



## **Redbridge Panjabi Sabhiacharik (Cultural) Sabha**

Panjabi Centre 293-297 Ley Street Ilford, IG1 4BN Tel: 0208 478 4962

[www.panjabicentre.org](http://www.panjabicentre.org)

Email: [panjabicentre@hotmail.co.uk](mailto: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** 21<sup>st</sup> 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 31<sup>st</sup> March 2025 are available on demand.

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) SAHIB  
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:**

Punjabi 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).

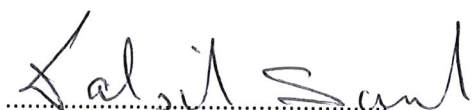
The law requires the Board to prepare financial statements that give a true and fair view of the state of affairs of the charity at the end of the financial year and of its surplus or deficit for the financial year. In doing so the Management Committee is required to:

- 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**

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



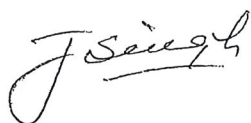
**REDBRIDGE PANJABI SABHIACHARIK SABHA**

**BALANCE SHEET**

**AT 31 MARCH 2025**

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

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

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

**REDBRIDGE PANJABI SABHIACHARIK SABHA**

**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2025**

**3. Debtors**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Due within one year:		
Other debtors	4,086	4,086
Taxation	0	1,702
	<hr/>	<hr/>
	£4,086	£5,788
	<hr/> <hr/>	<hr/> <hr/>

**4. Creditors - amounts falling due within one year**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Trade creditors	3,273	3,273
Other creditors	750	749
	<hr/>	<hr/>
	£ 4,023	£ 4,022
	<hr/> <hr/>	<hr/> <hr/>

**5. Creditors - amounts falling due after more than one year**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Bank loan accounts	77,451	185,125
	<hr/>	<hr/>
	£ 77,451	£185,125
	<hr/> <hr/>	<hr/> <hr/>

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

	2025		2024
	£	£	£
<b>Income</b>			
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>
<b>Cost of sales</b>			
Direct Depreciation	15,229		18,825
	<u>(15,229)</u>		<u>(18,825)</u>
<b>Gross profit</b>	86,178		102,726
<b>Overheads</b>			
Other Administrative Costs	58,183		60,297
	<u>(58,183)</u>		<u>(60,297)</u>
<b>Profit on ordinary activities</b>	<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	
	£	£	£	£
<b>Other Administrative Costs</b>				
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	
		58,183		60,297
<b>Total overhead expenses</b>		<u>£58,183</u>		<u>£60,297</u>

## INDEPENDENT EXAMINER'S REPORT

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

Dated: 26 August 2025