

# PACE

## Promotion Of Women & Children Education

15 St Stephens Road  
Hounslow, Middlesex  
London TW3 2BH  
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Tel: 02085703428  
07850254571/07739201536

### Annual Return for 06/04/2023-05/04/2024

**Charity No- 1171713**

**Charity name – Promotion of Adult and Children education**

#### **A. Background**

The charity was set up on 21<sup>st</sup> Feb 2017 with the following aims

- (a) to advance the education of children (in particular poor and underprivileged children) within India and Africa and such other places as the charity trustees may determine in basic literacy, numeracy and information technology; and
- (b) to advance the education of adults (in particular poor and underprivileged women) within India and Africa and such other places as the charity trustees may determine (i) key transferable skills to help them to gain access to employment and generally to become more self-sufficient and (ii) also in advancement of healthcare issues.

#### **Management issues:**

- 1. During this period, there was no serious incident or risk management issue.
- 2. During the period covered by this annual return, none of the trustees resigned or took up employment with the charity.
- 3. During the financial period for this annual return, the charity did not employ any staff or paid any employee benefits.
- 4. The charity does not have any UK volunteers.
- 5. The charity has obtained a Disclosure and Barring Service (DBS) check on all trustees.
- 6. The office and classroom are fully functional. The trustee meetings are held in the office.
- 7. Leaflets and educational materials –The trustees are working on this. This endeavour has been slow because of current pandemic issues.
- 8. Meetings - The trustees had three meetings in the last 12 months on strategic plan and activities.

#### **B. Activity:**

It was decided in the board meeting to enhance collaboration and engagement with partners who have similar interest in literacy and numeracy. These include the following

- 1. Strategies for donation will be explored with local council, London Mayor
- 2. Volunteers and recruitment of students will be done in liaison with existing groups

3. Building relationship with adult skill transfer provider to create referral pathway for learning
4. Collaboration with similar charities such as Read Easy, local language schools and Job centres.

## **C. Bank statement for income and expenditure**

### **1. Income generated**

1. The charity was initially set up by a donation of £75,000 received from Dr Ratna Chatterjee. Further £18,750 received through gift aid. The charity generated small income through bank interest
2. During the financial period for this return, the charity did not receive income from contracts, grants, or any other funding body outside of the UK.
3. During the financial period for this annual return, the charity had no operation or project set outside England and Wales.
4. The charity does not have any financial transaction outside UK yet.
5. During the financial period for this annual return, the trustees did not receive any remuneration or benefits.
6. The charity has no trading subsidiaries
7. Fund Raising: no fund raising events has been organized yet.

### **2. Expenditure**

1. During this financial period charity appointed a firm named SS Kunde to undertake refurbishment and set up classroom furniture, IT facilities and computer equipment.
2. The work was done during June 2023-August 2023.
3. The total expenditure for the above work was £29,360.

## **D. Accounts:**

1. **Income and Expenditure:** See the bank statement
2. **Summary:**

### **A. Income:**

Opening balance

Total April 2023:	81,516.27
Current	61,341.26

Deposit account:	20,141.15
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Interest earned:	0.82
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<b>B. Expenditure:</b>	<b>£29,360</b>
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### **Closing Balance April 2024:**

Total	£52,344.65
Current	£31,981.26
Fixed Deposit	20,363.39
Income from interest	£20.06

**Declarations:** All trustees have reviewed and approved the annual return document and accounts. The contact details are given below:

Name	Phone no	Email
Ratna Chatterjee	07850254571	rchatterjee4@icloud.com

Rekha Bajoria  
Elizabeth Ojaba

07739201536  
07790580972

rbajoria@mac.com  
Elizabethojaba2002@yahoo.co.uk

**Summary of charges for the period**  
**01 APR 2023 to 30 APR 2023**  
**Metro Bank Community Account Statement**

**BIC:** MYMBGB2L **IBAN:** GB31MYMB23058023272975



One Southampton Row  
London WC1B 5HA  
T: 0345 08 08 500  
[metrobankonline.co.uk](https://metrobankonline.co.uk)

PROMOTION OF WOMEN & CHILDREN T/A P  
15 ST STEPHENS ROAD  
HOUNSLOW  
TW3 2BH

<b>Metro Bank Community Account number</b>	23272975
<b>Sort code</b>	23-05-80
<b>Statement date</b>	30 APR 2023
<b>Overdraft limit</b>	£0.00

The total of fees and charges for the account during this period is £0.00.

**Your fees and charges for this period are as follows:**

Monthly Maintenance fee	£0.00
Online Banking fee (if applicable)	£0.00
FX Platform monthly fee	£0.00
Setup fee	£0.00
Service charges	£0.00
Cash charges	£0.00
Transaction charges	£0.00
Post Office change giving charges	£0.00
Instant overdraft charges	£0.00
Interest charges	£0.00
<b>Total Fees and Charges:</b>	<b>£0.00</b>

## Details of Transaction and Cash Charges

Cash charges	Amount (£)	% Charge	Charge (£)
Sub Total			0.00

Statement number	74
Metro Bank Community Account number	23272975
Sort code	23-05-80



This document sets out the charges and interest that have accrued on your account within the above period. There are 5 types of charge:

1. **'Monthly maintenance fee'** – please see the Community Account Important Information Summary for information on the monthly fee.  
 2. **'Transaction charges'** – these are incurred when you make certain types of transaction – please see Community Account Important Information Summary for further details.

3. **'Cash charges'** – incurred when you bank or withdraw cash – please see Community Account Important Information Summary for further details.

4. **'Instant Overdraft Charges'** – these are incurred as follows:

- When a transaction creates or increases an instant overdraft – debit interest at 25% EAR\* is charged and we may make a 'paid item charge'; and
- When we refuse to allow a transaction because it would have created or increased an instant overdraft – 'unpaid item charges' may be charged.

5. **'Agreed Overdraft Charges'** – these are incurred when you use your agreed overdraft facility – debit interest (as set out in your agreed overdraft facility letter) is charged. Please see Community Bank Account Important Information Summary for any additional charges applicable to your account. Should you require information about the calculation of debit interest (if any) deducted from your account and detailed in this statement please contact us.

Should you have any queries regarding your statement or any transaction on your statement, we would love to hear from you. Please call us on 0345 08 08 500 (or +44 20 3402 8312 outside the UK), or visit one of our stores.

Calls to 0345 numbers will be charged at your local rate. Calls may be recorded for training or quality monitoring purposes.

\*EAR stands for Effective Annual Rate and illustrates what the interest rate on the overdraft would be if interest was charged and added to the amount owed once each year. It does not take into account fees and charges.

# Metro Bank Community Account Statement

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PROMOTION OF WOMEN & CHILDREN T/A P  
15 ST STEPHENS ROAD  
HOUNSLOW  
TW3 2BH

ACCOUNT NAME: PROMOTION OF WOMEN & CHILDREN

## Your account summary

From: 01 APR 2023	To: 30 APR 2023
Opening balance	£61,341.26
Total money in	£0.00
Total money out	£0.00
End balance	£61,341.26

Account number	23272975
Sort code	23-05-80
Statement number	74
Overdraft limit	£0.00

## Your transactions

Date	Transaction	Money out (£)	Money in (£)	Balance (£)
	Balance brought forward			61,341.26
	Closing Balance			61,341.26

# Metro Bank Community Account Statement

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PROMOTION OF WOMEN & CHILDREN T/A P  
15 ST STEPHENS ROAD  
HOUNSLOW  
TW3 2BH

ACCOUNT NAME: PROMOTION OF WOMEN & CHILDREN

## Your account summary

From: 01 JUN 2023	To: 30 JUN 2023
Opening balance	£61,341.26
Total money in	£0.00
Total money out	£22,000.00
End balance	£39,341.26

Account number	23272975
Sort code	23-05-80
Statement number	76
Overdraft limit	£0.00

## Your transactions

Date	Transaction	Money out (£)	Money in (£)	Balance (£)
	Balance brought forward			61,341.26
16 JUN 2023	Outward Faster Payment SS khinda BARCLAYS BANK UK PLC	2,000.00		59,341.26
20 JUN 2023	Outward Faster Payment SS khinda BARCLAYS BANK UK PLC	4,000.00		55,341.26
21 JUN 2023	Outward Faster Payment SS khinda BARCLAYS BANK UK PLC	8,000.00		47,341.26
22 JUN 2023	Outward Faster Payment SS khinda BARCLAYS BANK UK PLC	4,000.00		43,341.26
26 JUN 2023	Outward Faster Payment SS khinda BARCLAYS BANK UK PLC	4,000.00		39,341.26

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PROMOTION OF WOMEN & CHILDREN T/A P  
15 ST STEPHENS ROAD  
HOUNSLOW  
TW3 2BH

ACCOUNT NAME: PROMOTION OF WOMEN & CHILDREN

## Your account summary

From: 01 JUL 2023	To: 31 JUL 2023
Opening balance	£39,341.26
Total money in	£0.00
Total money out	£7,000.00
End balance	£32,341.26

Account number	23272975
Sort code	23-05-80
Statement number	77
Overdraft limit	£0.00

## Your transactions

Date	Transaction	Money out (£)	Money in (£)	Balance (£)
	Balance brought forward			39,341.26
05 JUL 2023	Outward Faster Payment SS khinda BARCLAYS BANK UK PLC 15 St Stephens Rd	4,000.00		35,341.26
14 JUL 2023	Outward Faster Payment SS khinda BARCLAYS BANK UK PLC 15 St Stephens Rd	3,000.00		32,341.26
	Closing Balance			32,341.26



# Metro Bank Community Account Statement

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PROMOTION OF WOMEN & CHILDREN T/A P  
15 ST STEPHENS ROAD  
HOUNSLOW  
TW3 2BH

ACCOUNT NAME: PROMOTION OF WOMEN & CHILDREN

## Your account summary

From: 01 AUG 2023	To: 31 AUG 2023	Account number	23272975
Opening balance	£32,341.26	Sort code	23-05-80
Total money in	£0.00	Statement number	78
Total money out	£360.00	Overdraft limit	£0.00
End balance	£31,981.26		

## Your transactions

Date	Transaction	Money out (£)	Money in (£)	Balance (£)
	Balance brought forward			32,341.26
03 AUG 2023	Outward Faster Payment SS khinda BARCLAYS BANK UK PLC  15 St Stephens Rd	360.00		31,981.26
	Closing Balance			31,981.26

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HOUNSLOW  
TW3 2BH

ACCOUNT NAME: PROMOTION OF WOMEN & CHILDREN

## Your account summary

From: 01 APR 2024	To: 30 APR 2024
Opening balance	£31,981.26
Total money in	£0.00
Total money out	£0.00
End balance	£31,981.26

Account number	23272975
Sort code	23-05-80
Statement number	86
Overdraft limit	£0.00

## Your transactions

Date	Transaction	Money out (£)	Money in (£)	Balance (£)
	Balance brought forward			31,981.26
	Closing Balance			31,981.26

# Community Instant Access Account

BIC: MYMBGB2L IBAN: GB50MYMB23058036205352



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PROMOTION OF WOMEN & CHILDREN T/A P  
15 ST STEPHENS ROAD  
HOUNSLOW  
TW3 2BH

ACCOUNT NAME: PROMOTION OF WOMEN & CHILDREN T/A P  
ACE

## Your account summary

01 APR 2023	To	30 APR 2023
Opening Balance		£20,129.57
Total Money In		£11.58
Total Money Out		£0.00
Closing Balance		£20,141.15

Business Account Number	36205352
Sort Code	23-05-80
Statement Number	42

## Your transactions

DATE	TRANSACTION	MONEY OUT	MONEY IN	BALANCE
	Balance brought forward			20,129.57
28 APR 2023	Credit Interest		11.58	20,141.15
	Closing Balance			20,141.15

# Community Instant Access Account

BIC: MYMBGB2L IBAN: GB50MYMB23058036205352



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PROMOTION OF WOMEN & CHILDREN T/A P  
15 ST STEPHENS ROAD  
HOUNSLOW  
TW3 2BH

ACCOUNT NAME: PROMOTION OF WOMEN & CHILDREN T/A P  
ACE

## Your account summary

01 APR 2024	To	30 APR 2024
Opening Balance		£20,343.33
Total Money In		£20.06
Total Money Out		£0.00
Closing Balance		£20,363.39

Business Account Number	36205352
Sort Code	23-05-80
Statement Number	54

## Your transactions

DATE	TRANSACTION	MONEY OUT	MONEY IN	BALANCE
	Balance brought forward			20,343.33
30 APR 2024	Credit Interest		20.06	20,363.39
	Closing Balance			20,363.39

Statement number	74
Metro Bank Community Account number	23272975
Sort code	23-05-80



Your deposit is classed as eligible for the Financial Services Compensation Scheme (FSCS) unless your account falls within the excluded deposits list in the FSCS Exclusions Sheet, which can be downloaded from our website:  
<https://www.metrobankonline.co.uk/about-us/legal-information/>

Important Information about compensation arrangements.

Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS), subject to eligibility criteria. We will provide you with an information sheet and exclusions list every year.

For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)

We love to hear from you - if you have any queries regarding your statement or any transaction on your statement, please call us on 0345 08 08 500 (or +44 20 3402 8312 outside the UK), or visit your local store.

Calls to 0345 numbers will be charged at your local rate. Calls may be recorded for training or quality monitoring purposes.

#### Listening to you

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.