



Charity Registration No. 287810

THE BRAHMIN SOCIETY NORTH LONDON

TRUSTEES' REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31 AUGUST 2025

# **The Brahmin Society North London**

## **TRUSTEES' REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2025**

### **CONTENTS**

	<b>Page</b>
Trustees' report	3 - 7
Independent examiner's report	8
Statement of financial activities	9
Balance sheet	10
Notes to the accounts	11 - 15

## THE BRAHMIN SOCIETY NORTH LONDON

### Trustees' annual report for the period

From 1 September 2024 to 31 August 2025

#### Reference and administration details

Charity name: The Brahmin Society North London

Other names charity is known by: BSNL

Registered charity number (if any): 287810

Charity's Principal address: BSNL House

128 East Lane, Wembley, Middlesex HA0 3NL

#### Names of the charity trustees who manage the charity

Trustee Name	Office (if any)	Portfolio
Parul Jani	Chair	
Gunvantrai Dave	Deputy Chair	Membership & Eclub
Ramnik Joshi	Treasurer	Men's Club
Selina Rawal	Secretary	Young Brahmin
Geeta Sharma	Trustee	T Club
Bipin Thanki	Trustee	Open Mike & Media
Pramath Pandya	Trustee	Building
Sameet Pandya	Trustee	
Rajiv Vyas	Trustee	Governance

#### Names and addresses of advisors

Type of Advisor	Name	Address
Bank	HSBC	26-28 St Ann's Road, Harrow, HA1 1LA
Bank	CAF Bank	25 Kings Hill Avenue, West Malling ME19 4TA
Investment Hub	Flagstone Investment	Clareville House, 26-27 Oxenden St. London SW1Y 4EL

## **Additional Governance**

Membership is open to individuals aged eighteen or over who meet the criteria set out in the BSNL Constitution and who submit a completed BSNL membership application form, subject to approval by the Board of Trustees, provided that they:

- accept and actively support the objectives of the BSNL;
- pay an annual subscription fee, as determined each year by the Trustees; and
- agree to the Terms and Conditions of Membership, as amended from time to time.

The Trustees are responsible for the day-to-day management and administration of the BSNL. In determining the activities to be undertaken, the Trustees will seek and take into account the views of members, subgroups, and volunteers.

DBS checks are carried out upon appointment as a trustee.

All Trustees serve voluntarily and shall receive no remuneration or other financial benefit in respect of their role.

## **Objectives and Activities**

### **Objects of the Charity**

The objects of the BSNL are:

- **to advance the Hindu religion** for the public benefit;
- **to relieve poverty, sickness, and distress** among those in need;
- **to advance education** for the public benefit;
- **to promote participation in healthy recreation** for the benefit of the community;

### **Activities in Furtherance of the Objects**

In furtherance of the above objects, the BSNL may undertake the following activities:

- to provide facilities, resources, and opportunities for **educational, religious, cultural, and recreational activities**;
- where possible and appropriate, to **arrange for Hindu priests to support the religious needs of other communities**;
- to support or collaborate with other **local charitable organisations or institutions** whose objects are similar to those of the BSNL, provided that such organisations are **non-political in nature**;
- to promote and foster understanding of the **philosophy, teachings, and practice of the Hindu religion** among the people of **Greater London**;
- to encourage dialogue, cooperation, and the **exchange of views and ideas with people and communities of other faiths and beliefs**; and
- to organise events, programmes, and activities that support the BSNL's charitable purposes;

## **Public Benefit**

- The Trustees confirm that they have complied with their duty under section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit when exercising any powers or duties to which the guidance is relevant.
- In planning the BSNL's activities for the year, the Trustees considered the Charity Commission's guidance on public benefit at Trustee meetings.
- The Trustees are satisfied that the activities undertaken by BSNL and its subgroups were carried out in furtherance of the BSNL's charitable objects and for the public benefit, in accordance with that guidance.

## Additional Details

- The Trustees would like to express their sincere appreciation for the many hours of voluntary service contributed by volunteers, including members, during the year.
- Volunteers have made a significant contribution by offering support, encouragement, and practical assistance to members, and by working alongside BSNL's Subgroups in the delivery of a wide range of activities and services.
- The Trustees recognise that, without this valuable contribution of time, energy, and expertise, the BSNL would not have been able to achieve so much in furtherance of its charitable objects.

## Achievements and Performance

During the year, the Trustees, supported by volunteers, continued to deliver a wide range of regular activities and events in furtherance of the BSNL's charitable objects.

The BSNL continued to run several established day clubs, including:

- the **Elders Club**, which meets every Tuesday.
- the **Men's Club**, which meets every Wednesday.
- the **T Club**, which meets every Thursday; and
- the **Open Mic group**, which meets monthly.

The **Young Brahmins group** continued to grow and develop during the year. The group organised a variety of activities and took an active and valued role in the wider activities of the BSNL.

The BSNL also organised and supported the celebration of several important Hindu religious festivals and devotional events, including:

- **Bhajans;**
- **Maha Shivaratri Pujan;**
- **Hanuman Chalisa recitals;**
- **Shiv Abhishek** during the **Shravan month Somvar (Mondays);**
- **Navratri**, celebrated over nine nights;
- **Sharad Purnima;** and
- **Navchandi Havan.**

These activities made good use of the BSNL's own facilities at **BSNL House**, and, where required, external venues were hired to accommodate larger numbers of participants.

A special highlight during the year was the celebration marking **50 years of BSNL**. This was a significant and well-attended event, enjoyed by members, volunteers, and the wider community, and provided an important opportunity to recognise the BSNL's achievements and continuing contribution over the past five decades.

## Financial Review

At 31 August 2025, the BSNL's cash at bank totalled **£700,993**, of which **£589,000** was held in fixed deposit accounts with various banks.

The Trustees are satisfied that the BSNL remains in a sound financial position.

The Trustees have considered the level of reserves held by the BSNL and believe these to be sufficient to enable the BSNL to continue its activities in the event of a temporary reduction or loss of income. In particular, the Trustees consider that the BSNL holds adequate reserves to meet the costs of approximately **three to six months' events**, together with normal operating expenditure, and to cover any unforeseen expenditure that may arise.

## Details of Any Funds Materially in Deficit

**Not applicable.**

## Further Financial Review

The BSNL's principal source of income during the year was **rental income** from the nursery operating at BSNL House and other property lettings, which accounted for approximately **50% of BSNL's total income** for the year.

The remaining income was derived from:

- interest received on fixed deposit investments;
- donations; and
- income generated from activities undertaken by BSNL during the year.

The BSNL's general funds are applied to support the overall running and maintenance of BSNL and to meet its ongoing operational and charitable commitments.

During the year, the BSNL invested in a **new boiler** as part of the continued maintenance and improvement of its premises and facilities.

In addition, the Trustees entered into a contract for the **installation of a lift**. This project is intended to improve accessibility at BSNL House, particularly for older members and others with mobility needs.

Most of the BSNL's income is applied to activities and services delivered for the benefit of the wider membership, including activities undertaken by Subgroups, with priority given to those that support the aims and objectives of the charity.

## Risk Management and Policies

The BSNL maintains a range of policies and procedures to support its effective operation, good governance, and the management of risk.

In accordance with their duties, the Trustees undertake regular reviews of the risks facing the BSNL and maintain a **risk register** to identify, assess, monitor, and mitigate those risks.

The Trustees consider that appropriate systems and controls are in place to manage the principal risks and uncertainties to which the BSNL is exposed.

The BSNL's governance and risk management framework is supported by several key policies, including:

- **Social Media Policy**
- **Complaints Policy**
- **Conflict of Interest Management Policy**
- **Volunteer Management Policy**
- **Investment Policy**
- **Risk Management Policy**

These policies are reviewed periodically by the Trustees and updated as required to ensure that they remain appropriate, effective, and consistent with the BSNL's charitable aims and legal responsibilities.

**Future Plans / Organisational Update:**

**Incorporation into a Charitable Incorporated Organisation (CIO)**

During the year, the Trustees progressed plans to incorporate the charity as a **Charitable Incorporated Organisation (CIO)** in order to provide the organisation with a separate legal identity and limited liability for its Trustees.

Members of the charity approved the proposal to incorporate and transfer the activities, assets and liabilities of the charity to The Brahmin Society North London CIO at an Extraordinary General Meeting held in September 2025.

The CIO has now been registered with the Charity Commission. It is intended that the activities, assets, and liabilities of the existing unincorporated charity will transfer to the CIO following the **Annual General Meeting scheduled for March 2026**.

The Trustees confirm that the charitable purposes of the CIO are the same as those of the existing charity, and that the organisation’s activities are expected to continue without material change following incorporation.

Following completion of the transfer, the Trustees expect that the existing unincorporated charity will cease operations and will apply to the Charity Commission to be removed from the Register of Charities.

**Declaration:**

On behalf of charity’s trustee

Full Name	Parul Jani
Position	Chair
Date	17 March 2026

# THE BRAHMIN SOCIETY NORTH LONDON

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF THE BRAHMIN SOCIETY NORTH LONDON

#### Reference and administration details

I report on the accounts for the year ended 31 August 2025, which are set out on pages 7 to 13.

#### **Respective responsibilities of trustees and auditors**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 43 of the 1993 Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 43(7)(b) of the 1993 Act, and
- to state whether particular matters have come to my attention.

#### Basis of the independent examiner's statement

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently, no opinion is given as to whether the accounts present a 'true and fair' view, and the report is limited to those matters set out in the statement below.

#### Independent examiner's statement

In connection with my examination, no matter has come to my attention.

FOR THE YEAR ENDED 31 AUGUST 2025, which gives me reasonable cause to believe that in any material respect, the requirements:

- to keep accounting records in accordance with section 41 of the 1993 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act have not been met; or
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Puneet Kumar Sharma FCA**

**376 Essex Road, London N1 3PF**

**Date: 18 March 2026**



**THE BRAHMIN SOCIETY NORTH LONDON**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDED 31 AUGUST 2025**

		<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2025</b>	<b>Total 2024</b>
	<b>Notes</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Incoming resources from generated funds</b>					
Voluntary income	<b>2</b>	11,655	-	11,655	11,536
Investment income	<b>3</b>	85,877	-	85,877	82,668
		<b>97,532</b>	<b>-</b>	<b>97,532</b>	<b>94,204</b>
Incoming resources from charitable activities	<b>4a</b>	23,233	-	23,233	21,948
Other Income	<b>4b</b>	-	-	-	120
<b>Total incoming resources</b>		<b>120,765</b>	<b>-</b>	<b>120,765</b>	<b>116,272</b>
<b>Resources expended</b>					
<b>Charitable activities</b>					
Community programs	<b>5</b>	(45,211)	-	(45,211)	(46,163)
<b>FOR THE YEAR ENDED 31 AUGUST 2025</b>					
<b>Total resources expended</b>		<b>(45,211)</b>	<b>-</b>	<b>(45,211)</b>	<b>(46,163)</b>
<b>Net (expenditure)/income for the year/</b>					
<b>Net movement in funds</b>					
		75,554	-	75,554	70,109
Fund balances at 1 September 2024		1,057,778	-	1,057,778	987,669
<b>Fund balances at 31 August 2025</b>		<b>1,133,332</b>	<b>-</b>	<b>1,133,332</b>	<b>1,057,778</b>

**THE BRAHMIN SOCIETY NORTH LONDON**  
**BALANCE SHEET**  
**AS AT 31 AUGUST 2025**

		<u>2025</u>		<u>2024</u>	
	Notes	£	£	£	£
<b>Fixed assets</b>					
Tangible assets	10		421,273		428,530
<b>Current assets</b>					
Debtors & Prepayments	11	28,758		19,369	
Cash at bank and in hand		<u>700,993</u>		<u>621,239</u>	
<b>Total Current Assets</b>		729,751		640,608	
<b>Creditors: amounts falling due within one year</b>	12	<u>(17,692)</u>		<u>(11,360)</u>	
<b>Net current assets</b>			<u>712,059</u>		<u>629,248</u>
<b>FOR THE YEAR ENDED 31 AUGUST 2024</b>					
<b>Total assets less current liabilities</b>			<u><b>1,133,332</b></u>		<u><b>1,057,778</b></u>
<b>Income funds</b>					
Restricted funds	13		-		-
Unrestricted funds			<u>1,133,332</u>		<u>1,057,778</u>
			<u><b>1,133,332</b></u>		<u><b>1,057,778</b></u>

The accounts were approved by Trustees on 16 September 2025

Parul Jani (Chair)  
**Trustee**

Ramnik Joshi (Treasurer)  
**Trustee**

**THE BRAHMIN SOCIETY NORTH LONDON**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 AUGUST 2025**

**1 Accounting policies**

**1.1 Basis of preparation**

The accounts have been prepared under the historical cost convention.

The accounts have been prepared in accordance with applicable accounting standards, the Statement of Recommended Practice, "Accounting and Reporting by Charities", issued in March 2005 and the Charities Act 1993.

**1.2 Incoming resources**

Donations and grants are dealt with in the year in which they are received. The income tax recoverable attributable to donations are dealt with in the year to which the donations relate.

**1.3 Tangible fixed assets and depreciation**

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

Freehold land	
Freehold buildings	Straight line over 50 years
Fixtures, fittings & equipment	Straight line over 5 years

**2 Voluntary income**

	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Donations and gifts	<u>11,655</u>	<u>-</u>	<u>11,655</u>	<u>11,536</u>
<b>Donations and gifts</b>				
Unrestricted funds:				
Donations			842	1,391
Gift aid			<u>10,813</u>	<u>10,145</u>
			<u>11,655</u>	<u>11,536</u>

**THE BRAHMIN SOCIETY NORTH LONDON**  
**NOTES TO THE ACCOUNTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 AUGUST 2025**

**3 Investment income**

	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>Total 2025 £</b>	<b>Total 2024 £</b>
Rental income	62,558	-	62,558	61,801
Interest receivable	23,319	-	23,319	20,867
	<b>85,877</b>	<b>-</b>	<b>85,877</b>	<b>82,668</b>

**4a Incoming resources from charitable activities**

	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>Total 2025 £</b>	<b>Total 2024 £</b>
Members subscriptions	11,912	-	11,912	10,836
Sundry programme receipts (Net)	11,321	-	11,321	11,112
	<b>23,233</b>	<b>-</b>	<b>23,233</b>	<b>21,948</b>

**4b Other Income**

Compensation	-	-	-	120
--------------	---	---	---	-----

	<b>Receipts £</b>	<b>Expenditure £</b>	<b>Net - 2025 £</b>	<b>Net - 2024 £</b>
Navratri (Joint Navratri)	4,725	(175)	4,550	4,925
Children's Garba	180	-	180	-
Havan	9,396	(7,198)	2,198	1,204
Bhajan	450	(357)	93	(217)
YB - Kite event	-	-	-	(33)
Mahashivratri	831	(481)	350	7
Desi Connect / Speed Date	-	-	-	55
Holi (2024, AGM & Holi on same day)	69	(122)	(53)	(383)
AGM	-	(217)	(217)	-
Hanuman Chalisa	1,471	(1,286)	185	853
YB Sports Day	-	(450)	(450)	(491)
Shiv Mahima Stotra	-	(205)	(205)	(10)
Shravanmass Pooja/Rudrabhishek	2,171	(956)	1,215	-
eGroup	19,340	(20,003)	(663)	(138)
Men's Club	3,917	(2,253)	1,664	1,843
Day Club	10,798	(9,188)	1,610	3,177
Open Mike	3,825	(2,961)	864	320
	<b>57,173</b>	<b>(45,852)</b>	<b>11,321</b>	<b>11,112</b>

**THE BRAHMIN SOCIETY NORTH LONDON**  
**NOTES TO THE ACCOUNTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 AUGUST 2025**

**5 Total resources expended**

	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>Total 2025 £</b>	<b>Total 2024 £</b>
Depreciation	7,257	-	7,257	7,257
Community programs	36,704	-	36,704	37,906
Donations & funding	1,250	-	1,250	1,000
<b>Total</b>	<b>45,211</b>	<b>-</b>	<b>45,211</b>	<b>46,163</b>

**6 Costs relating to community programs**

	<b>Unrestricted £</b>	<b>Restricted £</b>	<b>2025 £</b>	<b>2024 £</b>
Printing, postage, stationery & eMailings	416	-	416	297
Computer Software/ Hardware/Program	393	-	393	295
Membership software	1,863	-	1,863	1,584
Insurance	2,932	-	2,932	2,635
Water rates	952	-	952	1,210
Light and heat	9,247	-	9,247	10,091
Telephone	1,225	-	1,225	1,099
TV Licence	170	-	170	159
Cleaning	3,918	-	3,918	3,710
Repairs and maintenance + Gardening	8,723	-	8,723	9,074
Legal & Professional Fees	3,650	-	3,650	3,500
Bank charges+PayPal fee	449	-	449	348
Flagstone Management Fee	-	-	-	881
Membership other organisation	100	-	100	-
Other Sundry + Training+supplies	1,969	-	1,969	1,729
Web site	697	-	697	1,294
	<b>36,704</b>	<b>-</b>	<b>36,704</b>	<b>37,906</b>

**THE BRAHMIN SOCIETY NORTH LONDON**

**NOTES TO THE ACCOUNTS (CONTINUED)**

**FOR THE YEAR ENDED 31 AUGUST 2025**

**7 Donations payable**

	Unrestricted	Restricted	2025	2024
	£	£	£	£
Donations & Funding	1,250		<u>1,250</u>	<u>1,000</u>
Donations to institutions relating to community Program comprise				
BEHT - Education Fund	500		500	500
MacMillan Cancer Support	250		250	250
Diabetes Research & Wellness	250		250	-
Pumping Marvellous Foundation	250		250	-
St.Lukes Hospice	<u>-</u>	<u>-</u>	<u>-</u>	<u>250</u>
	<u>1,250</u>	<u>-</u>	<u>1,250</u>	<u>1,000</u>

**8 Trustees**

Trustees or any persons connected with them, have not received any remuneration during the year.

**9 Employees**

There were no employees during the year.

**10 Tangible fixed assets**

	Freehold Land	Freehold buildings	Fixtures, fittings & equipment	Total
	£	£	£	£
<b>Cost</b>				
<b>As at 31 August 2024</b>	207,175	362,884	16,869	586,928
<b>Additions</b>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Cost As at 31 August 2025</b>	<u>207,175</u>	<u>362,884</u>	<u>16,869</u>	<u>586,928</u>
<b>Depreciation</b>				
As At 1 September 2024	-	141,529	16,869	158,398
Charge for the year	<u>-</u>	<u>7,257</u>	<u>-</u>	<u>7,257</u>
<b>Depreciation As At 31 August 2025</b>	<u>-</u>	<u>148,786</u>	<u>16,869</u>	<u>165,655</u>
<b><u>Net book value</u></b>				
<b>As At 31 August 2025</b>	<u>207,175</u>	<u>214,098</u>	<u>-</u>	<u>421,273</u>
<b>As At 31 August 2024</b>	<u>207,175</u>	<u>221,355</u>	<u>-</u>	<u>428,530</u>

**THE BRAHMIN SOCIETY NORTH LONDON**  
**NOTES TO THE ACCOUNTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 AUGUST 2025**

<b>11 Debtors and prepayments</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Other Debtors	12,510	16,567
Prepayments	16,248	2,802
	<b>28,758</b>	<b>19,369</b>

<b>12 Creditors: amounts falling due within one year</b>	<b>2,025</b>	<b>2,024</b>
	<b>£</b>	<b>£</b>
Accruals and deferred Income	17,692	11,360

**13 Funds**

	<b>Movement in funds</b>		
	<b>Balance as at 31 August 2024</b>	<b>Incoming resources</b>	<b>Resources expended</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted Fund</b>	<b>1,057,778</b>	<b>120,765</b>	<b>(45,211)</b>

**Analysis of net assets**

	<b>Total funds</b>
	<b>£</b>
Fund balances at 31 August 2025 are represented by:	
Tangible fixed assets	421,273
Net Current assets	729,751
Creditors: amounts falling due within one year	(17,692)
	<b>1,133,332</b>