



# The Indian Association

## Cheltenham (Gloucester)

### Hindu Community Centre

64 Swindon Road, Cheltenham,  
Gloucestershire GL51 4AY

Telephone: (01242) 584250  
Email: [tiahcc2012@hotmail.co.uk](mailto:tiahcc2012@hotmail.co.uk)



#### **REPORT OF THE TRUSTEES FOR YEAR ENDED 31<sup>ST</sup> MARCH 2024**

**Charity number:** 293297

**Charity Name:**

THE INDIAN ASSOCIATION CHELTENHAM (GLOUCESTER)

**Charity Address:**

HINDU COMMUNITY CENTRE, 64 SWINDIN ROAD, CHELTENHAM, GLOS; GL50 4AY

**Trustees:**

1. MR MINAND A ODEDRA
2. MR HASHMUKH CHAVDA
3. MR NARAN J PATEL
4. MR PRAKASH PATEL

**Structure, governance and management:**

The Indian Association is managed by a Management Committee comprising of fifteen committee members. The Management Committee is appointed by the members of the Indian Association, Cheltenham at the Annual General Meeting.

In addition to that Management Committee, there are four Trustees appointed for a term of five years. In accordance with the Constitution they have to retire after serving the five years term.

**Financial review:**

The Management Committee and Trustees have appointed an Independent Examiner to examine the accounts of the Indian Association of Cheltenham. The Examiner's report for year ended 31<sup>st</sup> March 2024 is being submitted with this Trustees report.

The Management Committee and the Trustees are satisfied that the Indian Association's finances are satisfactory.





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#### **Objectives and activities:**

To meet the charity's main objective in providing religious, cultural, social, recreational benefits to the members of Hindu community in Cheltenham and the surrounding districts.

The Association has concentrated its activities this year on a project to raise funds that are required for external repairs and renovation of its aging premises.

The ongoing programs in education, arts and sports have managed to continue, benefiting the young and elderly section of the community members.

#### **Achievements and performance:**

The association's team of hard working volunteers together with the members of the management committee have successfully completed the year with a full range of religious, cultural & social activities for its members and their families.


The enthusiasm and efforts of all the volunteers and the generosity of the members and funders have resulted in keeping the association financially stable and running smoothly.

There have been good response from external funders in support of our building repairs project funding applications.

It is planned that, with successful fund raising efforts, the updating and maintenance of the Associations building and premises will be completed by the end of next year.

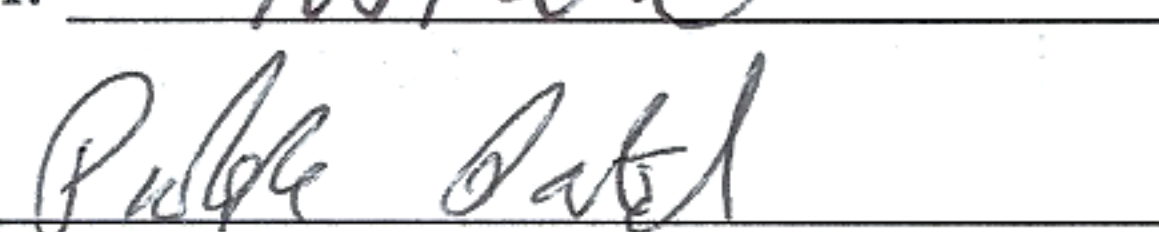
This year the weekly day care group for the elderly and frail members continues to expand and is running satisfactorily.

#### **Signed:**

Mr. M A Odedra: 

Mr. H Chavda: 

Mr. N J Patel: 

Mr. P Patel: 

Date: 01/10/2024



**THE INDIAN ASSOCIATION CHELTENHAM (GLOS)**

**ACCOUNTS**

**YEAR ENDED 31 MARCH 2024**

**THE INDIAN ASSOCIATION CHELTENHAM (GLOS)**

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

**YEAR ENDED 31 MARCH 2024**

**Trustee's Responsibilities in Relation to the Financial Statements**

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

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

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.



**THE INDIAN ASSOCIATION CHELTENHAM (GLOS)**  
**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF**  
**THE INDIAN ASSOCIATION CHELTENHAM (GLOS)**  
**CHARITY NO: 293297**

I report on the accounts for the year ended 31 March 2024 set out on pages 3 to 8.

**Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the Act) and you consider that an audit is not required for this year and that an independent examination is needed.

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act and to state whether particular matters have come to my attention.

**Independent Examiner's Statement**

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

1. Accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. The accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.



COLIN F HARWOOD  
**CERTIFIED PRACTISING ACCOUNTANT**  
4 Keynsham Street  
Cheltenham  
Glos GL52 6EJ

24th June 2024



**THE INDIAN ASSOCIATION CHELTENHAM (GLOS)**

**RECEIPTS AND PAYMENTS ACCOUNT**

**FOR THE YEAR ENDED 31 MARCH 2024**

<b>A. <u>UNRESTRICTED FUND</u></b>	<b>2024</b>	<b>2024</b>	<b>2023</b>	<b>2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b><u>RECEIPTS</u></b>				
Life Membership Fees	901.00		1,400.00	
Annual Membership Fees	1,070.00		880.00	
Festival: Income	4,851.93		4,185.27	
Expenses	(1,510.54)		(1,239.26)	
Satsang and Donations	11,949.47		12,625.01	
Bank Interest	324.11		58.65	
Hire of Hall & Facilities	2,632.00		2,088.75	
Badminton	323.00		-	
Yoga	96.00		88.00	
Zumba	165.50		157.00	
Language Classes	195.00		210.00	
Fund Raising Income	744.60		6,390.50	
Expenses	(125.57)		(988.47)	
Donations Other Causes				
Income	-		577.07	
Expenses	(-)		(577.07)	
Fund Raising Catering Income	6,563.50		-	
Expenses	(1,518.18)			
		26,661.82		25,855.45
<b><u>PAYMENTS</u></b>				
Rates and Water	1,185.47		990.81	
Light and Heat	10,247.08		4,747.93	
Telephone	843.66		727.50	
Insurance	2,210.25		3,361.19	
Repairs and Maintenance	4,034.55		6,095.85	
Professional Charges	480.00		1,060.00	
Printing, Postage and Stationery	80.43		88.79	
Warm Spaces :Expenses	503.68		-	
Grant Received	(500.00)		(-)	
		19,085.12		17,072.07
<b><u>EXCESS OF RECEIPTS</u></b>				
<b><u>OVER PAYMENTS Note 4 )</u></b>		£7,576.70		£ 8,783.38



**THE INDIAN ASSOCIATION CHELTENHAM (GLOS)**

**RECEIPTS AND PAYMENTS ACCOUNT**

**FOR THE YEAR ENDED 31 MARCH 2024**

<b>B. <u>RESTRICTED FUNDS</u></b>	<b>2024</b>	<b>2024</b>	<b>2023</b>	<b>2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
(i) Temple Building Fund				
Receipts :				
- Building Society Interest (Gross)		700.25		36.06
(ii) Capacity Building Fund				
Grants Received	-		-	
Less: Expenses	(357.05)		(79.99)	
	-----		-----	
		(357.05)		(79.99)
(iii) Wednesday Day Care Centre Fund				
Grants Received	-		-	
Fund Raising	2,599.51		439.55	
Less: Expenses	(2,204.81)		(1,496.24)	
	-----		-----	
		394.70		(1,056.69)
(iv) Friendship Carers Fund				
Grant Received	-		500.00	
Less: Expenses	(500.00)		(-)	
	-----		-----	
		(500.00)		500.00
(v) Thriving Communities Fund				
Grant Received	3,500.00		-	
Less: Expenses	(1,089.98)		(-)	
	-----		-----	
		2,410.02		(-)
(vi) Enover Community & Severn Wye				
Energy Trust				
Grants Received	-		-	
Less: Expenses	(240.00)		(434.52)	
	-----		-----	
		(240.00)*		(434.52)*
(vii) Health & Wellbeing Fund				
Grant (To be received £2,600.00)	-		-	
Less: Expenses	(300.00)		(-)	
	-----		-----	
		(300.00)		-
		-----		-----
<b><u>EXCESS OF RECEIPTS</u></b>				
<b><u>OVER PAYMENTS (Note 3)</u></b>		£ 2,107.92		£ (1,035.14)
		=====		=====

\*Note re Item(vi): This Fund can only be used in future for Boiler Maintenance and Servicing.



THE INDIAN ASSOCIATION CHELTENHAM (GLOS)


STATEMENT OF ASSETS AND LIABILITIES

AS AT 31 MARCH 2024

	Note	2024 £	2023 £
FIXED ASSETS	1	23,245.38	23,245.38
CURRENT ASSETS			
Cash at Bank		64,266.78	55,282.41
Cash in Hand		-	-
Building Society Deposits	2	72,850.19	72,149.94
		137,116.97	127,432.35
Less: CURRENT LIABILITIES		(-)	(-)
NET CURRENT ASSETS		137,116.97	127,432.35
TOTAL ASSETS LESS CURRENT LIABILITIES		160,362.35	150,677.73
NET ASSETS		£160,362.35	£ 150,677.73
Represented by:			
FUNDS			
Restricted	3	77,635.36	75,527.44
Unrestricted	4	59,481.61	51,904.91
Undistributable	5	23,245.38	23,245.38
		£160,362.35	£ 150,677.73

The Accounts were approved by the Management Committee on 24th June 2024  
and signed on its behalf by:

  
.....  
President

  
.....  
Treasurer



# THE INDIAN ASSOCIATION CHELTENHAM (GLOS)

## NOTES TO THE ACCOUNTS

AS AT 31 MARCH 2024

### 1. FIXED ASSETS

	2024	2023
	£	£
Radha Krishna Deities at Cost	2,000.00	2,000.00
Amba Maa & Shivaling (Donated)	-	-
	-----	-----
	2,000.00	2,000.00
	-----	-----
Leasehold Property at Cost	45,000.00	45,000.00
Less: Grant from Cheltenham Borough Council	45,000.00	45,000.00
	-----	-----
	-	-
	-----	-----
Property Improvements at Cost	20,993.12	20,993.12
Less: Grant from Cheltenham Borough Council	2,000.00	2,000.00
	-----	-----
	18,993.12	18,993.12
	-----	-----
Plant and Equipment at Cost	494.95	494.95
	-----	-----
Furniture and Fittings at Cost	779.37	779.37
	-----	-----
Office Equipment at Cost	1,090.69	1,090.69
Less: Grant from Commission for Racial Equality	1,000.00	1,000.00
	-----	-----
	90.69	90.69
	-----	-----
Sports Equipment at Cost	287.25	287.25
Less: Grant from Cheltenham Borough Council	70.00	70.00
	-----	-----
	217.25	217.25
	-----	-----
Medical Equipment at Cost	670.00	670.00
	-----	-----
	£ 23,245.38	£ 23,245.38
	=====	=====

### 2. BUILDING SOCIETY DEPOSITS

	2024	2023
	£	£
These comprise:-		
General account	-	-
Temple Building Fund account	72,850.19	72,149.94
	-----	-----
	£72,850.19	£ 72,149.94
	=====	=====



**THE INDIAN ASSOCIATION CHELTENHAM (GLOS)**

**NOTES TO THE ACCOUNTS continued**

**AS AT 31 MARCH 2024**

**3. RESTRICTED FUNDS**

The funds of the Association include restricted funds of unexpended balances of donations and income held for specific purposes as follows:

	2024	2023
	£	£
<b><u>Temple Building Fund</u></b>		
Fund Brought Forward	72,149.94	72,113.88
Excess of Receipts over Payments	700.25	36.06
	-----	-----
Fund Carried Forward	72,850.19	72,149.94
	-----	-----
<b><u>Capacity Building Fund</u></b>		
Fund Brought Forward	323.61	403.60
Excess of Payments over Receipts	(357.05)	(79.99)
	-----	-----
Fund Carried Forward	(33.44)	323.61
	-----	-----
<b><u>Wednesday Care Centre Fund</u></b>		
Fund Brought Forward	471.33	1,528.02
Excess of Receipts over Payments	394.70	(1,056.69)
	-----	-----
Fund Carried Forward	866.03	471.33
	-----	-----
<b><u>Friendship Carers Fund</u></b>		
Fund Brought Forward	1,000.00	500.00
Excess of Expenses over Receipts	(500.00)	500.00
	-----	-----
Fund Carried Forward	500.00	1,000.00
	-----	-----
<b><u>Thriving Communities Fund</u></b>		
Fund Brought Forward	-	-
Excess of Receipts over Payments	2,410.02	(-)
	-----	-----
Fund Carried Forward	2,410.02	-
	-----	-----
<b><u>Enovert Community &amp; Severn Wye Energy Trust</u></b>		
Fund Brought Forward	1,582.56	2,017.08
Excess of Receipts over Payments	(240.00)	(434.52)
	-----	-----
Fund Carried Forward	1,342.56*	1,582.56*
	-----	-----
<b><u>Health &amp; Wellbeing Fund</u></b>		
Excess of Payments over Receipts	(300.00)	-
	-----	-----
<b><u>Total Restricted Funds</u></b>	£77,635.36	£75,527.44
	=====	=====

\*Note : This Fund can only be used in future for Boiler Maintenance and Servicing.



**THE INDIAN ASSOCIATION CHELTENHAM (GLOS)**

**NOTES TO THE ACCOUNTS continued**

**AS AT 31 MARCH 2024**

**4. UNRESTRICTED FUND**

The income funds of the Association include unrestricted funds comprised:-

	2024 £	2023 £
Fund brought forward	51,904.91	43,121.53
Excess of Receipts over Payments (Page 3, Note A)	7,576.70	8,783.38
	-----	-----
Fund carried forward	£ 59,481.61	£ 51,904.91
	=====	=====

The Management Committee has agreed to allocate the surplus unrestricted funds as at 31 March 2024 to ongoing specific projects as follows:-

	£	£
Cultural Activities	1,718.97	1,718.97
Building Maintenance Fund	15,000.00	10,000.00
Volunteers' Courses (Mandatory)	960.00	960.00
Religious Festivals	2,500.00	2,500.00
Gujarati Language Classes	845.00	845.00
	-----	-----
	£21,023.97	£ 16,023.97
	=====	=====

**5. UNDISTRIBUTABLE FUND**

This represents Fixed Assets which can only be available for general funds if they are realised. The Association has no intention of realising these assets and this element of funds has been designated Undistributable.



**THE INDIAN ASSOCIATION CHELTENHAM (GLOS)**  
**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF**  
**THE INDIAN ASSOCIATION CHELTENHAM (GLOS)**  
**CHARITY NO: 293297**

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24th June 2024