

REDBRIDGE PANJABI SABHIACHARIK (CULTURAL) SABHA

England & Wales · Charity number 289611

Details

Other names PANJABI CENTRE

Status Registered

Legal form Other

Registered 1984-06-18

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

Contact

Address 17 Lee Grove
Chigwell
IG7 6AD

Phone 07956388123

Email panjabicentre@hotmail.co.uk

Website www.panjabicentre.com

Activities

Objects: TO BENEFIT THE ASIAN COMMUNITY AND IN PARTICULAR THE PEOPLE OF PUNJABI ETHNIC ORIGIN IN REDBRIDGE AND THE SURROUNDING AREA BY ADVANCING THEIR EDUCATION IN MATTERS RELATING TO THEIR MENTAL, AND CULTURAL MATTERS AND BY RELIEVING POVERTY AMONG SUCH PEOPLE.

Activities: Cultural and Social Activities
Older People's Services
Yoga Classes
Information and Advice
Mental Health
Women's Project
Indoor Games
Table Tennis
Dhole, Tabla Classes
Kick Boxing Classes

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Arts/culture/heritage/science, Amateur Sport
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin

Geography

- **Area of benefit:** REDBRIDGE AND THE SURROUNDING AREA.
- Barking And Dagenham
- Essex
- Havering
- Newham
- Redbridge

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£101,407	£73,412	-	-
2024-03-31	£121,551	£79,122	-	-
2023-03-31	£147,972	£75,418	-	-
2022-03-31	£146,714	£95,307	-	-
2021-03-31	£137,948	£68,299	-	-

Trustees

Name	Role	Appointed
Gurdip Singh Hundal		2023-07-28

REDBRIDGE PANJABI SABHIACHARIK (CULTURAL) SABHA

England & Wales - Charity number 289611

Accounts



Redbridge Panjabi Sabhiacharik (Cultural) Sabha
Panjabi Centre 293-297 Ley Street Ilford, IG1 4BN Tel: 0208 478 4962
www.panjabicentre.org Email: panjabicentre@hotmail.co.uk
Registered Charity: No 289611

President: Gurmej Singh Sandhu Gen. Secretary: Dr. Jaswant Singh Treasurer: Gurdip Singh

General Secretary's Report AGM September 2025

Venue Redbridge Panjabi Sabhiacharik Sabha, 293-297 Ley Street,
Ilford, Essex IG1 4BN

Date 21st September 2025

The purpose of this report is to give brief overview of the dealings of Panjabi Centre during the last two years from September 2023 to September 2025 which covers the current term for the existing Executive Committee.

Ladies and Gentlemen, the Executive Committee runs its official affairs with full cooperation and the governance of its Trustees Mr Gurdeep Singh Hundal, Mr Harbhajan Singh Maan, Mr Karnail Singh Narwal, Mr Satnam Singh Sohi and Mr Gurmail Singh Maan.

The Executive Committee conducts regular monthly meetings in line with the Charity Commissions' directives. During the period of two years of its term, 20 monthly meetings were conducted including one special meeting. There were no meetings conducted during the four months period of refurbishment of Panjabi Centre. The meetings are duly minuted and signed by the Presiding Officer (usually the President). The absentees and the attendees are duly recorded.

During the past two years, various challenges were faced. For example, the logistic challenges of refurbishment of Panjabi Centre were faced over the time, tackled tactfully by the executive committee and the result is an excellent new look that you can all see, thanks to the untiring hard work of the members of the executive committee. With the new ceiling, new floor, new AC and Sound system, new kitchen and new washrooms, the hall looks very inviting and soothing to the eyes with the new paint on the walls. There are still some problems that need further attention. I am sure that the future executive committee will be taking care of that. Suggestions from the respected members regarding any area of improvement will be welcomed.

Ladies and Gentlemen, any problems and areas of improvements were carefully followed and appropriate actions taken from time to time. The Finances of the Panjabi Centre are very rigorously guarded by our Treasurer and by the collective efforts of the Executive Committee members. The copies of the audited copies of the accounts for the year ended 31st March 2025 are available on demand.

9 PTO

Panjabi Centre recognises that our regular income/donations do not negatively impact on the reputation, best practices or legal requirements of the Charity Commission. Therefore, donations and our regular incomes are actively monitored to make sure that they are legally obtained and that there are no conflicts of interests.

Throughout the year, Panjabi Centre provides vital services to the community at large to keep up with our reputation as a 'Community Centre'. We also endeavour to drive long term changes for the future generation. For forty years, Panjabi Centre has brought love, care, hope and happiness to members of our community providing them a place where they feel a sense of belonging.

Finally, my heartfelt gratitude goes to the members of the Executive Committee members who contributed to the day to day running of Panjabi Centre. Their contribution made a positive impact on the community engagement. My gratitude also goes to the various volunteers and well-wishers. Many thanks to the Administrators of the various social groups who get together at Panjabi Centre from Monday to Friday. Please suggest areas of improvements, if any, join in by volunteering or simply join the executive committee if you can

DR. JASWANT SINGH
J Singh

GENERAL SECRETARY
REDBRIDGE PANJABI
SABHIACHARIK (Cultural) SA
293-297 LEY STREET
ILFORD, Essex IG1 4BN,
Tel: 020 8478 4962

CHARITY REGISTERED NUMBER: 289611

REDBRIDGE PANJABI SABHIACHARIK SABHA
DIRECTOR'S REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

SOKHI & ASSOCIATES LTD
CHARTERED CERTIFIED ACCOUNTANTS
86B ALBERT ROAD
ILFORD
ESSEX
IG1 1HR

REDBRIDGE PANJABI SABHIACHARIK SABHA

COMPANY INFORMATION

Registered Office: Panjabi Centre
293-297 Ley Street
Ilford
IG1 4BN

Accountants: Sokhi & Associates Ltd
Chartered Certified Accountants
86B Albert Road
Ilford
Essex
IG1 1HR

REDBRIDGE PANJABI SABHIACHARIK SABHA

REPORTS AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

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REDBRIDGE PANJABI SABHIACHARIK SABHA

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2025

RESPONSIBILITIES OF THE TRUSTEES

The Trustees 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).

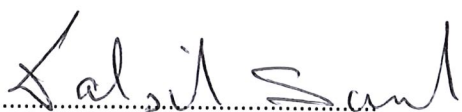
The law requires the Board to prepare financial statements that give a true and fair view of the state of affairs of the charity at the end of the financial year and of its surplus or deficit for the financial year. In doing so the Management Committee is required to:

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

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enables them to ensure that the financial statements comply with the Charities Act. 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.

So far as the Trustees are aware, there is no relevant information of which the charity examiner is unaware, and each trustee has taken all steps that he ought to have taken as a trustee in order to make himself aware of any relevant information and to establish that the charity examiner are aware of that information.

Approved by the Trustees on 26 August 2025 & signed on its behalf by:



President

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF REDBRIDGE PANJABI SABHIACHARIK SABHA

FOR THE YEAR ENDED 31 MARCH 2025

I report on the accounts which are set out on pages 3 to 9

Respective responsibilities of the Trustees and Examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. It is my responsibility to:

Examine the accounts under section 145 of the 2011 Act; follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act); and state whether particular matters have come to my attention.

Basis of independent examiner's report

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 you as 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:


(1) which gives me reasonable cause to believe that in any material respect the requirements:

To keep accounting records in accordance with section 386 of the Companies Act 2006;

And

To prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the account to be reached.


.....
R S Sokhi FCCA
Sokhi & Associates
Chartered Certified Accountants
86B Albert Road
Ilford, Essex, IG1 1HR

Dated: 26 August 2025

REDBRIDGE PANJABI SABHIACHARIK SABHA

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31ST MARCH 2025

	Unrestricted Funds	Restricted Income Funds	Total Funds	Total Funds
	£	£	2025 £	2024 £
Incoming resources				
Grants & Contracts	2	-	-	2,977
Donations & Other Similar Income	100,157	-	100,157	117,496
Investment Income	1,250	-	1,250	1,077
	<hr/>	<hr/>	<hr/>	<hr/>
Total incoming resources	101,407	-	101,407	121,550
	<hr/>	<hr/>	<hr/>	<hr/>
Resources used				
Direct Charitable Expenditure	57,992	14,670	72,662	74,372
Other expenditure	750	-	750	4,750
	<hr/>	<hr/>	<hr/>	<hr/>
Total resources used	58,742	14,670	73,412	79,122
	<hr/>	<hr/>	<hr/>	<hr/>
Gross transfers between funds	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Net movement in funds	42,665	(14,670)	27,995	42,428
	<hr/>	<hr/>	<hr/>	<hr/>
Total funds brought forward	548,410	241,280	789,690	747,262
	<hr/>	<hr/>	<hr/>	<hr/>
Total funds carried forward	£ 591,075	£ 226,610	£817,685	£ 789,690

Restricted income: contracts/grants taken forward to be spent in the new financial year.

The annexed notes form part of these financial statements.

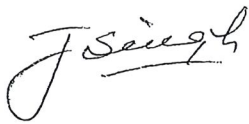
REDBRIDGE PANJABI SABHIACHARIK SABHA

BALANCE SHEET

AT 31 MARCH 2025

	Note	2025	2024
		£	£
Fixed assets			
Tangible assets	2	739,912	755,141
Current assets			
Debtors	3	4,086	5,788
Cash at bank and in hand		185,163	247,910
		<u>189,249</u>	<u>253,698</u>
Creditors			
Amounts falling due within one year	4	(4,023)	(4,022)
Net current assets		<u>185,226</u>	<u>249,676</u>
Total assets less current liabilities		<u>925,138</u>	<u>1,004,817</u>
Creditors			
Amounts falling due after more than one year	5	(77,451)	(185,125)
Net assets		<u>£ 847,687</u>	<u>£ 819,692</u>
Capital and reserves			
Reserves		<u>847,687</u>	<u>819,692</u>
Total Reserves		<u>£ 847,687</u>	<u>£ 819,692</u>

Approved by the Trustees on 26 August 2025 & signed on its behalf by:



General Secretary

The annexed notes form part of these financial statements.

REDBRIDGE PANJABI SABHIACHARIK SABHA

STATEMENT OF FINANCIAL ACTIVITIES

DETAILED ANALYSIS OF MOVEMENTS IN FUNDS

FOR THE YEAR ENDED 31 MARCH 2025

	2025		2024	
	£	£	£	£
Restricted Fund				
Accumulated Fund B/fwd	241,280		246,762	
Surplus for the year	(14,670)		(5,482)	
	<u>226,610</u>		<u>241,280</u>	
Unrestricted funds				
Accumulated Fund B/fwd	548,410		500,500	
Surplus for the year	42,665		47,910	
	<u>591,075</u>		<u>548,410</u>	
Unrestricted contingency reserve				
Accumulated Fund B/fwd	30,000		30,000	
Surplus for the year	-		-	
	<u>30,000</u>		<u>30,000</u>	
Total funds at 31 March 2025	<u>£847,685</u>		<u>£819,690</u>	

REDBRIDGE PANJABI SABHIACHARIK SABHA

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1. **Accounting policies**

Basis of preparing the financial statements

The financial statements have been prepared under the historical cost convention in accordance with the accounting policies set out below.

These financial statements have been prepared in accordance with Recommended Practice for Accounting and Reporting issued by the Charity Commissioners .

Grants

Revenue grants are allocated to period to which they relate.

Tangible fixed assets

Tangible fixed assets are stated at cost less depreciation

Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold Property	2% straight line
Fixtures and fittings	25% reducing balance basis

2. **Tangible fixed assets**

	Land and Buildings £	Plant and Machinery £	Total £
Cost:			
At 1 April 2024	932,099	29,606	961,705
	<hr/>	<hr/>	<hr/>
At 31 March 2025	932,099	29,606	961,705
	<hr/>	<hr/>	<hr/>
Depreciation:			
At 1 April 2024	177,505	29,059	206,564
Charge for the year	15,092	137	15,229
	<hr/>	<hr/>	<hr/>
At 31 March 2023	192,597	29,196	221,793
	<hr/>	<hr/>	<hr/>
Net book value:			
At 31 March 2024	£ 739,502	£ 410	£ 739,912
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
At 31 March 2024	£ 754,594	£ 547	£ 755,141
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

REDBRIDGE PANJABI SABHIACHARIK SABHA

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

3. Debtors	2025	2024
	£	£
Due within one year:		
Other debtors	4,086	4,086
Taxation	0	1,702
	<u>£4,086</u>	<u>£5,788</u>
	<u><u>£4,086</u></u>	<u><u>£5,788</u></u>
4. Creditors - amounts falling due within one year	2025	2024
	£	£
Trade creditors	3,273	3,273
Other creditors	750	749
	<u>£ 4,023</u>	<u>£ 4,022</u>
	<u><u>£ 4,023</u></u>	<u><u>£ 4,022</u></u>
5. Creditors - amounts falling due after more than one year	2025	2024
	£	£
Bank loan accounts	77,451	185,125
	<u>£ 77,451</u>	<u>£185,125</u>
	<u><u>£ 77,451</u></u>	<u><u>£185,125</u></u>

REDBRIDGE PANJABI SABHIACHARIK SABHA
DETAILED TRADING AND PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2025

		2025		2024	
	£		£		£
Income					
Rent		75,700		87,275	
Other Income		337		2,377	
Hire of Hall Fees		8,570		7,145	
Bank Interest		1,250		1,077	
Grants		0		2,977	
Clubs		15,550		20,700	
		<u>101,407</u>		<u>121,551</u>	
 Cost of sales					
Direct Depreciation	15,229			18,825	
		<u>(15,229)</u>		<u>(18,825)</u>	
Gross profit		86,178		102,726	
 Overheads					
Other Administrative Costs	58,183			60,297	
		<u>(58,183)</u>		<u>(60,297)</u>	
 Profit on ordinary activities		<u>£ 27,995</u>		<u>£ 42,429</u>	

REDBRIDGE PANJABI SABHIACHARIK SABHA

SCHEDULE OF OVERHEAD EXPENSES

FOR THE YEAR ENDED 31 MARCH 2025

	2025		2024	
	£	£	£	£
Other Administrative Costs				
Planning Fees	4,334		14,252	
Rates and water	1,402		3,506	
Printing, Postage and Advertising	87		200	
Telephones and Fax	378		248	
Insurance	3,462		2,488	
Light and heat	2,833		4,229	
Food, Beverages and Consumables	80		1,300	
Legal & Professional Fees	1,897		877	
Bank Charges	29		45	
Sundry	37		996	
Repairs & Maintenance	22,409		12,268	
Activities	0		1,784	
Loan Interest	5,815		8,736	
Wages & Salaries	14,670		4,459	
Hire of Premises	0		4,000	
Pension	0		159	
Accountancy	750		750	
	<hr/>		<hr/>	
		58,183		60,297
Total overhead expenses		<hr/> <hr/>		<hr/> <hr/>
		£58,183		£60,297

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF REDBRIDGE PANJABI SABHIACHARIK SABHA

FOR THE YEAR ENDED 31 MARCH 2025

I report on the accounts which are set out on pages 3 to 9

Respective responsibilities of the Trustees and Examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. It is my responsibility to:

Examine the accounts under section 145 of the 2011 Act; follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act); and state whether particular matters have come to my attention.


Basis of independent examiner's report

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 you as 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:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
- To keep accounting records in accordance with section 386 of the Companies Act 2006;
 - And
 - To prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or
- (2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the account to be reached.


.....
R S Sokhi FCCA
Sokhi & Associates
Chartered Certified Accountants
86B Albert Road
Ilford, Essex, IG1 1HR

Dated: 26 August 2025

REDBRIDGE PANJABI SABHIACHARIK (CULTURAL) SABHA

England & Wales - Charity number 289611

Accounts

CHARITY REGISTERED NUMBER: 289611

REDBRIDGE PANJABI SABHIACHARIK SABHA

DIRECTOR'S REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

SOKHI & ASSOCIATES LTD
CHARTERED CERTIFIED ACCOUNTANTS
86B ALBERT ROAD
ILFORD
ESSEX
IG1 1HR

REDBRIDGE PANJABI SABHIACHARIK SABHA

COMPANY INFORMATION

Registered Office:

Panjabi Centre
293-297 Ley Street
Ilford
IG1 4BN

Accountants:

Sokhi & Associates Ltd
Chartered Certified Accountants
86B Albert Road
Ilford
Essex
IG1 1HR

REDBRIDGE PANJABI SABHIACHARIK SABHA
REPORTS AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

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REDBRIDGE PANJABI SABHIACHARIK SABHA

TRUSTEES REPORT

FOR THE YEAR ENDED 31 MARCH 2024

The Trustees, are pleased to submit their report including the financial statements of the Charity for the financial year to 31st March 2024.

The accounts have been prepared in accordance with the accounting policies set out in the accounts and comply with the Charity's governing document, applicable law and the requirements of the Statement of Recommended Practice 'Accounting and Reporting by Charities' Regulations 2005 (Revised 2008).

Structure, Governance and Management:

Redbridge Panjabi Sabhiacharik (Cultural) Sabha is a registered charity (No. 289611) and is constituted under a trust deed. It is also known as "Panjabi Centre" and is primarily a community Centre which was established by an initial grant from the then 'G.L.C' in 1982-83. Over the years, the executive committee members preserved and continued to make it a working and buzzing community Centre in the area.

Traditionally, five trustees are appointed by the existing Executive Committees for five years who can, if the wish, put themselves forward for reappointment. Due to recent changes in Charity Commission's ruling, the members of the Executive Committee are also considered to be the 'Trustees' who work hand in hand with the five trustee periodically.

The executive committee is selected or elected, depending upon the number of applications from the perspective candidates, on two years' term who is mainly responsible for the governance and management to Panjabi Centre. They meet on the first Friday of each month for their monthly meetings to discuss day to day and future developments, including making investments, reserves, risk management, policies and performance. Minutes are duly taken and the meetings are conducted by the president with the help of general secretary, cashier and other core committee members. Finance control is the responsibility of the whole committee along with the treasurer. Accounts are audited by a qualified auditor and a report is sent to the charity commission party.

All trustees including members of the executive committee give their time freely and no trustee remuneration was paid in the last two years. The constituted trustees deed allows the trustees and the committee members to draw their personal expenses like 'petrol costs and telephone costs' but none of them requested any such expenses in the previous two years.

Risk Management

The committee members have considered the major risks to which the community Centre is exposed and have reviewed those risks and established systems and procedures to manage those risks. Our major risks are building structures, especially the roofs, alarm systems, CCTVs and fire risks. Periodic reviews are taken with a focus on our customers benefit and health.

REDBRIDGE PANJABI SABHIACHARIK SABHA

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2023

Objectives and activities

The aim of the Panjabi Centre is for the purpose of benefiting the Asian community and in particular people of Panjabi ethnic origin in Redbridge and the surrounding areas by advancing their education in matters relating to their mental, physical and social welfare in aesthetic and cultural matters and by relieving poverty among such people.

Achievements and performance

REDBRIDGE PANJABI SABHIACHARIK SABHA

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2024

RESPONSIBILITIES OF THE TRUSTEES

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So far as the Trustees are aware, there is no relevant information of which the charity examiner is unaware, and each trustee has taken all steps that he ought to have taken as a trustee in order to make himself aware of any relevant information and to establish that the charity examiner are aware of that information.

Approved by the Trustees on September 202 & signed on its behalf by:

.....*Daljit Singh*.....

President

TREASURER. *Abhishek*

Jasvir
General Secretary & Hd

TO THE TRUSTEES OF REDBRIDGE PANJABI SABHIACHARIK SABHA

FOR THE YEAR ENDED 31 MARCH 2024

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- (2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the account to be reached.



Dated: September 202

R S Sokhi FCCA
Sokhi & Associates
Chartered Certified Accountants
86B Albert Road
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IG1 1HR

REDBRIDGE PANJABI SABHIACHARIK SABHA

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31ST MARCH 2024

	Unrestricted Funds	Restricted Income Funds	Total Funds	Total Funds
	£	£	2024 £	2023 £
Incoming resources				
Grants & Contracts	2	-	2,977	35,148
Donations & Other Similar Income	117,496	-	117,496	112,272
Investment Income	1,077	-	1,077	552
Total incoming resources	<u>118,573</u>	<u>2,977</u>	<u>121,550</u>	<u>137,948</u>
Resources used				
Direct Charitable Expenditure	69,913	4,459	74,372	58,927
Other expenditure	750	4,000	4,750	16,491
Total resources used	<u>70,663</u>	<u>8,459</u>	<u>79,122</u>	<u>75,418</u>
Gross transfers between funds	-	-	-	-
Net movement in funds	47,910	(5,482)	42,428	72,554
Total funds brought forward	<u>500,500</u>	<u>246,762</u>	<u>747,262</u>	<u>674,708</u>
Total funds carried forward	£ 548,410	£ 241,280	£789,690	£ 747,262

Restricted income: contracts/grants taken forward to be spent in the new financial year.

The annexed notes form part of these financial statements.

COMPANY NUMBER:

REDBRIDGE PANJABI SABHIACHARIK SABHA

BALANCE SHEET

AT 31 MARCH 2024

	Note	2024		2023	
		£	£	£	£
Fixed assets					
Tangible assets	2		755,141		773,966
Current assets					
Debtors	3	5,788		5,788	
Cash at bank and in hand		247,910		295,846	
		<u>253,698</u>		<u>301,634</u>	
Creditors					
Amounts falling due within one year	4	<u>(4,022)</u>		<u>(3,272)</u>	
Net current assets			<u>249,676</u>		<u>298,362</u>
Total assets less current liabilities			<u>1,004,817</u>		<u>299,092</u>
Creditors					
Amounts falling due after more than one year	5		<u>(185,125)</u>		<u>(295,065)</u>
Net assets			<u>£ 819,692</u>		<u>£ 777,263</u>
Capital and reserves					
Profit and loss account			<u>819,692</u>		<u>777,263</u>
Shareholders' funds			<u>£ 819,692</u>		<u>£ 777,263</u>

For the year ending 31 March 2024 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies. The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006. The director acknowledges his responsibility for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006. Approved by the board of directors on signed on its behalf.

The annexed notes form part of these financial statements.

REDBRIDGE PANJABI SABHIACHARIK SABHA

STATEMENT OF FINANCIAL ACTIVITIES

DETAILED ANALYSIS OF MOVEMENTS IN FUNDS

FOR THE YEAR ENDED 31 MARCH 2024

	2024		2023	
	£	£	£	£
Restricted Fund				
Accumulated Fund B/fwd	246,762		244,763	
Surplus for the year	(5,482)		1,999	
	<u>241,280</u>		<u>246,762</u>	
Unrestricted funds				
Accumulated Fund B/fwd	500,500		429,945	
Surplus for the year	47,910		70,555	
	<u>548,410</u>		<u>500,500</u>	
Unrestricted contingency reserve				
Accumulated Fund B/fwd	30,000		30,000	
Surplus for the year	-		-	
	<u>30,000</u>		<u>30,000</u>	
Total funds at 31 March 2023	<u>£819,690</u>		<u>£777,263</u>	

REDBRIDGE PANJABI SABHIACHARIK SABHA

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

1. **Statement of compliance**

These financial statements have been prepared in accordance with the provisions of Section 1A 'Small entities' of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'. There were no material departures from the standard.

2. **Accounting policies**

Basis of preparing the financial statements

The financial statements have been prepared under the historical cost convention in accordance with the accounting policies set out below.

These financial statements have been prepared in accordance with Recommended Practice for Accounting and Reporting issued by the Charity Commissioners .

Grants

Revenue grants are allocated to period to which they relate.

Tangible fixed assets

Tangible fixed assets are stated at cost less depreciation

Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold Property	2% straight line
Fixtures and fittings	25% reducing balance basis

REDBRIDGE PANJABI SABHIACHARIK SABHA

NOTES TO THE FINANCIAL STATEMENTS (Continued)

FOR THE YEAR ENDED 31 MARCH 2024

2a. **Income**

	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
£	£	£	2024	2023
LBR – Mental Health Project	-	2,977	2,977	35,148
Hire of Hall	7,145	-	7,145	19,997
Clubs	20,700	-	20,700	13,875
LBR- Grants	-	-	-	13,700
Rent received	87,275	-	87,275	78,000
Miscellaneous Income	2,376	-	2,376	400
Investment Income	1,077	-	1,077	552
	-----	-----	-----	-----
	118,573	2,977	121,550	147,972
	=====	=====	=====	=====

REDBRIDGE PANJABI SABHIACHARIK SABHA

NOTES TO THE FINANCIAL STATEMENTS (Continued)

FOR THE YEAR ENDED 31 MARCH 2024

2. **Tangible fixed assets**

	Land and Buildings £	Plant and Machinery £	Total £
Cost:			
At 1 April 2023	932,099	29,606	961,705
	<hr/>	<hr/>	<hr/>
At 31 March 2024	932,099	29,606	961,705
	<hr/>	<hr/>	<hr/>
Depreciation:			
At 1 April 2023	158,863	28,876	187,739
Charge for the year	18,642	183	18,825
	<hr/>	<hr/>	<hr/>
At 31 March 2023	177,505	29,059	206,564
	<hr/>	<hr/>	<hr/>
Net book value:			
At 31 March 2024	£ 754,594	£ 547	£ 755,141
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
At 31 March 2023	£ 773,236	£ 730	£ 773,966
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

REDBRIDGE PANJABI SABHIACHARIK SABHA

NOTES TO THE FINANCIAL STATEMENTS (Continued)

FOR THE YEAR ENDED 31 MARCH 2024

4. Creditors - amounts falling due within one year	2024	2023
	£	£
Trade creditors	3,273	3,272
Other creditors	749	-
	<u>£ 4,022</u>	<u>£ 3,272</u>
	<u><u>£ 4,022</u></u>	<u><u>£ 3,272</u></u>
5. Creditors - amounts falling due after more than one year	2024	2023
	£	£
Bank loan accounts	185,125	295,065
	<u>£185,125</u>	<u>£295,065</u>
	<u><u>£185,125</u></u>	<u><u>£295,065</u></u>

REDBRIDGE PANJABI SABHIACHARIK SABHA

DETAILED TRADING AND PROFIT AND LOSS ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

	2024		2023	
	£	£	£	£
Income				
Rent		87,275		78,000
Other Income		2,377		400
Hire of Hall Fees		7,145		19,997
Bank Interest		1,077		552
Grants		2,977		35,148
Clubs		20,700		13,875
		<u>121,551</u>		<u>147,972</u>
Cost of sales				
Direct Depreciation	18,825		18,886	
		<u>(18,825)</u>		<u>(18,886)</u>
Gross profit		102,726		129,086
Overheads				
Other Administrative Costs	60,297		56,532	
		<u>(60,297)</u>		<u>(56,532)</u>
Profit on ordinary activities		<u>£ 42,429</u>		<u>£ 72,554</u>

REDBRIDGE PANJABI SABHIACHARIK SABHA

SCHEDULE OF OVERHEAD EXPENSES

FOR THE YEAR ENDED 31 MARCH 2024

	2024		2023	
	£	£	£	£
Other Administrative Costs				
Planning Fees	14,252		0	
Rates and water	3,506		3,290	
Printing, Postage and Advertising	200		64	
Telephones and Fax	248		211	
Insurance	2,488		2,226	
Light and heat	4,229		2,508	
Subscriptions	0		157	
Food, Beverages and Consumables	1,300		99	
Legal & Professional Fees	877		0	
Bank Charges	45		130	
Sundry	996		710	
Cleaning and refuse collection	0		450	
Repairs & Maintenance	12,268		4,550	
Computer Expenses	0		40	
Activities	1,784		4,683	
Loan Interest	8,736		9,934	
Wages & Salaries	4,459		13,053	
Hire of Premises	4,000		13,000	
Pension	159		477	
Accountancy	750		750	
Charitable donations	0		200	
	<hr/>		<hr/>	
		60,297		56,532
		<hr/>		<hr/>
Total overhead expenses		£60,297		£56,532
		<hr/> <hr/>		<hr/> <hr/>



Redbridge Panjabi Sabhiacharik (Cultural) Sabha

Panjabi Centre 293-297 Ley Street Ilford, IG1 4BN

Tel: 0208 478 4962

Emails: Panjabicentre@hotmail.co.uk

Registered Charity: No 289611

Trustees Annual Report and Financial Statements:

Year Ended: 31st March 2024

Auditors: Sokhi & Associates, 86B Albert Road, Ilford, IG1 1HR

Bankers: Metro Bank, Ilford and Natwest, Ilford

Trustees: Mr Bhajan Singh

Mr Gurdeep Singh Hundal

Mr Ajmer Singh Maan

Mr Karnail Singh Narwal

Mr Satnam Singh Sohi

Executive Committee Members:

Mr Daljit Singh Dhillon, President, Mr Rashpaul Singh Pawar, Vice President, Dr Jaswant Singh General Secretary, Mr Jaswant Singh Jandu, Assistant Secretary, Mr Balbir Singh Patyal, Assistant Secretary, Mr Gurdial Singh Badala, Treasurer, Mr Gurmej Singh Sandhu, Co-ordinator/Treasurer, Charanjit Singh Bhatia, Group Co-ordinator, Mr Satnam Singh Sandhu HR, Mr Lembar Singh Ladhar, Chief Advisor, Mr Surjit Singh Seehra, Building Incharge, M Harminder Singh Hundal, Building Team Member, Mr Kuljit Singh, Building Team Member, Mr Chhinda Singh, Building Team Member, Mr Balbir Singh Ark, Building Team Member, Mr Sardara Singh Sanghera, Provision Secretary, Mr Tarlok Singh Padha, Provision Secretary, Mr Lakhvir Singh Dhillon, Cultural Secretary, Mr Major Singh Malhi, Cultural Secretary, Mr Parabeet Singh, Mr Gurvinderpal Singh and Mr Gurdip Rehinsi.

Trustees' Report for the year ended 31st March 2021:

The Trustees present their annual report and financial statements of Redbridge Panjabi Sabhiacharik (Cultural) Sabha, also known as Panjabi Centre, for the year ended 31st March 2024. The financial statements have been prepared in accordance with the accounting policies set out in Charity's trust deed and in line with Charity's Commission recommended practices 'Accounting and Reporting by Charities Regulations 2005 (Revised 2008)

Structure, Governance and Management:

Redbridge Panjabi Sabhiarik (Cultural) Sabha is a registered charity (no. 289611) and is constituted under a trust deed. It is also known as "Panjabi Centre" and is primarily a community centre which was established by an initial grant from the then 'G.L.C' in 1982-83. Over the years, the executive committee members persevered and continued to make it a working and buzzing community centre in the area.

Traditionally, five trustees are appointed by the existing executive committees for five years who can, if they wish, put themselves forward for reappointment. Due to recent changes in Charity Commission's ruling, the members of the Executive Committee are also considered to be the 'trustees' who work hand in hand with the five trustees periodically.

The executive committee is selected or elected, depending upon the number of applications from the perspective candidates, on two years' term who is mainly responsible for the governance and management of Panjabi Centre. They meet on the first Friday of each month for their monthly meetings to discuss day to day and future developments, including making investments, reserves, risk management, policies and performance. Minutes are duly taken and the meetings are conducted by the President with the help of General Secretary, Cashier and other core committee members. Finance control is the responsibility of the whole committee along with the Treasurer. Accounts are audited by a qualified auditor and a report is sent to the Charity Commission yearly.

All trustees including members of the Executive Committee give their time freely and no trustee remuneration was paid in the last two years. The constituted Trustees Deed allows the trustees and the committee members to draw their personal expenses like 'Petrol costs and telephone costs' but none of them requested any such expense in the previous two years.

Risk Management:

The committee members have considered the major risks to which the community centre is exposed and have reviewed those risks and established systems and procedures to manage those risks. Our major risks are building structures, especially the roofs, alarm systems, CCTVs and fire risks. Periodic reviews are taken with a focus on our customers benefit and health.

Trustees Report for the year ending 31st March 2024

The following Trustees Report followed the AGM on 28th September 2024.

Objectives and activities:

The aim of the Panjabi Centre is for the purpose of benefiting the Asian Community and in particular the people of Panjabi ethnic origin in Redbridge and the surrounding areas by advancing their education in matter relating to their mental, physical and social welfare in aesthetic and cultural matters and by relieving poverty among such people.

Achievements and Performance:

The current Executive Committee's term started in September 2023 and will end in September 2025. During the previous year (2023-24), the Executive Committee did a tremendous job during the term time from September 2023 despite the difficult time posed by unpredictable weather and roof leakages. With the persistent perseverance by the Building Team, the roof repair has now been completed clearing a big hurdle towards further development. It is hoped that further refurbishment and face-lift work will be completed in the near future.

The financial situation remains satisfactory as finances are well taken care of the watchful eyes of the Treasurer and his team. The Treasurer follows careful steps towards maintaining a healthy flow of income and minimising any wastages and misuse of any communal funds. It is important to mention here that none of the Executive Committee members, Trustees or the Volunteers are paid any wages/remuneration/perks/bonuses or any other financial benefits of any type for their service to Panjabi Centre. The constitution of Panjabi Centre allows the payment of personal expenses to the executive committee members but none of the members has ever claimed it. All our accounts are thoroughly scrutinized/audited by our official auditors Sokhi & Associates. A copy of the audited accounts are duly sent to the Charity Commission by our auditors.

Panjabi Centre continues to be a great meeting place and a social hub for our members and all other users. The detail below shows the extent of daily use by various social groups who not only gather here regularly by also celebrate birthdays, special events, Indian and local festivals like Vaisakhi, Diwali and Christmas.

Activities:

The following activities usually take place during the week. Panjabi Centre is a hub of community activities for the Asian Community, particularly Panjabis. Approximately, 500 people use its facilities each week. The Centre is open between 11.0 am to 8.0 pm from Monday to Friday. On weekends, the centre is open from 4.0 pm to 11.0 pm depending upon bookings for various functions. The Centre's activities may be categorised under various categories e.g. Education, Cultural, Older People Services, Mental Health. The following groups operate between Monday to Friday:

Monday	NCWMHP (Monday, Tuesday, Wednesday, Friday)
	Satkar/Elderly (Monday to Friday)
	Akhara

Tuesday	Milan Elderly
	Karate
	Dhol (Drums)
	Bhangra Dance
Wednesday	Kickboxing
Thursday	Sehyogi Womens
	RISK Elderly
	Karate
	Bhangra
Friday	Sanman Elderly Mix
Saturday	Karate 5 years

Future Developments:

The major plans are in the pipeline to refurbish the current building and reshape its hall into a modern and forward looking building.

Panjabi Centre's future appears to be bright thanks to the selfless service of its executive committee members who put in an enormous amount of time and efforts to keep the place running efficiently. It is hoped that the proposed new Panjabi Centre will be self-sustaining, modern, attractive, bigger and compliant with the legal requirements.

REDBRIDGE PANJABI SABHIACHARIK (CULTURAL) SABHA

England & Wales - Charity number 289611

Accounts

CHARITY REGISTERED NUMBER:289611

REDBRIDGE PANJABI SABHIACHARIK SABHA
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

SOKHI & ASSOCIATES LTD
CHARTERED CERTIFIED ACCOUNTANTS
86B ALBERT ROAD
ILFORD
ESSEX
IG1 1HR

REDBRIDGE PANJABI SABHIACHARIK SABHA
LEGAL AND ADMINISTRATIVE INFORMATION

Registered Charity Number: 289611

Trustees: Mr Jagdev Singh Purewal
Mr Bakshish Singh Aujla
Mr Mohinder Singh Shergill
Mr Tarsem Singh Bains
Mr Sansar Singh Narwal

Registered Office: Panjabi Centre
293-297 Ley Street
Ilford
IG1 4BN

Accountants: Sokhi & Associates Ltd
Chartered Certified Accountants
86B Albert Road
Ilford
Essex
IG1 1HR

REDBRIDGE PANJABI SABHIACHARIK SABHA

FOR THE YEAR ENDED 31 MARCH 2023

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REDBRIDGE PANJABI SABHIACHARIK SABHA

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2023

The Trustees, are pleased to submit their report including the financial statements of the Charity for the financial year to 31st March 2023.

The accounts have been prepared in accordance with the accounting policies set out in the accounts and comply with the Charity's governing document, applicable law and the requirements of the Statement of Recommended Practice 'Accounting and Reporting by Charities' Regulations 2005 (Revised 2008).

Structure, Governance and Management:

Redbridge Panjabi Sabhiacharik (Cultural) Sabha is a registered charity (No. 289611) and is constituted under a trust deed. It is also known as "Panjabi Centre" and is primarily a community Centre which was established by an initial grant from the then 'G.L.C' in 1982-83. Over the years, the executive committee members preserved and continued to make it a working and buzzing community Centre in the area.

Traditionally, five trustees are appointed by the existing Executive Committees for five years who can, if the wish, put themselves forward for reappointment. Due to recent changes in Charity Commission's ruling, the members of the Executive Committee are also considered to be the 'Trustees' who work hand in hand with the five trustee periodically.

The executive committee is selected or elected, depending upon the number of applications from the perspective candidates, on two years' term who is mainly responsible for the governance and management to Panjabi Centre. They meet on the first Friday of each month for their monthly meetings to discuss day to day and future developments, including making investments, reserves, risk management, policies and performance. Minutes are duly taken and the meetings are conducted by the president with the help of general secretary, cashier and other core committee members. Finance control is the responsibility of the whole committee along with the treasurer. Accounts are audited by a qualified auditor and a report is sent to the charity commission party.

All trustees including members of the executive committee give their time freely and no trustee remuneration was paid in the last two years. The constituted trustees deed allows the trustees and the committee members to draw their personal expenses like 'petrol costs and telephone costs' but none of them requested any such expenses in the previous two years.

Risk Management

The committee members have considered the major risks to which the community Centre is exposed and have reviewed those risks and established systems and procedures to manage those risks. Our major risks are building structures, especially the roofs, alarm systems, CCTVs and fire risks. Periodic reviews are taken with a focus on our customers benefit and health.

REDBRIDGE PANJABI SABHIACHARIK SABHA

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2023

Objectives and activities

The aim of the Panjabi Centre is for the purpose of benefiting the Asian community and in particular people of Panjabi ethnic origin in Redbridge and the surrounding areas by advancing their education in matter relating to their mental, physical and social welfare in aesthetic and cultural matters and by relieving poverty among such people.

Achievements and performance

The current Executive Committee's term started in September 2021 and will end on 24th September 2023. The current Executive Committee contributed to the successful execution of its duties in the last two years. The Executive Committee did a tremendous job by reducing the mortgage loan by £100,000.00 thanks to all the cost savings and rental income from the domestic properties owned by Panjabi Centre. It was collectively decided to raise the rents for all the domestic properties in line with the inflation and the market rates.

During the two years term, the previous Trustees i.e. Mr Bakhshish Singh Aujla, Mr Mohinder Singh Shergill, Mr Jagdev Singh Purewal, Mr Sansar Singh Narwal and Mr Tarsem Singh Bains, had completed their five year term. Therefore, five new trustees were appointed with the unanimous decision by the executive committee. They are Mr Gurdip Singh Hundal, Mr Karnail Singh Narwal, Mr Ajmer Singh Mann, Mr Harbhajan Singh Mann, Mr Satnam Singh Sohi who took over in the month of August 2023.

The structural health of Panjabi Centre and our domestic properties are closely monitored. The recent roof repair and fresh paint on the face of domestic properties has definitely prolonged the life of the building structures thanks to the timely intervention. A new property 291 Ley Street, IG1 4BN, next to the Panjabi Centre was purchased two years ago and is our prized possession because of the close proximity with Panjabi Centre.

Nearly £14500.00 were recovered from the clutches of the hackers who stole the money from our accounts. London Borough of Redbridge deserves a big thanks who helped us the recover the monies through systematic investigation.

The executive committee members worked tirelessly during the last two years. The duties of the care taker were taken up by the committee members in turn which resulted in huge cost savings. Many simple repair work duties were also carried out by the committee members without a cost.

There were some setbacks too which must be mentioned here. For example, the planned rebuilding plan to demolish Panjabi Centre and build a new building with modern facilities and décor with 9 flats above, had to be shelved because of the extra ordinary hike in the building costs after Covid era. Similarly, the long standing dispute with the tenants of 1 Brisbane Road IG1 4SS is still unresolved. The long running New Commonwealth Women mental Health Group had to stop because its licence was not renewed by London Borough of Redbridge. It is hoped that the incoming committee will continue to deal with the jobs that we had started but could not finish for various reasons. It seems that the future of the Panjabi Centre is in safe hands as the new committee includes some old experienced members and some new members who will add more excitement and vigour in the next two years term.

REDBRIDGE PANJABI SABHIACHARIK SABHA

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2023

Activities

The following activities usually take place during the week. Panjabi Centre is a hub of community activities for the Asian Community, particularly Panjabis. Approximately, 500 people use its facilities each week. The Centre is open between 11.0 am to 8.0 pm from Monday to Friday. On weekends, the centre is open from 4.0 pm to 11.0 pm depending upon bookings for various functions. The Centre's activities may be categorised under various categories e.g. Education, Cultural, Older People Services, Mental Health. The following groups operate between Monday to Friday: Karate class also operates on Saturday.

Monday	Satkar/Elderly Akhara (Monday to Friday)
Tuesday	Milan Elderly Karate Bhangra Dance
Wednesday	Apna Social Group Bhangra Dance
Thursday	Sehyogi Womens RISK Elderly Karate Bhangra
Friday	Sanman Elderly Mix
Saturday	Karate 5 years

Future Developments:

Panjabi Centre's future appears to be bright as our financial position is both strong and self-sustaining. The new committee will decide in their wisdom which direction they will take Panjabi Centre to.

REDBRIDGE PANJABI SABHIACHARIK SABHA

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2023

RESPONSIBILITIES OF THE TRUSTEES

The Trustees 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).

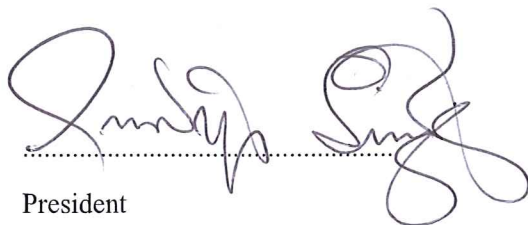
The law requires the Board to prepare financial statements that give a true and fair view of the state of affairs of the charity at the end of the financial year and of its surplus or deficit for the financial year. In doing so the Management Committee is required to:

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

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enables them to ensure that the financial statements comply with the Charities Act. 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.

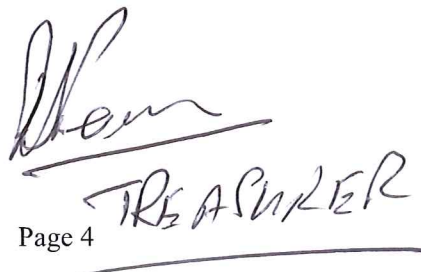
So far as the Trustees are aware, there is no relevant information of which the charity examiner is unaware, and each trustee has taken all steps that he ought to have taken as a trustee in order to make himself aware of any relevant information and to establish that the charity examiner are aware of that information.

Approved by the Trustees on 24 September 2023 & signed on its behalf by:


.....
President

REDBRIDGE PANJABI
SABHIACHARIK (CULTURAL) SABHA
293-7 LEY STREET
ILFORD, ESSEX IG1 4BN
Tel: 020-8478 4962


(General Secretary)


TREASURER

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF REDBRIDGE PANJABI SABHIACHARIK SABHA

FOR THE YEAR ENDED 31 MARCH 2023

I report on the accounts which are set out on pages 3 to 9

Respective responsibilities of the Trustees and Examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. It is my responsibility to:

Examine the accounts under section 145 of the 2011 Act; follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act); and state whether particular matters have come to my attention.

Basis of independent examiner's report

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 you as 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:


(1) which gives me reasonable cause to believe that in any material respect the requirements:

To keep accounting records in accordance with section 386 of the Companies Act 2006;

And

To prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the account to be reached.



Dated: 24 September 2023

R S Sokhi FCCA

Sokhi & Associates

Chartered Certified Accountants

86B Albert Road

Ilford

Essex

IG1 1HR

REDBRIDGE PANJABI SABHIACHARIK SABHA

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31ST MARCH 2023

	Unrestricted Funds	Restricted Income Funds	Total Funds	Total Funds
	£	£	2023 £	2022 £
Incoming resources				
Grants & Contracts	2	-	35,148	46,096
Donations & Other Similar Income	112,272	-	112,272	101,003
Investment Income	552	-	552	11
Total incoming resources	<u>112,824</u>	<u>35,148</u>	<u>147,972</u>	<u>137,948</u>
Resources used				
Direct Charitable Expenditure	41,519	17,408	58,927	80,397
Other expenditure	750	15,741	16,491	14,910
Total resources used	<u>42,269</u>	<u>33,149</u>	<u>75,418</u>	<u>95,307</u>
Gross transfers between funds	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net movement in funds	70,555	1,999	72,554	51,707
Total funds brought forward	429,945	244,763	674,708	623,301
Total funds carried forward	£ 500,500	£ 246,762	£747,262	£ 674,707

Restricted income: contracts/grants taken forward to be spent in the new financial year.

The annexed notes form part of these financial statements.

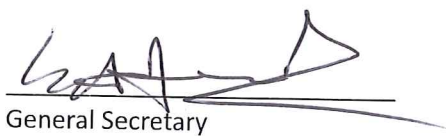
REDBRIDGE PANJABI SABHIACHARIK SABHA

BALANCE SHEET

AT 31 MARCH 2023

	Note	2023		2022	
		£	£	£	£
Fixed assets					
Tangible assets	2		773,966		792,852
Current assets					
Debtors	3	5,788		5,658	
Cash at bank and in hand		295,847		217,968	
		<u>301,635</u>		<u>223,626</u>	
Creditors					
Amounts falling due within one year	4	<u>(3,273)</u>		<u>(1,273)</u>	
Net current assets			298,362		222,353
Total assets less current liabilities			<u>1,072,328</u>		<u>1,015,205</u>
Creditors					
Amounts falling due after more than one year	5		(295,065)		(310,496)
Net assets/(liabilities)			<u>£ 777,263</u>		<u>£ 704,709</u>
Capital and reserves					
Restricted funds			246,763		244,763
Unrestricted funds			500,500		429,946
Unrestricted contingency reserve			30,000		30,000
Total funds			<u>£ 777,263</u>		<u>£ 704,709</u>

Approved by the trustees on 24 September 2023


General Secretary

The annexed notes form part of these financial statements.

REDBRIDGE PANJABI SABHIACHARIK SABHA

STATEMENT OF FINANCIAL ACTIVITIES

DETAILED ANALYSIS OF MOVEMENTS IN FUNDS

FOR THE YEAR ENDED 31 MARCH 2023

	2023		2022	
	£	£	£	£
Restricted Fund				
Accumulated Fund B/fwd	244,763		243,041	
Surplus for the year	1,999		1,722	
	<hr/>		<hr/>	
	246,762		244,763	
Unrestricted funds				
Accumulated Fund B/fwd	429,945		380,260	
Surplus for the year	70,555		49,685	
	<hr/>		<hr/>	
	500,500		429,945	
Unrestricted contingency reserve				
Accumulated Fund B/fwd	30,000		30,000	
Surplus for the year	-		-	
	<hr/>		<hr/>	
	30,000		30,000	
Total funds at 31 March 2023	<hr/>	<hr/>	<hr/>	<hr/>
	£777,263		£704,709	
	<hr/> <hr/>		<hr/> <hr/>	

REDBRIDGE PANJABI SABHIACHARIK SABHA

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

1. **Statement of compliance**

These financial statements have been prepared in accordance with the provisions of Section 1A 'Small entities' of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'. There were no material departures from the standard.

2. **Accounting policies**

Basis of preparing the financial statements

The financial statements have been prepared under the historical cost convention in accordance with the accounting policies set out below.

These financial statements have been prepared in accordance with Recommended Practice for Accounting and Reporting issued by the Charity Commissioners .

Grants

Revenue grants are allocated to period to which they relate.

Tangible fixed assets

Tangible fixed assets are stated at cost less depreciation

Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold Property	2% straight line
Fixtures and fittings	25% reducing balance basis

REDBRIDGE PANJABI SABHIACHARIK SABHA

NOTES TO THE FINANCIAL STATEMENTS (Continued)

FOR THE YEAR ENDED 31 MARCH 2023

2a. **Income**

		Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
£	£	£			
				2023	2022
LBR – Mental Health Project	-	35,148		35,148	32,396
Hire of Hall	19,997	-		19,997	12,560
Clubs	13,875	-		13,875	8,330
LBR- Grants	13,700	-		13,700	13,700
Rent received	78,000	-		78,000	76,940
Miscellaneous Income	400	-		400	2,777
Investment Income	552	-		552	11
	-----	-----		-----	-----
	112,824	35,148		147,972	146,714
	=====	=====		=====	=====

REDBRIDGE PANJABI SABHIACHARIK SABHA

NOTES TO THE FINANCIAL STATEMENTS (Continued)

FOR THE YEAR ENDED 31 MARCH 2023

3. **Tangible fixed assets**

	Land and Buildings £	Plant and Machinery £	Total £
Cost:			
At 1 April 2022	932,099	29,606	961,705
At 31 March 2023	932,099	29,606	961,705
Depreciation:			
At 1 April 2022	140,221	28,632	168,853
Charge for the year	18,642	244	18,886
At 31 March 2023	158,863	28,876	187,739
Net book value:			
At 31 March 2022	£ 773,236	£ 730	£ 773,966
At 31 March 2021	£ 791,878	£ 974	£ 792,852

REDBRIDGE PANJABI SABHIACHARIK SABHA

NOTES TO THE FINANCIAL STATEMENTS (Continued)

FOR THE YEAR ENDED 31 MARCH 2023

4.	Creditors - amounts falling due after one year	2023	2022
		£	£
	Bank Loans	295,065	310,496
		£ 295,065	£310,496
		£ 295,065	£310,496

REDBRIDGE PANJABI SABHIACHARIK SABHA
DETAILED TRADING AND PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2023

	2023		2022	
	£	£	£	£
Income				
Rent		78,000		76,940
Other Income		400		2,777
Hire of Hall Fees		19,997		12,561
Bank Interest		552		11
Grants		35,148		46,096
Clubs		13,875		8,330
		147,972		146,715
Cost of sales				
Direct Depreciation	18,886		18,702	
		(18,886)		(18,702)
Gross profit		129,086		128,013
Overheads				
Other Administrative Costs	56,532		76,606	
		(56,532)		(76,606)
Profit on ordinary activities		£ 72,554		£ 51,407

REDBRIDGE PANJABI SABHIACHARIK SABHA

SCHEDULE OF OVERHEAD EXPENSES

FOR THE YEAR ENDED 31 MARCH 2023

	2023		2022	
	£	£	£	£
Other Administrative Costs				
Planning Fees	0		3,262	
Rates and water	3,290		2,383	
Printing, Postage and Advertising	64		483	
Telephones and Fax	211		453	
Insurance	2,226		2,225	
Light and heat	2,508		1,474	
Subscriptions	157		0	
Food, Beverages and Consumables	99		660	
Bank Charges	130		120	
Sundry	710		511	
Cleaning and refuse collection	450		836	
Repairs & Maintenance	4,550		15,458	
Computer Expenses	40		0	
Activities	4,683		3,548	
Loan Interest	9,934		8,489	
Wages & Salaries	13,053		14,964	
Consultancy Fees	0		9,190	
Hire of Premises	13,000		11,800	
Pension	477		0	
Accountancy	750		750	
Charitable donations	200		0	
	<hr/>		<hr/>	
		56,532		76,606
Total overhead expenses		<hr/> <hr/>		<hr/> <hr/>
		£56,532		£76,606

REDBRIDGE PANJABI SABHIACHARIK (CULTURAL) SABHA

England & Wales - Charity number 289611

Accounts

CHARITY REGISTERED NUMBER:289611

REDBRIDGE PANJABI SABHIACHARIK SABHA
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

SPW ACCOUNTANCY LTD
ACCOUNTANTS
86B ALBERT ROAD
ILFORD
ESSEX
IG1 1HR

REDBRIDGE PANJABI SABHIACHARIK SABHA

LEGAL AND ADMINISTRATIVE INFORMATION

Registered Charity Number: 289611

Trustees: Mr Jagdev Singh Purewal
Mr Bakshish Singh Aujla
Mr Mohinder Singh Shergill
Mr Tarsem Singh Bains
Mr Sansar Singh Narwal

Registered Office: Panjabi Centre
293-297 Ley Street
Ilford
IG1 4BN

Accountants: SPW Accountancy Ltd
Accountants
86B Albert Road
Ilford
Essex
IG1 1HR

REDBRIDGE PANJABI SABHIACHARIK SABHA

FOR THE YEAR ENDED 31 MARCH 2022

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Statement of financial activities	6
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Notes	9
Income & Expenditure Account	13

REDBRIDGE PANJABI SABHIACHARIK SABHA

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2022

The Trustees, are pleased to submit their report including the financial statements of the Charity for the financial year to 31st March 2022.

The accounts have been prepared in accordance with the accounting policies set out in the accounts and comply with the Charity's governing document, applicable law and the requirements of the Statement of Recommended Practice 'Accounting and Reporting by Charities' Regulations 2005 (Revised 2008).

Structure, Governance and Management:

Redbridge Panjabi Sabhiacharik (Cultural) Sabha is a registered charity (No. 289611) and is constituted under a trust deed. It is also known as "Panjabi Centre" and is primarily a community Centre which was established by an initial grant from the then 'G.L.C' in 1982-83. Over the years, the executive committee members preserved and continued to make it a working and buzzing community Centre in the area.

Traditionally, five trustees are appointed by the existing Executive Committees for five years who can, if the wish, put themselves forward for reappointment. Due to recent changes in Charity Commission's ruling, the members of the Executive Committee are also considered to be the 'Trustees' who work hand in hand with the five trustee periodically.

The executive committee is selected or elected, depending upon the number of applications from the prospective candidates, on two years' term who is mainly responsible for the governance and management to Panjabi Centre. They meet on the first Friday of each month for their monthly meetings to discuss day to day and future developments, including making investments, reserves, risk management, policies and performance. Minutes are duly taken and the meetings are conducted by the president with the help of general secretary, cashier and other core committee members. Finance control is the responsibility of the whole committee along with the treasurer. Accounts are audited by a qualified auditor and a report is sent to the charity commission party.

All trustees including members of the executive committee give their time freely and no trustee remuneration was paid in the last two years. The constituted trustees deed allows the trustees and the committee members to draw their personal expenses like 'petrol costs and telephone costs' but none of them requested any such expenses in the previous two years.

Risk Management

The committee members have considered the major risks to which the community Centre is exposed and have reviewed those risks and established systems and procedures to manage those risks. Our major risks are building structures, especially the roofs, alarm systems, CCTVs and fire risks. Periodic reviews are taken with a focus on our customers benefit and health.

REDBRIDGE PANJABI SABHIACHARIK SABHA

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2022

Objectives and activities

The aim of the Panjabi Centre is for the purpose of benefiting the Asian community and in particular people of Panjabi ethnic origin in Redbridge and the surrounding areas by advancing their education in matter relating to their mental, physical and social welfare in aesthetic and cultural matters and by relieving poverty among such people.

Achievements and performance

The current executive committee's term will end in September 2021. During the previous year, the executive committee did a tremendous job during the term time from April 2021 to March 2022, despite the difficult time posted by Covid-19 situation. While the Centre had to be shut down completely during the lockdown period, some committee members had to continue to visit the premises to supervise the building repairs caused by heavy rain and harsh weather conditions. Just as the lockdown days were unfolding, the next door property (291 Ley Street, IG1 4BN) was put on the market by the seller. The core committee members did a commendable job to complete the sale/ purchase process in the utmost challenging times.

Unfortunately, Panjabi Centre faced a massive financial set back because of the lockdown. The Centre merely survived because of the rental incomes from the domestic properties it owns on the adjacent Brisbane Road. Even though our running costs were very low, our fixed costs eg. Insurance, maintenance costs, other utility bills remained constant.

The existing plan to redevelop Panjabi Centre is in the pipeline and a response from planning department, London borough of Redbridge is being awaited.

REDBRIDGE PANJABI SABHIACHARIK SABHA

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2022

Activities

During most of 2021-22, the usual activities in Panjabi Centre had to take a back seat because of the constraints of covid-19. However, the following activities usually take place during the week. Panjabi Centre is a hub of community activities for the Asian community, particularly Panjabis. Approximately, 500 people use its facilities each week. The Centre is open between 11 am to 8 pm from Monday to Friday. On weekends, the Centre is open from 4pm to 11pm depending upon the bookings for various functions. The center's activities may be categorized under various categories e.g., Education, cultural, older people services, mental health. The following groups operate between Monday to Friday;

Monday	NCWMHP (Monday, Tuesday, Wednesday, Friday) Satar/ Elderly (Monday to Friday) Akhara Kickboxing
Tuesday	Milan Elderly Karate Dhol (Drums) Bhangra dance
Wednesday	Kickboxing Sehyogi Womens Karate Bhangra
Friday	SAnman Elderly Mix
Saturday	Karate 5 years

Mental Health Service

The new commonwealth mental health project was initiated in 1993 with financial assistance from London borough of Redbridge to support Asian women with mental health needs. The project is run successfully by project manager Mr Harloleen Lakra in Liaison with the Redbridge social services.

The Future Developments

The major plans are in the pipeline to demolish the current building and build a new and modern building with a banquet hall on the ground floor with domestic flats above. The plans are being looked in to by the Redbridge planning department.

Panjabi Center's future appears to be bright. The proposed new Panjabi Centre will be self-sustaining, modern, attractive, bigger and compliant with the legal requirements.

REDBRIDGE PANJABI SABHIACHARIK SABHA

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2022

RESPONSIBILITIES OF THE TRUSTEES

The Trustees 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).

The law requires the Board to prepare financial statements that give a true and fair view of the state of affairs of the charity at the end of the financial year and of its surplus or deficit for the financial year. In doing so the Management Committee is required to:

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

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enables them to ensure that the financial statements comply with the Charities Act. 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.

So far as the Trustees are aware, there is no relevant information of which the charity examiner is unaware, and each trustee has taken all steps that he ought to have taken as a trustee in order to make himself aware of any relevant information and to establish that the charity examiner are aware of that information.

Approved by the Trustees on 7 October 2022 & signed on its behalf by:



PRESIDENT
REDBRIDGE PANJABI
SABHIACHARIK (Charity) SABHA
293-297 LEY STREET
WATFORD, Essex W11 4 2
Tel: 01920 415 414

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF REDBRIDGE PANJABI SABHIACHARIK SABHA

FOR THE YEAR ENDED 31 MARCH 2022

I report on the accounts which are set out on pages 3 to 9

Respective responsibilities of the Trustees and Examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. It is my responsibility to:

Examine the accounts under section 145 of the 2011 Act; follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act); and state whether particular matters have come to my attention.

Basis of independent examiner's report

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 you as 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

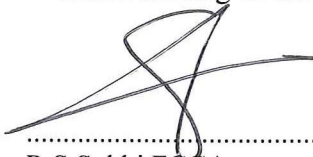
In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

To keep accounting records in accordance with section 386 of the Companies Act 2006;
and

To prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the account to be reached.



.....
R S Sokhi FCCA
SPW Accountancy Ltd
Accountants
86B Albert Road
Ilford
Essex
IG1 1HR

Dated: 7 October 2022

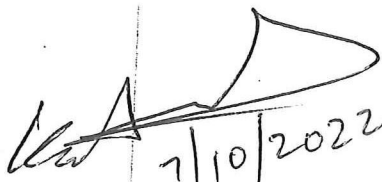
REDBRIDGE PANJABI SABHIACHARIK SABHA

BALANCE SHEET

AT 31 MARCH 2022

	Note	2022		2021	
		£	£	£	£
Tangible fixed assets					
Tangible assets	3		792,852		798,335
Current assets					
Debtors		5,658		4,086	
Bank Accounts		217,968		80,438	
		<u>223,626</u>		<u>84,524</u>	
Creditors					
Amounts falling due within one year			1,273		1,273
Net current assets			<u>222,353</u>		<u>83,251</u>
Total assets less current liabilities			1,015,205		882,885
Creditors					
Amounts falling due after more than one year	4		(310,496)		(228,284)
Net Assets		£ 704,709		£ 663,302	
Capital funds					
Restricted funds			244,763		243,041
Unrestricted funds			429,946		380,261
Unrestricted contingency reserve			30,000		30,000
Total funds			<u>£ 704,709</u>		<u>£ 653,302</u>

Approved by the trustees on 7 October 2022


GENERAL SECRETARY
REDBRIDGE PANJABI
The annexed notes form part of these financial statements.

REDBRIDGE PANJABI SABHIACHARIK SABHA

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31ST MARCH 2022

		Unrestricted Funds	Restricted Income Funds	Total Funds	Total Funds
		£	£	2022 £	2021 £
Incoming resources					
Grants & Contracts	2	13,700	32,396	46,096	71,750
Donations & Other Similar Income		101,003	-	101,003	66,151
Investment Income		11	-	11	47
Total incoming resources		<u>114,318</u>	<u>32,396</u>	<u>146,714</u>	<u>137,948</u>
Resources used					
Direct Charitable Expenditure		52,083	28,314	80,397	61,050
Other expenditure		12,550	2,360	14,910	7,249
Total resources used		<u>64,633</u>	<u>30,674</u>	<u>95,307</u>	<u>68,299</u>
Gross transfers between funds		-	-	-	-
Net movement in funds		49,685	1,722	51,407	69,649
Total funds brought forward		380,260	243,041	623,301	553,652
Total funds carried forward		<u>£ 429,945</u>	<u>£ 244,763</u>	<u>£674,708</u>	<u>£ 623,301</u>

Restricted income: contracts/grants taken forward to be spent in the new financial year.

The annexed notes form part of these financial statements.

REDBRIDGE PANJABI SABHIACHARIK SABHA

STATEMENT OF FINANCIAL ACTIVITIES

DETAILED ANALYSIS OF MOVEMENTS IN FUNDS

FOR THE YEAR ENDED 31 MARCH 2022

	2022		2021	
	£	£	£	£
Restricted Fund				
Accumulated Fund B/fwd	243,041		200,014	
Surplus for the year	1,722		43,027	
	<u>244,763</u>		<u>243,041</u>	
Unrestricted funds				
Accumulated Fund B/fwd	380,260		353,638	
Surplus for the year	49,685		26,622	
	<u>429,945</u>		<u>380,260</u>	
Unrestricted contingency reserve				
Accumulated Fund B/fwd	30,000		30,000	
Surplus for the year	-		-	
	<u>30,000</u>		<u>30,000</u>	
Total funds at 31 March 2022	<u>£704,709</u>		<u>£653,302</u>	

REDBRIDGE PANJABI SABHIACHARIK SABHA

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

1. **Statement of compliance**

These financial statements have been prepared in accordance with the provisions of Section 1A 'Small entities' of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'. There were no material departures from the standard.

2. **Accounting policies**

Basis of preparing the financial statements

The financial statements have been prepared under the historical cost convention in accordance with the accounting policies set out below.

These financial statements have been prepared in accordance with Recommended Practice for Accounting and Reporting issued by the Charity Commissioners .

Grants

Revenue grants are allocated to period to which they relate.

Tangible fixed assets

Tangible fixed assets are stated at cost less depreciation

Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold Property	2% straight line
Fixtures and fittings	25% reducing balance basis

REDBRIDGE PANJABI SABHIACHARIK SABHA

NOTES TO THE FINANCIAL STATEMENTS (Continued)

FOR THE YEAR ENDED 31 MARCH 2022

2a. **Income**

	Unrestricted Funds £	Restricted Funds £	Total Funds £ 2022	Total Funds £ 2021
LBR – Mental Health Project	-	32,396	32,396	29,645
Panjabi Centre	-	-	-	42,105
Hire of Hall	12,560	-	12,560	3,200
Clubs	8,330	-	8,330	4,431
LBR- Grants	13,700	-	13,700	-
Rent received	76,940	-	76,940	58,520
Miscellaneous Income	2,777	-	2,777	-
Investment Income	11	-	11	47
	-----	-----	-----	-----
	114,318	32,396	146,714	137,948
	=====	=====	=====	=====

REDBRIDGE PANJABI SABHIACHARIK SABHA

NOTES TO THE FINANCIAL STATEMENTS (Continued)

FOR THE YEAR ENDED 31 MARCH 2022

3. **Tangible fixed assets**

	Land and Buildings £	Plant and Machinery £	Total £
Cost:			
At 1 April 2021	918,879	29,606	948,485
Additions	13,220	-	13,220
	<hr/>	<hr/>	<hr/>
At 31 March 2022	932,099	29,606	961,705
	<hr/>	<hr/>	<hr/>
Depreciation:			
At 1 April 2021	121,843	28,307	150,150
Charge for the year	18,378	325	18,703
	<hr/>	<hr/>	<hr/>
At 31 March 2022	140,221	28,632	168,853
	<hr/>	<hr/>	<hr/>
Net book value:			
At 31 March 2022	£ 791,878	£ 974	£ 792,852
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
At 31 March 2021	£ 797,036	£ 1,299	£ 798,335
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

REDBRIDGE PANJABI SABHIACHARIK SABHA
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2022

4. Creditors - amounts falling due after one year	2022	2021
	£	£
Bank Loans	310,496	228,284
	<u>£ 73,901</u>	<u>£ 17,160</u>

REDBRIDGE PANJABI SABHIACHARIK SABHA

INCOME & EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

	2022	2021
	£	£
Income		
Hire of Hall Fees	12,560	3,200
Grants	46,096	71,750
Clubs	8,330	4,431
Rent	76,940	58,520
Other Income	2,777	0
Bank Interest	11	47
	<hr/>	<hr/>
	146,714	137,948
	<hr/>	<hr/>
Expenditure		
Rates and water	14,183	32,991
Printing, Postage and Advertising	483	0
Telephones and Fax	453	835
Insurance	2,225	0
Light and heat	1,474	1,646
Food, Beverages and Consumables	660	0
Legal & Professional Fees	0	1,140
Bank Charges	120	39
Sundry	511	2,474
Cleaning and refuse collection	836	0
Repairs & Maintenance	15,458	2,143
Activities	3,548	1,296
Loan Interest	8,489	703
Wages & Salaries	14,964	13,244
Consultancy Fees	9,190	0
Planning Fees	3,261	0
Accountancy	750	750
Depreciation	18,702	11,038
	<hr/>	<hr/>
	95,307	68,299
	<hr/>	<hr/>
Excess of Income Over Expenditure	52,407	69,649
	<hr/>	<hr/>

REDBRIDGE PANJABI SABHIACHARIK (CULTURAL) SABHA

England & Wales - Charity number 289611

Accounts

Trustees' Report for the year ended 31st March 2021:

The Trustees present their annual report and financial statements of Redbridge Panjabi Sabhiacharik (Cultural) Sabha, also known as Panjabi Centre, for the year ended 31st March 2021. The financial statements have been prepared in accordance with the accounting policies set out in Charity's trust deed and in line with Charity's Commission recommended practices.

Structure, Governance and Management:

Redbridge Panjabi Sabhiarik (Cultural) Sabha is a registered charity (no. 289611) and is constituted under a trust deed. It is also known as "Panjabi Centre" and is primarily a community centre which was established by an initial grant from the then 'G.L.C' in 1982-83. Over the years, the executive committee members persevered and continued to make it a working and buzzing community centre in the area.

Traditionally, five trustees are appointed by the existing executive committees for five years who can, if they wish, put themselves forward for reappointment. Due to recent changes in Charity Commission's ruling, the members of the Executive Committee are also considered to be the 'trustees' who work hand in hand with the five trustees periodically.

The executive committee is selected or elected, depending upon the number of applications from the perspective candidates, on two years' term who is mainly responsible for the governance and management of Panjabi Centre. They meet on the first Friday of each month for their monthly meetings to discuss day to day and future developments, including making investments, reserves, risk management, policies and performance. Minutes are duly taken and the meetings are conducted by the President with the help of General Secretary, Cashier and other core committee members. Finance control is the responsibility of the whole committee along with the Treasurer. Accounts are audited by a qualified auditor and a report is sent to the Charity Commission yearly.

All trustees including members of the Executive Committee give their time freely and no trustee remuneration was paid in the last two years. The constituted Trustees Deed allows the trustees and the committee members to draw their personal expenses like 'Petrol costs and telephone costs' but none of them requested any such expense in the previous two years.

Risk Management:

The committee members have considered the major risks to which the community centre is exposed and have reviewed those risks and established systems and procedures to manage those risks. Our major risks are building structures, especially the roofs, alarm systems, CCTVs and fire risks. Periodic reviews are taken with a focus on our customers benefit and health.

Objectives and activities:

The aim of the Panjabi Centre is for the purpose of benefiting the Asian Community and in particular the people of Panjabi ethnic origin in Redbridge and the surrounding areas by advancing their education in matter relating to their mental, physical and social welfare in aesthetic and cultural matters and by relieving poverty among such people.

Thursday	Sehyogi Womens
	RISK Elderly
	Karate
	Bhangra
Friday	Sanman Elderly Mix
Saturday	Karate 5 years

Mental Health Service:

The New Commonwealth Mental Health Project was initiated in 1993 with financial assistance from London Borough of Redbridge to support Asian Women with mental health needs. The project is run successfully by Project Manager Mr Harloleen Lakra in liaison with the Redbridge Social Services.

Future Developments:

The major plans are in the pipeline to demolish the current building and build a new and modern building with a Banquet Hall on the ground floor with domestic flats above. The plans are being looked into by the Redbridge Planning Department.

Panjabi Centre's future appears to be bright. The proposed new Panjabi Centre will be self-sustaining, modern, attractive, bigger and compliant with the legal requirements.

Redbridge Panjabi Sabhiacharik Sabha
Financial Statements for the year ended 31 March 2021

Charity registration number: 289611

Index:

	Page
Statement of trustees' responsibilities	1
Independent examiner's report	2
Statement of financial activities	3
Balance sheet	4
Notes to the accounts	5

SPW And Co Accountants Ltd
501
High Road. Ilford.
Essex
IG1 1TZ

Redbridge Panjabi Sabhiacharik Sabha

Redbridge Panjabi Sabhiacharik Sabha

Statement of Trustees' Responsibilities

Charity Law requires the Board to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Board is required to :-

select suitable accounting policies and then apply them consistently;


make judgements and estimates that are reasonable and prudent; and
prepare the financial statements on the going concern basis unless it is inappropriate to that the charity will continue in business.

state whether applicable accounting standards and statements of recommended practice have been followed , subject to any material departures disclosed and explained in the financial statements;

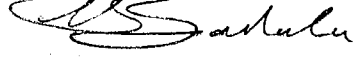
The trustees are also responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act.

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.

The trustees are also responsible for the contents of the trustees' report, and the responsibility of the auditors in relation to the trustees' report is limited to examining the report and ensuring that , on the face of the report, there are no inconsistencies with the figures disclosed in the financial statements.

President:  (Vice President)

General Secretary: 

Treasurer: 

**REDBRIDGE PANJABI
SABHIACHARIK (CULTURAL) SABHA
293-7 LEY STREET
ILFORD, ESSEX IG1 4BN
Tel: 020-8478 4962**

Independent examiner's report to the trustees of Redbridge Panjabi Sabhiacharik Sabha

I report on the accounts of the Trust for the year ended 31 March 2021, which are set out on pages 3 to 8

Respective responsibilities of trustees and examiner

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 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

examine the accounts under section 145 of the 2011 Act;
to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act;
and to state whether particular matters have come to my attention.

Basis of independent examiner's report

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 you as trustees concerning any such matters. The procedures undertaken 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 state below.

Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements: to keep accounting records in accordance with section 130 of the 2011 Act and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



P Waraich
SPW And Co Accountants

Redbridge Panjabi Sabhiacharik
Statement of financial activities
for the year ended 31 March 2021

		Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
	Note				
Incoming resources					
Incoming resources from generated funds					
Voluntary income	2	66,151	71,750	137,901	131,191
Grant from Comic Relief	2			-	-
Activities for generating funds					
Investment income	3	47	-	47	96
Incoming resources from charitable activities					
Other incoming resources					
Total incoming resources		66,198	71,750	137,948	131,287
Resources expended					
Costs of Generating Funds					
Costs of generating voluntary income					
Fundraising trading costs					
Investment management costs					
Charitable activities	4a	34,763	26,287	61,050	56,998
Governance costs	4b	4,813	2,436	7,249	47,378
Total resources expended		39,576	28,723	68,299	104,376
Net incoming/(outgoing) resources before transfers		26,622	43,027	69,649	26,911
Gross transfers between funds					
Net incoming/(outgoing) resources before other recognised gains/(losses)		26,622	43,027	69,649	26,911
Other recognised gains/(losses)					
Gains and losses on revaluation of fixed assets for the charity's own use					
Gains and losses on investment assets					
Net movement in funds		26,622	43,027	69,649	26,911
Total funds brought forward		353,638	200,014	553,652	553,652
Total funds carried forward		380,260	243,041	623,301	580,563

Redbridge Panjabi Sabhiacharik Sabha
Balance Sheet as at 31 March 2021

		2021		2020	
		£	£	£	£
Fixed assets					
Tangible assets			798,334		420,743
Current assets					
Debtors and prepayments		4,086		37,786	
Cash at bank and in hand		80,438		340,902	
Total current assets		<u>84,524</u>		<u>378,688</u>	
Creditors: amounts falling due within one year	6	<u>1,273</u>		<u>5,864</u>	
Net current assets/(liabilities)			<u>83,251</u>		<u>372,824</u>
Total assets less current liabilities			<u>881,585</u>		<u>793,567</u>
Creditors: amounts falling due after one year	7		228,284		209,915
Net assets			<u><u>653,301</u></u>		<u><u>583,652</u></u>
Funds of the Charity					
Unrestricted funds	8	380,260		353,638	
Restricted funds	8	243,041		200,014	
Unrestricted contingency reserve	8	<u>30,000</u>		<u>30,000</u>	
Total funds			<u><u>653,301</u></u>		<u><u>583,652</u></u>

President:

General Secretary:

Treasurer:

Redbridge Panjabi Sabhiacharik Sabha
Notes to th Accounts
for the year ended 31 March 2021

1 Accounting policies

Basis of preparation of the accounts

The financial statements have been prepared in accordance with the Financial Reporting Standard for Smaller Entities (FRSSE), effective April 2008, and all other applicable accounting standards, as modified by the 2005 Revision of the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales, effective April 2005, adapted to meet the needs of unincorporated organisations.

The accounts have been drawn up in accordance with the provisions of the Charities Act.

Insofar as the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales, effective April 2005 requires compliance with specific Financial Reporting Standards other than the FRSSE then the specific Financial Reporting Standards have been followed where their requirements differ from those of the FRSSE.

The charity has taken advantage of the exemption in Financial Reporting Standard No 1 from the requirement to produce a cash flow statement.

The particular accounting policies adopted are set out below.

Incoming resources

Recognition of incoming resources

These are included in the statement of financial activities when the charity becomes entitled to the resources, the trustees are virtually certain they will receive the resources and the monetary value can be measured with sufficient accuracy. Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Investment income

This is included in the accounts when receivable.

Deferred income

In accordance with the Statement of Recommended Practice for Accounting and Reporting (effective April 2005) issued by the Charity Commissioners for England & Wales grants received in advance and specified by the donor as relating to specific accounting periods or alternatively which are subject to conditions which are still to be met, and which are outside the control of the charity or where it is uncertain whether the conditions can or will be met, are deferred on an accruals basis to the period to which they relate. Such deferrals are shown in the notes to the accounts and the sums involved are shown as creditors in the accounts.

Expenditure and liabilities

Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance costs

These include costs of the preparation and examination of accounts, the cost of trustee meetings, and cost of any legal advice to trustees on governance or constitutional matters.

Tangible fixed assets for use by the charity

These are capitalised if they can be used for more than one year and cost least £500. They are valued at cost or a reasonable value on receipt.

Redbridge Panjabi Sabhiacharik Sabha
Notes to the Accounts
for the year ended 31 March 2021

2a Donations, legacies and other income

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
Functions and fundraising			-	5,053
Hire of hall	3,200		3,200	15,375
Hire of equipment			-	0
Hire of office			-	0
Rent receivable	58,520		58,520	57,200
Membership Fees			-	905
Clubs	4,431		4,431	17,421
Table and Chairs			0	-
Miscellaneous			-	0
	<u>66,151</u>	<u>-</u>	<u>66,151</u>	<u>95,954</u>

2b Grants

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
Panjabi Centre		42,105	42,105	-
Women's health group		29,645	29,645	35,237
		<u>71,750</u>	<u>71,750</u>	<u>35,237</u>

3 Investment income

	2021	2020
	£	£
Bank interest receivable	47	96
	<u>47</u>	<u>96</u>

4a Cost of charitable activities

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
Staff costs		13,244	13,244	13,254
Premises costs	4,100	947	5,047	6,758
Depreciation	11,038		11,038	11,182
Colour therapy and painting			-	-
Consultancy			-	-
Music			-	628
Counselling			-	-
Yoga and message		410	410	2,005
Catering			-	7,291
Staff training and welfare Healthy living			-	-
Healthy Living			-	-
Hire of premises		10,800	10,800	12,300
Art and craft		480	480	1,755
Dress making		406	406	1,125
Function expenses	19,625		19,625	700
Comic relief			-	-
Volunteer expenses			-	-
	<u>34,763</u>	<u>26,287</u>	<u>61,050</u>	<u>56,998</u>

Redbridge Panjabi Sabhiacharik Sabha
Notes to th Accounts
for the year ended 31 March 2021

4b Governance costs	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Adverising and PR Loan interest			-	-
Loan Interest	703		703	1,256
Bank charges	39		39	60
Insurance			-	1,600
Audit and accountancy		750	750	750
Staff costs			-	-
Planning fee			-	18,968
Equipment Expensed			-	-
Communication expenses			-	-
Professional fees	1,140		1,140	16,050
Printing postage and stationery			-	-
Repairs and renewals	2,143		2,143	3,188
Miscellaneous expenses	788	1,686	2,474	5,156
Cleaning and related costs			-	350
	4,813	2,436	7,249	47,378

5 Staff emoluments	2021 £	2020 £
Gross Salaries	13,244	13,254
Employer's National Insurance	-	-
	13,244	13,254

	2021	2020
Numbers of full time employees or full time equivalents	1	1

6 Creditors and accruals: amounts due within one year	2021 £	2020 £
Bank overdraft	-	-
Sundry creditors	1,273	5,295
PAYE	-	569
Hall deposits	-	-
Accruals	-	-
	1,273	5,864

7 Creditors and accruals: amounts due after one year	2021 £	2020 £
Bank loan	45,024	56,915
Other Loan	183,259	153,000

The bank loan is secured and is repayable in instalments

Redbridge Panjabi Sabhiacharik Sabha
Notes to th Accounts
for the year ended 31 March 2021

8 Reserves and funds

	At 01.04.20	Transfers	Net Movement in Funds	At 31.03.21
	£		£	£
Unrestricted reserves	353,638	-	26,622	380,260
Restricted reserves	200,014	-	43,027	243,041
Unrestricted contingency reserve	30,000			30,000
	<u>583,652</u>	<u>0</u>	<u>69,649</u>	<u>653,301</u>

9 Tangible fixed assets

	Freehold premises £	fixtures and equipment £	Total £
Cost			
At 1 April 2020	530,250	29,606	559,856
Additions			0
At 31 March 2021	<u>530,250</u>	<u>29,606</u>	<u>559,856</u>
Depreciation			
At 1 April 2020	111,238	27,875	80,912
Charge for the year	10605	432	11037
At 31 March 2021	<u>121,843</u>	<u>28,307</u>	<u>93,155</u>
At 31 March 2021	<u>408,407</u>	<u>1,299</u>	<u>409,706</u>
At 31 March 2020	<u>419,012</u>	<u>1,731</u>	<u>420,743</u>

Independent examiner's report to the trustees of Redbridge Panjabi Sabhiacharik Sabha

I report on the accounts of the Trust for the year ended 31 March 2021, which are set out on pages 3 to 8

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Basis of independent examiner's report

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P Waraich
SPW And Co Accountants