Incoming resources from generating funds:				
Voluntary income	2	37,432	37,432	32,340
Activities for generating funds	3	90,423	90,423	78,815
Investment income	4	6,744	6,744	7,672
Total incoming resources		<u>134,599</u>	<u>134,599</u>	<u>118,827</u>
Resources expended				
Charitable activities	5	<u>197,231</u>	<u>197,231</u>	<u>176,582</u>
Total resources expended		<u>197,231</u>	<u>197,231</u>	<u>176,582</u>
Net incoming/(outgoing) resources for the year / Net income/(expenditure) for the year		(62,632)	(62,632)	(57,755)
Total funds brought forward		<u>171,520</u>	<u>171,520</u>	<u>229,275</u>
Total funds carried forward		<u>108,888</u>	<u>108,888</u>	<u>171,520</u>

The notes on pages 8 to 13 form an integral part of these financial statements.

The Panjabi Centre Limited
(A company limited by guarantee)

Balance sheet

As at 31 March 2025

	Notes	£	2025	£	2024	£
Fixed assets						
Tangible assets	11		24,558		26,474	
Current assets						
Debtors	12	19,560		23,322		
Cash at bank and in hand		250,856		315,585		
		<u>270,416</u>		<u>338,907</u>		
Creditors: amounts falling due within one year	13	<u>(186,086)</u>		<u>(193,861)</u>		
Net current assets			84,330		145,046	
Net assets			<u>108,888</u>		<u>171,520</u>	
Funds	14					
Unrestricted income funds			108,888		171,520	
Total funds			<u>108,888</u>		<u>171,520</u>	

The Balance Sheet continues on the following page.

The notes on pages 8 to 13 form an integral part of these financial statements.

The Panjabi Centre Limited
(A company limited by guarantee)

Balance sheet (continued)

Trustees statements required by the Companies Act 2006
For the year ended 31 March 2025

In approving these financial statements as trustees of the company we hereby confirm:

(a) that for the year stated above the company was entitled to the exemption conferred by section 477 of the Companies Act 2006 ;

(b) that no notice has been deposited at the registered office of the company pursuant to section 476 of the Companies Act 2006 requesting that an audit be conducted for the year ended 31 March 2025.

(c) that we acknowledge our responsibilities for:

(1) ensuring that the company keeps proper accounting records which comply with section 386 of the Companies Act 2006, and

(2) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the year then ended in accordance with the requirements of sections 394 and 395, and which otherwise comply with the provisions of the Companies Act relating to financial statements, so far as applicable to the company.

These financial statements are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the board on 25 July 2025 and signed on its behalf by



Ajit Singh Kherra
Chair / Trustee

The notes on pages 8 to 13 form an integral part of these financial statements.

The Panjabi Centre Limited
(A company limited by guarantee)

Notes to the financial statements

For the year ended 31 March 2025

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1. Basis of accounting

The financial statements prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102"). "Accounting and Reporting by Charities" the statement of Recommended Practice for Charities applying FRS 102, the Charities Act 2011 and UK Generally Accepted Accounting Practice as it applies from 1 January 2015. The Charity is a Public Benefit Entity as defined by FRS 102.

1.2. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Gifts donated for resale are included as incoming resources within activities for generating funds when they are sold.

Income from the charity shop is included in the year in which it is receivable.

Income from investments is included in the year in which it is receivable.

1.3. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including the charity's shop.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

1.4. Research and development

Research expenditure is written off to the profit and loss account in the year in which it is incurred.

The Panjabi Centre Limited
(A company limited by guarantee)

Notes to the financial statements

For the year ended 31 March 2025

1.5. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Plant and machinery - 20% reducing balance basis

1.6. Defined contribution pension schemes

The pension costs charged in the financial statements represent the contribution payable by the charity during the year.

1.7. Going concern

The financial statements have been prepared on the assumption that the charity is able to carry on business as a going concern, which the trustees consider appropriate having regard to the circumstances.

2. Voluntary income

	Unrestricted funds £	2025 Total £	2024 Total £
Donations	37,432	37,432	32,340
	<u>37,432</u>	<u>37,432</u>	<u>32,340</u>

3. Activities for generating funds

	Unrestricted funds £	2025 Total £	2024 Total £
Advertising sales	90,423	90,423	78,815
	<u>90,423</u>	<u>90,423</u>	<u>78,815</u>

4. Investment income

	Unrestricted funds £	2025 Total £	2024 Total £
Income from UK investment	6,744	6,744	7,672
	<u>6,744</u>	<u>6,744</u>	<u>7,672</u>

The Panjabi Centre Limited
(A company limited by guarantee)

Notes to the financial statements

For the year ended 31 March 2025

5. Costs of charitable activities - by fund type

	Unrestricted funds £	2025 Total £	2024 Total £
Wages & Salaries	67,642	67,642	73,752
Employer's NIC	1,705	1,705	1,412
Activity2 - Support - Staff - Pension costs	2,221	2,221	2,088
Staff welfare	1,046	1,046	425
Rent and rates	20,489	20,489	16,074
Light & heat	8,984	8,984	11,833
Repair & maintenance	181	181	371
Insurance	1,231	1,231	1,231
Cleaning	961	961	989
General expense	1,962	1,962	1,602
Entertainment expense	222	222	423
Accountancy	1,770	1,770	1,770
Legal and professional	792	792	2,022
Telephone	938	938	761
Printing, postage and stationery	98	98	628
Bank charges	66	66	169
Subscriptions	3,120	3,120	2,663
Activity2 - Support - Depreciation & impairment	5,295	5,295	6,618
Cost of fund raising	390	390	2,792
Transmission costs	78,118	78,118	48,959
	<u>197,231</u>	<u>197,231</u>	<u>176,582</u>

6. Costs of charitable activities - by activity

	Support costs £	2025 Total £	2024 Total £
Cost of fund raising	119,113	119,113	127,623
Transmission costs	78,118	78,118	48,959
	<u>197,231</u>	<u>197,231</u>	<u>176,582</u>

The Panjabi Centre Limited
(A company limited by guarantee)

Notes to the financial statements

For the year ended 31 March 2025

7. Net outgoing resources for the year

	2025	2024
	£	£
Net outgoing resources is stated after charging:		
Depreciation and other amounts written off tangible fixed assets	5,295	6,618

8. Employees

Employment costs	2025	2024
	£	£
Wages and salaries	67,642	73,752
Social security costs	1,705	1,412
Pension costs	2,221	2,088
Other costs	1,046	425
	<u>72,614</u>	<u>77,677</u>

No employee received emoluments of more than £60,000 (2024 : None).

Number of employees

The average monthly numbers of employees (including the trustees) during the year, calculated on the basis of full time equivalents, was as follows:

2025	2024
Number	Number
<u>5</u>	<u>5</u>

9. Pension costs

The company operates a defined contribution pension scheme in respect of the employees. The scheme and its assets are held by independent managers. The pension charge represents contributions due from the company and was as follows:

	2025	2024
	£	£
Pension charge	<u>2,221</u>	<u>2,088</u>

10. Taxation

The charity's activities fall within the exemptions afforded by the provisions of the Section 478 of the Corporation Tax Act 2010. Accordingly, there is no taxation charge in these accounts.

The Panjabi Centre Limited
(A company limited by guarantee)

Notes to the financial statements

For the year ended 31 March 2025

11. Tangible fixed assets

	Plant and machinery £	Total £
Cost		
At 1 April 2024	138,935	138,935
Additions	3,380	3,380
At 31 March 2025	<u>142,315</u>	<u>142,315</u>
Depreciation		
At 1 April 2024	112,462	112,462
Charge for the year	5,295	5,295
At 31 March 2025	<u>117,757</u>	<u>117,757</u>
Net book values		
At 31 March 2025	<u>24,558</u>	<u>24,558</u>
At 31 March 2024	<u>26,473</u>	<u>26,473</u>

12. Debtors

	2025 £	2024 £
Trade debtors	15,785	19,547
Other debtors	3,775	3,775
	<u>19,560</u>	<u>23,322</u>

13. Creditors: amounts falling due
within one year

	2025 £	2024 £
Trade creditors	2,844	2,844
Amounts owed to group undertakings	1,185	1,185
Other taxes and social security	6,627	7,206
Other creditors	-	6,843
Accruals and deferred income	175,430	175,783
	<u>186,086</u>	<u>193,861</u>

The Panjabi Centre Limited
(A company limited by guarantee)

Notes to the financial statements

For the year ended 31 March 2025

14. Analysis of net assets between funds

	Unrestricted funds £	Total funds £
Fund balances at 31 March 2025 as represented by:		
Tangible fixed assets	24,558	24,558
Current assets	270,416	270,416
Current liabilities	(186,086)	(186,086)
	<u>108,888</u>	<u>108,888</u>

15. Unrestricted funds

	At 1 April 2024 £	Incoming resources £	Outgoing resources £	At 31 March 2025 £
Unrestricted Funds	<u>171,520</u>	<u>134,599</u>	<u>(197,231)</u>	<u>108,888</u>

16. Company limited by guarantee

The Panjabi Centre Limited is a company limited by guarantee and accordingly does not have a share capital.

Every member of the company undertakes to contribute such amount as may be required not exceeding £1 to the assets of the charitable company in the event of its being wound up while he or she is a member, or within one year after he or she ceases to be a member.

Charity number: 1065534
Company number: 3387854

The Panjabi Centre Limited
(A company limited by guarantee)

Trustees' report and financial statements

For the year ended 31 March 2025

The Panjabi Centre Limited
(A company limited by guarantee)

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The Panjabi Centre Limited
(A company limited by guarantee)

Legal and administrative information

For the year ended 31 March 2025

Charity number 1065534

Company registration number 3387854

Registered office 30 Sussex Road
Southall
Middlesex
UB2 5EG

Trustees Amarjit Kaur Khera (Chair)
Jain Sidhu
Benjamin James Schofield (Treasurer)
Kulvant Singh
Manjinder Singh Chahal
Ajit Singh Khera
Jasvir Singh

Secretary Mrs Jain Sidhu

Independent examiner Arvind Joshi
Levy + Partners Limited
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7-8 Ritz Parade
Western Avenue
London
W5 3RA

Bankers C A F Bank
25 Kings Hill
West Mailing
Kent
ME19 4JQ

The Panjabi Centre Limited
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Report of the trustees (incorporating the directors' report)

For the year ended 31 March 2025

The trustees present their report and the financial statements for the year ended 31 March 2025. The trustees, who are also directors of The Panjabi Centre Limited for the purposes of company law and who served during the year and up to the date of this report are set out on page 1.

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Structure, governance and management

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This year is the 19th anniversary of The Panjabi Centre and we have made substantial progress in terms of an increase in volunteers, radio listeners, customers and supporters of the Charity.

- We have successfully renewed our community radio licence with Ofcom for five years now runs until May 2019. We are already broadcasting on Desi Radio 1602AM since May 2002, 24 hours and seven days a week. The popularity of the radio increases and, advertising revenue is made up predominantly small local businesses.
- Our cultural activities, Jago, Tee-yan and Lohri (Punjabi folk dances for women and winter festivals) are celebrated with increasing numbers of participants each year.
- The revenue from social activities e.g. Dinner & Dance, Shabeel, Jago and general donations from the community have also increased.
- Media Training :- We also continue to offer weekend training for those people who are interested in presenting on Desi Radio, a modest charge is made and there are places for 10 people to participate.

The Board of Trustees and Members of the Centre have contributed their time and efforts to ensure the activities of the Centre comply with the aims and objectives of the Centre.

Financial review

During the financial year, efforts were made by the Charity to find funding with applications to Heritage lottery funding. We continue to work with London Borough of Ealing and other organisations in order to identifying funding streams.

The Panjabi Centre Limited
(A company limited by guarantee)

Report of the trustees (incorporating the directors' report)

For the year ended 31 March 2025

Statement of trustees' responsibilities

The trustees (who are also the directors of the charity for the purposes of company law) are responsible for preparing the Trustees' Annual 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 charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. 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 charitable company will continue in operation.

The trustees are responsible for keeping proper 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 charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Small company provisions

This report has been prepared in accordance with the special provisions for small companies under Part 415A of the Companies Act 2006.

On behalf of the board



Ajit Singh Khera
Chair / Trustee
25 July 2025

The Panjabi Centre Limited
(A company limited by guarantee)

Independent examiner's report to the trustees on the unaudited financial statements of The Panjabi Centre Limited.

For the year ended 31 March 2025

I report to the charity trustees on my examination of the accounts of The Panjabi Centre Limited for the year ended 31 March 2025, which are set out on pages 2 to 13.

Responsibilities and basis of report

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

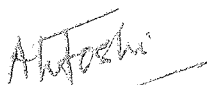
Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 (the '2011 Act').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

Independent examiner's report

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

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those accounting records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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



Arvind Joshi
Levy + Partners Limited
Chartered Accountants
7-8 Ritz Parade
Western Avenue
London
W5 3RA

Date: 25 July 2025

The Panjabi Centre Limited
(A company limited by guarantee)

Statement of financial activities (incorporating the income and expenditure account)

For the year ended 31 March 2025

	Notes	Unrestricted funds £	2025 Total £	2024 Total £
Incoming resources				
Incoming resources from generating funds:				
Voluntary income	2	37,432	37,432	32,340
Activities for generating funds	3	90,423	90,423	78,815
Investment income	4	6,744	6,744	7,672
Total incoming resources		<u>134,599</u>	<u>134,599</u>	<u>118,827</u>
Resources expended				
Charitable activities	5	<u>197,231</u>	<u>197,231</u>	<u>176,582</u>
Total resources expended		<u>197,231</u>	<u>197,231</u>	<u>176,582</u>
Net incoming/(outgoing) resources for the year / Net income/(expenditure) for the year		(62,632)	(62,632)	(57,755)
Total funds brought forward		<u>171,520</u>	<u>171,520</u>	<u>229,275</u>
Total funds carried forward		<u>108,888</u>	<u>108,888</u>	<u>171,520</u>

The notes on pages 8 to 13 form an integral part of these financial statements.

The Panjabi Centre Limited
(A company limited by guarantee)

Balance sheet

As at 31 March 2025

	Notes	£	2025	£	2024	£
Fixed assets						
Tangible assets	11		24,558		26,474	
Current assets						
Debtors	12	19,560		23,322		
Cash at bank and in hand		250,856		315,585		
		<u>270,416</u>		<u>338,907</u>		
Creditors: amounts falling due within one year	13	<u>(186,086)</u>		<u>(193,861)</u>		
Net current assets			84,330		145,046	
Net assets			<u>108,888</u>		<u>171,520</u>	
Funds	14					
Unrestricted income funds			108,888		171,520	
Total funds			<u>108,888</u>		<u>171,520</u>	

The Balance Sheet continues on the following page.

The notes on pages 8 to 13 form an integral part of these financial statements.

The Panjabi Centre Limited
(A company limited by guarantee)

Balance sheet (continued)

Trustees statements required by the Companies Act 2006
For the year ended 31 March 2025

In approving these financial statements as trustees of the company we hereby confirm:

(a) that for the year stated above the company was entitled to the exemption conferred by section 477 of the Companies Act 2006 ;

(b) that no notice has been deposited at the registered office of the company pursuant to section 476 of the Companies Act 2006 requesting that an audit be conducted for the year ended 31 March 2025.

(c) that we acknowledge our responsibilities for:

(1) ensuring that the company keeps proper accounting records which comply with section 386 of the Companies Act 2006, and

(2) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the year then ended in accordance with the requirements of sections 394 and 395, and which otherwise comply with the provisions of the Companies Act relating to financial statements, so far as applicable to the company.

These financial statements are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the board on 25 July 2025 and signed on its behalf by



Ajit Singh Kherra
Chair / Trustee

The notes on pages 8 to 13 form an integral part of these financial statements.

The Panjabi Centre Limited
(A company limited by guarantee)

Notes to the financial statements

For the year ended 31 March 2025

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1. Basis of accounting

The financial statements prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102"). "Accounting and Reporting by Charities" the statement of Recommended Practice for Charities applying FRS 102, the Charities Act 2011 and UK Generally Accepted Accounting Practice as it applies from 1 January 2015. The Charity is a Public Benefit Entity as defined by FRS 102.

1.2. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Gifts donated for resale are included as incoming resources within activities for generating funds when they are sold.

Income from the charity shop is included in the year in which it is receivable.

Income from investments is included in the year in which it is receivable.

1.3. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including the charity's shop.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

1.4. Research and development

Research expenditure is written off to the profit and loss account in the year in which it is incurred.

The Panjabi Centre Limited
(A company limited by guarantee)

Notes to the financial statements

For the year ended 31 March 2025

1.5. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Plant and machinery - 20% reducing balance basis

1.6. Defined contribution pension schemes

The pension costs charged in the financial statements represent the contribution payable by the charity during the year.

1.7. Going concern

The financial statements have been prepared on the assumption that the charity is able to carry on business as a going concern, which the trustees consider appropriate having regard to the circumstances.

2. Voluntary income

	Unrestricted funds £	2025 Total £	2024 Total £
Donations	37,432	37,432	32,340
	<u>37,432</u>	<u>37,432</u>	<u>32,340</u>

3. Activities for generating funds

	Unrestricted funds £	2025 Total £	2024 Total £
Advertising sales	90,423	90,423	78,815
	<u>90,423</u>	<u>90,423</u>	<u>78,815</u>

4. Investment income

	Unrestricted funds £	2025 Total £	2024 Total £
Income from UK investment	6,744	6,744	7,672
	<u>6,744</u>	<u>6,744</u>	<u>7,672</u>

The Panjabi Centre Limited
(A company limited by guarantee)

Notes to the financial statements

For the year ended 31 March 2025

5. Costs of charitable activities - by fund type

	Unrestricted funds £	2025 Total £	2024 Total £
Wages & Salaries	67,642	67,642	73,752
Employer's NIC	1,705	1,705	1,412
Activity2 - Support - Staff - Pension costs	2,221	2,221	2,088
Staff welfare	1,046	1,046	425
Rent and rates	20,489	20,489	16,074
Light & heat	8,984	8,984	11,833
Repair & maintenance	181	181	371
Insurance	1,231	1,231	1,231
Cleaning	961	961	989
General expense	1,962	1,962	1,602
Entertainment expense	222	222	423
Accountancy	1,770	1,770	1,770
Legal and professional	792	792	2,022
Telephone	938	938	761
Printing, postage and stationery	98	98	628
Bank charges	66	66	169
Subscriptions	3,120	3,120	2,663
Activity2 - Support - Depreciation & impairment	5,295	5,295	6,618
Cost of fund raising	390	390	2,792
Transmission costs	78,118	78,118	48,959
	<u>197,231</u>	<u>197,231</u>	<u>176,582</u>

6. Costs of charitable activities - by activity

	Support costs £	2025 Total £	2024 Total £
Cost of fund raising	119,113	119,113	127,623
Transmission costs	78,118	78,118	48,959
	<u>197,231</u>	<u>197,231</u>	<u>176,582</u>

The Panjabi Centre Limited
(A company limited by guarantee)

Notes to the financial statements

For the year ended 31 March 2025

7. Net outgoing resources for the year

	2025	2024
	£	£
Net outgoing resources is stated after charging:		
Depreciation and other amounts written off tangible fixed assets	5,295	6,618

8. Employees

Employment costs	2025	2024
	£	£
Wages and salaries	67,642	73,752
Social security costs	1,705	1,412
Pension costs	2,221	2,088
Other costs	1,046	425
	72,614	77,677

No employee received emoluments of more than £60,000 (2024 : None).

Number of employees

The average monthly numbers of employees (including the trustees) during the year, calculated on the basis of full time equivalents, was as follows:

2025	2024
Number	Number
5	5

9. Pension costs

The company operates a defined contribution pension scheme in respect of the employees. The scheme and its assets are held by independent managers. The pension charge represents contributions due from the company and was as follows:

	2025	2024
	£	£
Pension charge	2,221	2,088

10. Taxation

The charity's activities fall within the exemptions afforded by the provisions of the Section 478 of the Corporation Tax Act 2010. Accordingly, there is no taxation charge in these accounts.

The Panjabi Centre Limited
(A company limited by guarantee)

Notes to the financial statements

For the year ended 31 March 2025

11. Tangible fixed assets

	Plant and machinery £	Total £
Cost		
At 1 April 2024	138,935	138,935
Additions	3,380	3,380
At 31 March 2025	<u>142,315</u>	<u>142,315</u>
Depreciation		
At 1 April 2024	112,462	112,462
Charge for the year	5,295	5,295
At 31 March 2025	<u>117,757</u>	<u>117,757</u>
Net book values		
At 31 March 2025	<u>24,558</u>	<u>24,558</u>
At 31 March 2024	<u>26,473</u>	<u>26,473</u>

12. Debtors

	2025 £	2024 £
Trade debtors	15,785	19,547
Other debtors	3,775	3,775
	<u>19,560</u>	<u>23,322</u>

13. Creditors: amounts falling due
within one year

	2025 £	2024 £
Trade creditors	2,844	2,844
Amounts owed to group undertakings	1,185	1,185
Other taxes and social security	6,627	7,206
Other creditors	-	6,843
Accruals and deferred income	175,430	175,783
	<u>186,086</u>	<u>193,861</u>

The Panjabi Centre Limited
(A company limited by guarantee)

Notes to the financial statements

For the year ended 31 March 2025

14. Analysis of net assets between funds

	Unrestricted funds £	Total funds £
Fund balances at 31 March 2025 as represented by:		
Tangible fixed assets	24,558	24,558
Current assets	270,416	270,416
Current liabilities	(186,086)	(186,086)
	<u>108,888</u>	<u>108,888</u>

15. Unrestricted funds

	At 1 April 2024 £	Incoming resources £	Outgoing resources £	At 31 March 2025 £
Unrestricted Funds	<u>171,520</u>	<u>134,599</u>	<u>(197,231)</u>	<u>108,888</u>

16. Company limited by guarantee

The Panjabi Centre Limited is a company limited by guarantee and accordingly does not have a share capital.

Every member of the company undertakes to contribute such amount as may be required not exceeding £1 to the assets of the charitable company in the event of its being wound up while he or she is a member, or within one year after he or she ceases to be a member.