

ANAND & SETHI FAMILY CHARITY TRUST

England & Wales · Charity number 1164307

Details

Status Registered

Legal form Trust

Registered 2015-11-09

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

Contact

Address Anand International Ltd
Meridian House
28b Centurion Way
Meridian Business Park
Leicester
LE19 1WH

Phone 01162823900

Email charity@anand.co.uk

Activities

Objects: TO ADVANCE SUCH CHARITABLE PURPOSES (ACCORDING TO THE LAWS OF ENGLAND AND WALES) AS THE TRUSTEES SEE FIT FROM TIME TO TIME, IN PARTICULAR BUT NOT EXCLUSIVELY BY THE PROVISION OF GRANTS.

Activities: To advance such charitable purposed (according to the law of England and Wales) as the trustees see fit from time to time in particular but not exclusively by the provision of grants.

Classification

- **How:** Makes Grants To Organisations
- **What:** General Charitable Purposes
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Leicestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£189,757	£195,605	-	-
2024-03-31	£204,921	£156,958	-	-
2023-03-31	£179,201	£181,324	-	-
2022-03-31	£307,856	£226,392	-	-
2021-03-31	£19,478	£118,634	-	-

Trustees

Name	Role	Appointed
MR JAY ANAND	Chair	2015-11-09
HARWINDER KAUR ANAND		2015-04-30
JASPREET KAUR ANAND		2015-04-30
JASPREET KAUR SETHI		2015-04-30
JOGINDER PAL SINGH ANAND		2015-04-30
Kulvinder Singh SETHI		2015-04-30

Accounts

Anand and Sethi Family Charity Trust

Charity Number

1164307

Trustees' Report and Financial Statements For the year ended 31 March 2025



Harish Thakrar Ltd
CHARTERED ACCOUNTANTS

Anand and Sethi Family Charity Trust

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Anand and Sethi Family Charity Trust

Trustees' Report

For the year ended 31 March 2025

The Trustees present their report, together with the financial statements of the charity for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document and with 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102 (Charities SORP — second edition, effective from 1 January 2019)', as amended.

Reference and Administrative Details of the Charity, its Trustees and Advisors

Charity Number	1164307
Charity Offices	Meridian House Centurion Way Meridian Business Park Leicester LE19 1WH
Trustees	Harjot Singh Anand Kulvinder Singh Sethi Jaspreet Kaur Anand Jaspreet Kaur Sethi Harwinder Kaur Anand Joginder Singh Anand
Bankers	Barclays Bank plc Town Hall Square Leicester LE1 9AA
Independent examiner	Mr Kunal Thakrar FCA of Harish Thakrar Ltd Chartered Accountants 29-31 Finedon Road Wellingborough Northants NN8 4AS

Structure, Governance and Management

The trustees named on page 1 have served throughout the period. Appointment of trustees is governed by the Constitution of the charity. There must be at least two trustees. The current trustees listed above are as notified to the Charity Commission.

The trustees must hold at least one ordinary meeting a year. Decisions are made by voting by the trustees who each have one vote and a simple majority is required to arrive at a decision. The chairman of the meeting has a casting vote in the event of a deadlock. The chairman is elected at the start of each meeting.

Anand and Sethi Family Charity Trust**Trustees' Report
For the year ended 31 March 2025 (continued)****Public Benefit: Objectives and Activities**

Anand & Sethi Family Charitable Trust is established by its constitution. The objects are as follows:

To advance such charitable purposes (according to the law of England and Wales) as the trustees see fit from time to time in particular but not exclusively by the provision of grants.

All grants to be formally approved by a minimum of two trustees. Such approval may be by physical meeting or by such other means as the trustees agree such as email, telephone or exchange of papers.

Public Benefit: Achievements and Performance

The trustees consider that the performance of the charity this period has been most satisfactory. See note 3 for a list of charitable donations made during the period. The trustees consider that this is a defined public benefit under section 17 of the Charities Act 2011.

Financial review

The Statement of Financial Activities shows a net deficit for the year of £5,848 (2024 - 47,963 net surplus). The unrestricted reserves at the end of the year stand at £347,288 (2024 - £353,136). Voluntary income of £180,584 (2024 - £201,824) was received including £177,484 (2024 - £182,824) from Anand International Limited.

Investment policy

The charity invests its surplus funds with Barclays Bank plc. The charity's trustees are prudent and risk averse and consider that Barclays Bank plc are trustworthy custodians of the charity's assets.

Reserves policy

It is the policy of the charity to maintain unrestricted funds at a level which allows the trustees to pursue the aims of the charitable trust. The charitable trust has no paid employees and its only costs apart from donations are professional fees in respect of the governance of the charity.

Statement of trustees' responsibilities

Law applicable to charities in England and Wales require the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

- (a) select suitable accounting policies and apply them consistently;
- (b) make judgements and estimates that are reasonable and prudent;
- (c) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- (d) prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which 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 Charities Act 2011. 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.

Approval

This report was approved by the trustees on 18 November 2025 and signed on their behalf.

Harjot Singh Anand
Trustee

Kulvinder Singh Sethi
Trustee

Anand and Sethi Family Charity Trust

Independent Examiner's Report to the Trustees of Anand & Sethi Family Charitable Trust For the year ended 31 March 2025

I report to the trustees on my examination of the financial statements of the Anand and Sethi Family Charitable Trust which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of financial statements in accordance with the requirements of the Charities Act 2011(" the Act ")

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present " a true and fair" view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent Examiner's Statement

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

- * accounting records were not kept by the charity in accordance with section 130 of the 2011 Act; or
- * the financial statements do not agree with those records; or

- * the financial statements do not comply with the applicable requirements concerning the form and content of the accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a " true and fair " view which is not a matter considered as part of the independent examination.

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 financial statements to be reached.

Kunal Thakrar FCA
Harish Thakrar Ltd
Chartered Accountants
29-31 Finedon Road
Wellingborough
Northants
NN8 4AS

18 November 2025

Anand and Sethi Family Charity Trust

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 March 2025

	Notes	Unrestricted Funds 2025 £	Unrestricted Funds 2024 £
Incoming resources			
<i>Incoming resources from generated funds:</i>			
Voluntary income	2	180584	201824
Investment income	3	4423	3097
Tax refunds (gift aid)		4750	0
Total incoming resources		<u>189757</u>	<u>204921</u>
Resources expended			
Charitable activities	4	195605	156958
Governance costs		0	0
Total resources expended		<u>195605</u>	<u>156958</u>
Net incoming/(outgoing) resources		<u>-5848</u>	<u>47963</u>
Unrestricted funds brought forward		353136	305173
Unrestricted funds carried forward		<u>347288</u>	<u>353136</u>

The notes on page 6 form part of these accounts.

Anand and Sethi Family Charity Trust**Balance Sheet at 31 March 2025**

	2025	2024
	£	£
Current assets		
Cash at bank and in hand	347288	353136
Debtors	0	0
Net assets	<u>347288</u>	<u>353136</u>
Funds		
Unrestricted funds	347288	353136
	<u>347288</u>	<u>353136</u>

Approved by the board of trustees on 18 November 2025 and signed on their behalf.

Harjot Singh Anand
Trustee

Kulvinder Singh Sethi
Trustee

The notes on page 6 form part of these accounts.

Anand and Sethi Family Charity Trust

Notes to the Accounts
For the year ended 31 March 2025

1. Accounting Policies**1.1 Basis of preparation of accounts**

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102 (FRS 102) applicable in the UK and Republic of Ireland (Charities SORP FRS 102) (Second Edition, effective from 1 January 2019).

1.2 Incoming resources

Voluntary income and donations are accounted for when received by the charity.

1.3 Resources expended

Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered.

	Unrestricted Funds 2025 £	Unrestricted Funds 2024 £
2. Voluntary income		
Donations from Anand International Limited	177484	182824
Donations from Mr H S Anand (trustee)	0	7000
Donations from Mrs J K Anand (trustee)	0	2000
Donations from Mr K S Sethi (trustee)	0	5000
Donations from Mrs J K Sethi (trustee)	0	5000
Donations from Mr J P S Anand (trustee)	3100	0
	<u>180584</u>	<u>201824</u>

3. Investment income

Interest received on cash deposits	4423	3097
	<u>4423</u>	<u>3097</u>

4. Charitable activities

Donations to UK registered charities	190195	155320
Donations to other UK organisations	5410	1625
Donations to overseas charities	0	0
Bad debts	0	0
Bank charges	0	13
	<u>195605</u>	<u>156958</u>

Donations to UK registered charities and other UK organisations included the following:

		2025 £	2024 £
	Charity no.		
<u>£20,001 and over</u>			
Guru Nanak Trust	1017903	25000	31000
Khalsa Aid	1163294	21000	0
Caudwell Children	1079770	0	37000
	Number of Donations		Number of Donations
<u>Donations in the range:</u>			
£1 to £20,000	81	149605	56 88945
		<u>195605</u>	<u>156945</u>

Donations to overseas charities include the following:

	2025 £	2024 £
Donations to overseas charities	<u>0</u>	<u>0</u>

4. Trustees remuneration and expenses

None of the trustees received any remuneration or expenses from the trust during either the current or preceding year.

Accounts

Anand and Sethi Family Charity Trust

Charity Number

1164307

Trustees' Report and Financial Statements For the year ended 31 March 2024



Harish Thakrar Ltd
CHARTERED ACCOUNTANTS

Anand and Sethi Family Charity Trust

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Anand and Sethi Family Charity Trust

Trustees' Report

For the year ended 31 March 2024

The trustees present their report along with the financial statements of the charity for the year ended 31 March 2024. The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document and Accounting and Reporting by Charities: Statement of Recommended Practice for Charities preparing their accounts in accordance with Financial Reporting Standard 102 applicable in the UK and the Republic of Ireland published on 16 July 2014.

Reference and Administrative Details of the Charity, its Trustees and Advisors

Charity Number	1164307
Charity Offices	Meridian House Centurion Way Meridian Business Park Leicester LE19 1WH
Trustees	Harjot Singh Anand Kulvinder Singh Sethi Jaspreet Kaur Anand Jaspreet Kaur Sethi Harwinder Kaur Anand Joginder Singh Anand
Bankers	Barclays Bank plc Town Hall Square Leicester LE1 9AA
Independent examiner	Kunal Thakrar FCA of Harish Thakrar Ltd Chartered Accountants 29-31 Finedon Road Wellingborough Northants NN8 4AS

Structure, Governance and Management

The trustees named on page 1 have served throughout the period. Appointment of trustees is governed by the Constitution of the charity. There must be at least two trustees. The current trustees listed above are as notified to the Charity Commission.

The trustees must hold at least one ordinary meeting a year. Decisions are made by voting by the trustees who each have one vote and a simple majority is required to arrive at a decision. The chairman of the meeting has a casting vote in the event of a deadlock. The chairman is elected at the start of each meeting.

Anand and Sethi Family Charity Trust**Trustees' Report
For the year ended 31 March 2024 (continued)****Public Benefit: Objectives and Activities**

Anand & Sethi Family Charitable Trust is established by its constitution. The objects are as follows:

To advance such charitable purposes (according to the law of England and Wales) as the trustees see fit from time to time in particular but not exclusively by the provision of grants.

All grants to be formally approved by a minimum of two trustees. Such approval may be by physical meeting or by such other means as the trustees agree such as email, telephone or exchange of papers.

Public Benefit: Achievements and Performance

The trustees consider that the performance of the charity this period has been most satisfactory. See note 3 for a list of charitable donations made during the period. The trustees consider that this is a defined public benefit under section 17 of the Charities Act 2011.

Financial review

The Statement of Financial Activities shows a net surplus for the year of £47,963 (2023 - 2,123 net deficit). The unrestricted reserves at the end of the year stand at £353,136 (2023 - £305,173). Voluntary income of £201,824 (2023 - £177,959) was received including £201,824 (2023 - £177,959) from Anand International Limited and £7,000 (2023 - £nil) from Mr H S Anand.

Investment policy

The charity invests its surplus funds with Barclays Bank plc. The charity's trustees are prudent and risk averse and consider that Barclays Bank plc are trustworthy custodians of the charity's assets.

Reserves policy

It is the policy of the charity to maintain unrestricted funds at a level which allows the trustees to pursue the aims of the charitable trust. The charitable trust has no paid employees and its only costs apart from donations are professional fees in respect of the governance of the charity.

Statement of trustees' responsibilities

Law applicable to charities in England and Wales require the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

- (a) select suitable accounting policies and apply them consistently;
- (b) make judgements and estimates that are reasonable and prudent;
- (c) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- (d) prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which 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 Charities Act 2011. 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.

Approval

This report was approved by the trustees on 4 December 2024 and signed on their behalf.

Harjot Singh Anand
Trustee

Kulvinder Singh Sethi
Trustee

Anand and Sethi Family Charity Trust

Independent Examiner's Report to the Trustees of Anand & Sethi Family Charitable Trust For the year ended 31 March 2024

I report to the trustees on my examination of the financial statements of the Anand and Sethi Family Charitable Trust which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of financial statements in accordance with the requirements of the Charities Act 2011(" the Act ")

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present " a true and fair" view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent Examiner's Statement

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

- * accounting records were not kept by the charity in accordance with section 130 of the 2011 Act; or
- * the financial statements do not agree with those records; or

- * the financial statements do not comply with the applicable requirements concerning the form and content of the accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a " true and fair " view which is not a matter considered as part of the independent examination.

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 financial statements to be reached.

Kunal Thakrar FCA
Harish Thakrar Ltd
Chartered Accountants
 29-31 Finedon Road
 Wellingborough
 Northants
 NN8 4AS

04 December 2024

Anand and Sethi Family Charity Trust

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 March 2024

	Notes	Unrestricted Funds 2024 £	Unrestricted Funds 2023 £
Incoming resources			
<i>Incoming resources from generated funds:</i>			
Voluntary income	2	201824	177959
Investment income	3	3097	567
Tax refunds (gift aid)		0	675
Total incoming resources		<u>204921</u>	<u>179201</u>
Resources expended			
Charitable activities	4	156958	181324
Governance costs		0	0
Total resources expended		<u>156958</u>	<u>181324</u>
Net incoming/(outgoing) resources		<u>47963</u>	<u>-2123</u>
Unrestricted funds brought forward		305173	307296
Unrestricted funds carried forward		<u>353136</u>	<u>305173</u>

The notes on page 6 form part of these accounts.

Anand and Sethi Family Charity Trust**Balance Sheet at 31 March 2024**

	2024	2023
	£	£
Current assets		
Cash at bank and in hand	353136	305173
Debtors	0	0
Net assets	<u>353136</u>	<u>305173</u>
Funds		
Unrestricted funds	353136	305173
	<u>353136</u>	<u>305173</u>

Approved by the board of trustees on 4 December 2024 and signed on their behalf.

Harjot Singh Anand
Trustee

Kulvinder Singh Sethi
Trustee

The notes on page 6 form part of these accounts.

Anand and Sethi Family Charity Trust

Notes to the Accounts
For the year ended 31 March 2024

1. Accounting Policies**1.1 Basis of preparation of accounts**

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document and Accounting and Reporting by Charities: Statement of Recommended Practice for Charities preparing their accounts in accordance with Financial Reporting Standard 102 applicable in the UK and the Republic of Ireland published on 16 July 2014.

1.2 Incoming resources

Voluntary income and donations are accounted for when received by the charity.

1.3 Resources expended

Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered.

	Unrestricted Funds 2024 £	Unrestricted Funds 2023 £
2. Voluntary income		
Donations from Anand International Limited	182824	177959
Donations from Mr H S Anand (trustee)	7000	0
Donations from Mrs J K Anand (trustee)	2000	0
Donations from Mr K S Sethi (trustee)	5000	0
Donations from Mrs J K Sethi (trustee)	5000	0
	<u>201824</u>	<u>177959</u>

3. Investment income

Interest received on cash deposits	3097	567
	<u>3097</u>	<u>567</u>

4. Charitable activities

Donations to UK registered charities	155320	167905
Donations to other UK organisations	1625	11584
Donations to overseas charities	0	1500
Bad debts	0	335
Bank charges	13	0
	<u>156958</u>	<u>181324</u>

Donations to UK registered charities and other UK organisations included the following:

		2024 £		2023 £
	Charity no.			
<u>£20,001 and over</u>				
Guru Nanak Trust	1017903	31000		22100
Caudwell Children	1079770	37000		26400
Arora Foundation	1164785	0		25000
	Number of Donations		Number of Donations	
<u>Donations in the range:</u>				
£1 to £20,000	56	88945	52	105989
		<u>156945</u>		<u>179489</u>

Donations to overseas charities include the following:

	2024 £	2023 £
Sant Nirankari Charitable Foundation, India	<u>0</u>	<u>1500</u>

4. Trustees remuneration and expenses

None of the trustees received any remuneration or expenses from the trust during either the current or preceding year.

Accounts

Anand and Sethi Family Charity Trust

Charity Number **1164307**

Trustees' Report and Financial Statements For the year ended 31 March 2023



Harish Thakrar Ltd
CHARTERED ACCOUNTANTS

Anand and Sethi Family Charity Trust

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Anand and Sethi Family Charity Trust

Trustees' Report

For the year ended 31 March 2023

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Anand and Sethi Family Charity Trust**Trustees' Report
For the year ended 31 March 2023 (continued)****Public Benefit: Objectives and Activities**

Anand & Sethi Family Charitable Trust is established by its constitution. The objects are as follows:

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Public Benefit: Achievements and Performance

The trustees consider that the performance of the charity this period has been most satisfactory. See note 3 for a list of charitable donations made during the period. The trustees consider that this is a defined public benefit under section 17 of the Charities Act 2011.

Financial review

The Statement of Financial Activities shows a net deficit for the year of £2,123 (2022 - 81,464 net surplus). The unrestricted reserves at the end of the year stand at £305,173 (2022 - £307,296). Voluntary income of £177,959 (2022 - £304,550) was received including £177,959 (2022 - £301,850) from Anand International Limited and £nil (2022 - £2,700) from Mr H S Anand.

Investment policy

The charity invests its surplus funds with Barclays Bank plc. The charity's trustees are prudent and risk averse and consider that Barclays Bank plc are trustworthy custodians of the charity's assets.

Reserves policy

It is the policy of the charity to maintain unrestricted funds at a level which allows the trustees to pursue the aims of the charitable trust. The charitable trust has no paid employees and its only costs apart from donations are professional fees in respect of the governance of the charity.

Statement of trustees' responsibilities

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The trustees are responsible for keeping proper accounting records which 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 Charities Act 2011. 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.

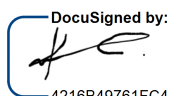
Approval

This report was approved by the trustees on 8 December 2023 and signed on their behalf.

DocuSigned by:


 CB1585A21973481
 Harjot Singh Anand
 Trustee

DocuSigned by:


 4216B49761FC4AF
 Kulvinder Singh Sethi
 Trustee

Anand and Sethi Family Charity Trust**Independent Examiner's Report to the Trustees of Anand & Sethi Family Charitable Trust
For the year ended 31 March 2023**

I report to the trustees on my examination of the financial statements of the Anand and Sethi Family Charitable Trust which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of financial statements in accordance with the requirements of the Charities Act 2011(" the Act ")

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present " a true and fair" view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent Examiner's Statement

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

- * accounting records were not kept by the charity in accordance with section 130 of the 2011 Act; or
- * the financial statements do not agree with those records; or

- * the financial statements do not comply with the applicable requirements concerning the form and content of the accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a " true and fair " view which is not a matter considered as part of the independent examination.

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 financial statements to be reached.

Kunal Thakrar FCA
Harish Thakrar Ltd
Chartered Accountants
29-31 Finedon Road
Wellingborough
Northants
NN8 4AS

08 December 2023

Anand and Sethi Family Charity Trust**STATEMENT OF FINANCIAL ACTIVITIES****For the year ended 31 March 2023**

	Notes	Unrestricted Funds 2023 £	Unrestricted Funds 2022 £
Incoming resources			
<i>Incoming resources from generated funds:</i>			
Voluntary income	2	177959	304550
Investment income	3	567	31
Tax refunds (gift aid)		675	3275
Total incoming resources		<u>179201</u>	<u>307856</u>
Resources expended			
Charitable activities	4	181324	226392
Governance costs		0	0
Total resources expended		<u>181324</u>	<u>226392</u>
Net incoming/(outgoing) resources		<u>-2123</u>	<u>81464</u>
Unrestricted funds brought forward		307296	225832
Unrestricted funds carried forward		<u>305173</u>	<u>307296</u>

The notes on page 6 form part of these accounts.

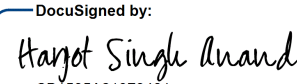
Anand and Sethi Family Charity Trust

Balance Sheet at 31 March 2023

	2023 £	2022 £
Current assets		
Cash at bank and in hand	305173	306961
Debtors	0	0
Net assets	<u>305173</u>	<u>306961</u>
Funds		
Unrestricted funds	305173	307296
	<u>305173</u>	<u>307296</u>

Approved by the board of trustees on 8 December 2023 and signed on their behalf.

DocuSigned by:



CB1585A21973481

Harjot Singh Anand

Trustee

DocuSigned by:



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Kulvinder Singh Sethi

Trustee

The notes on page 6 form part of these accounts.

Anand and Sethi Family Charity Trust**Notes to the Accounts
For the year ended 31 March 2023****1. Accounting Policies****1.1 Basis of preparation of accounts**

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document and Accounting and Reporting by Charities: Statement of Recommended Practice for Charities preparing their accounts in accordance with Financial Reporting Standard 102 applicable in the UK and the Republic of Ireland published on 16 July 2014.

1.2 Incoming resources

Voluntary income and donations are accounted for when received by the charity.

1.3 Resources expended

Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered.

	Unrestricted Funds 2023 £	Unrestricted Funds 2022 £
--	--	--

2. Voluntary income

Donations from Anand International Limited	177959	301850
Donations from Mr H S Anand (trustee)	0	2700
	<u>177959</u>	<u>304550</u>

3. Investment income

Interest received on cash deposits	567	31
	<u>567</u>	<u>31</u>

4. Charitable activities

Donations to UK registered charities	167905	211467
Donations to other UK organisations	11584	11925
Donations to overseas charities	1500	3000
Bad debts	335	0
	<u>181324</u>	<u>226392</u>

Donations to UK registered charities and other UK organisations included the following:

		2023 £	2022 £
<u>£20,001 and over</u>	Charity no.		
Guru Nanak Trust	1017903	22100	21000
Caudwell Children	1079770	26400	62000
Arora Foundation	1164785	25000	0
Guru Teg Bahadur Gurdwara	505157	0	21000
	Number of Donations		Number of Donations
<u>Donations in the range:</u>			
£1 to £20,000	58	105989	52 119392
		<u>179489</u>	<u>223392</u>

Donations to overseas charities include the following:

	2023 £	2022 £
Sant Nirankari Charitable Foundation, India	<u>1500</u>	<u>3000</u>

4. Trustees remuneration and expenses

None of the trustees received any remuneration or expenses from the trust during either the current or preceding year.

Accounts

Anand and Sethi Family Charity Trust

Charity Number

1164307

Trustees' Report and Financial Statements For the year ended 31 March 2022



Harish Thakrar Ltd
CHARTERED ACCOUNTANTS

Anand and Sethi Family Charity Trust

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Balance Sheet	5
Notes forming part of the financial statements	6

Anand and Sethi Family Charity Trust

Trustees' Report

For the year ended 31 March 2022

The trustees present their report along with the financial statements of the charity for the year ended 31 March 2022. The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document and Accounting and Reporting by Charities: Statement of Recommended Practice for Charities preparing their accounts in accordance with Financial Reporting Standard 102 applicable in the UK and the Republic of Ireland published on 16 July 2014.

Reference and Administrative Details of the Charity, its Trustees and Advisors

Charity Number	1164307
Charity Offices	Meridian House Centurion Way Meridian Business Park Leicester LE19 1WH
Trustees	Harjot Singh Anand Kulvinder Singh Sethi Jaspreet Kaur Anand Jaspreet Kaur Sethi Harwinder Kaur Anand Joginder Singh Anand
Bankers	Barclays Bank plc Town Hall Square Leicester LE1 9AA
Independent examiner	Kunal Thakrar ACA of Harish Thakrar Ltd Chartered Accountants 29-31 Finedon Road Wellingborough Northants NN8 4AS

Structure, Governance and Management

The trustees named on page 1 have served throughout the period. Appointment of trustees is governed by the Constitution of the charity. There must be at least two trustees. The current trustees listed above are as notified to the Charity Commission.

The trustees must hold at least one ordinary meeting a year. Decisions are made by voting by the trustees who each have one vote and a simple majority is required to arrive at a decision. The chairman of the meeting has a casting vote in the event of a deadlock. The chairman is elected at the start of each meeting.

Anand and Sethi Family Charity Trust**Trustees' Report
For the year ended 31 March 2022 (continued)****Public Benefit: Objectives and Activities**

Anand & Sethi Family Charitable Trust is established by its constitution. The objects are as follows:

To advance such charitable purposes (according to the law of England and Wales) as the trustees see fit from time to time in particular but not exclusively by the provision of grants.

All grants to be formally approved by a minimum of two trustees. Such approval may be by physical meeting or by such other means as the trustees agree such as email, telephone or exchange of papers.

Public Benefit: Achievements and Performance

The trustees consider that the performance of the charity this period has been most satisfactory. See note 3 for a list of charitable donations made during the period. The trustees consider that this is a defined public benefit under section 17 of the Charities Act 2011.

Financial review

The Statement of Financial Activities shows a net surplus for the year of £81,464 (2021 - deficit of £99,156). The unrestricted reserves at the end of the year stand at £307,296 (2021- £225,832). Voluntary income of £304,550 (2021 - £13,100) was received including £301,850 (2021 - £ni) from Anand International Limited, £nil (2021 - £8,100) from Mr K S Sethi and £2,700 (2021- £5,000) from Mr H S Anand.

Investment policy

The charity invests its surplus funds with Barclays Bank plc. The charity's trustees are prudent and risk averse and consider that Barclays Bank plc are trustworthy custodians of the charity's assets.

Reserves policy

It is the policy of the charity to maintain unrestricted funds at a level which allows the trustees to pursue the aims of the charitable trust. The charitable trust has no paid employees and its only costs apart from donations are professional fees in respect of the governance of the charity.

Statement of trustees' responsibilities

Law applicable to charities in England and Wales require the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

- (a) select suitable accounting policies and apply them consistently;
- (b) make judgements and estimates that are reasonable and prudent;
- (c) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- (d) prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which 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 Charities Act 2011. 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.

Approval

This report was approved by the trustees on 1 December 2022 and signed on their behalf.

Harjot Singh Anand
Trustee

Kulvinder Singh Sethi
Trustee

Anand and Sethi Family Charity Trust

Independent Examiner's Report to the Trustees of Anand & Sethi Family Charitable Trust For the year ended 31 March 2022

I report to the trustees on my examination of the financial statements of the Anand and Sethi Family Charitable Trust which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of financial statements in accordance with the requirements of the Charities Act 2011(" the Act ")

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present " a true and fair" view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent Examiner's Statement

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

- * accounting records were not kept by the charity in accordance with section 130 of the 2011 Act; or
- * the financial statements do not agree with those records; or

- * the financial statements do not comply with the applicable requirements concerning the form and content of the accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a " true and fair " view which is not a matter considered as part of the independent examination.

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 financial statements to be reached.

Kunal Thakrar ACA
Harish Thakrar Ltd
Chartered Accountants
 29-31 Finedon Road
 Wellingborough
 Northants
 NN8 4AS

01 December 2022

Anand and Sethi Family Charity Trust

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 March 2022

	Notes	Unrestricted Funds 2022 £	Unrestricted Funds 2021 £
Incoming resources			
<i>Incoming resources from generated funds:</i>			
Voluntary income	2	304550	13100
Investment income	3	31	253
Tax refunds (gift aid)		3275	6125
Total incoming resources		<u>307856</u>	<u>19478</u>
Resources expended			
Charitable activities	4	226392	118634
Governance costs		0	0
Total resources expended		<u>226392</u>	<u>118634</u>
Net incoming/(outgoing) resources		<u>81464</u>	<u>-99156</u>
Unrestricted funds brought forward		225832	324988
Unrestricted funds carried forward		<u>307296</u>	<u>225832</u>

The notes on page 6 form part of these accounts.

Anand and Sethi Family Charity Trust**Balance Sheet at 31 March 2022**

	2022	2021
	£	£
Current assets		
Cash at bank and in hand	306961	225497
Debtors	335	335
Net assets	<u>307296</u>	<u>225832</u>
Funds		
Unrestricted funds	307296	225832
	<u>307296</u>	<u>225832</u>

Approved by the board of trustees on 1 December 2022 and signed on their behalf.

Harjot Singh Anand
Trustee

Kulvinder Singh Sethi
Trustee

The notes on page 6 form part of these accounts.

Anand and Sethi Family Charity Trust

Notes to the Accounts
For the year ended 31 March 2022

1. Accounting Policies

1.1 Basis of preparation of accounts

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document and Accounting and Reporting by Charities: Statement of Recommended Practice for Charities preparing their accounts in accordance with Financial Reporting Standard 102 applicable in the UK and the Republic of Ireland published on 16 July 2014.

1.2 Incoming resources

Voluntary income and donations are accounted for when received by the charity.

1.3 Resources expended

Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered.

	Unrestricted Funds 2022 £	Unrestricted Funds 2021 £
2. Voluntary income		
Donations from Anand International Limited	301850	0
Donations from Mr K S Sethi (trustee)	0	8100
Donations from Mr H S Anand (trustee)	2700	5000
Donations from Mr J P S Anand (trustee)	0	0
Other donations	0	0
	<u>304550</u>	<u>13100</u>

3. Investment income

Interest received on cash deposits	31	253
	<u>31</u>	<u>253</u>

4. Charitable activities

Donations to UK registered charities	211467	103908
Donations to other UK organisations	11925	5966
Donations to overseas charities	3000	8760
	<u>226392</u>	<u>118634</u>

Donations to UK registered charities and other UK organisations included the following:

		2022 £	2021 £
	Charity no.		
<u>£20,001 and over</u>			
Guru Nanak Trust	1017903	21000	21000
Khalsa Aid	1163294	0	25000
Caudwell Children	1079770	62000	
Guru Teg Bahadur Gurdwara	505157	21000	
	Number of Donations		Number of Donations
<u>Donations in the range:</u>			
£1 to £20,000	52	119392	50 63874
		<u>223392</u>	<u>109874</u>

4. Trustees remuneration and expenses

None of the trustees received any remuneration or expenses from the trust during either the current or preceding year.