

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

REDBRIDGE GURATI WELFARE ASSOCIATION
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

CHARITY REGISTERED NUMBER: 1050875

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF REDBRIDGE GUJRATI WELFARE ASSOCIATION
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

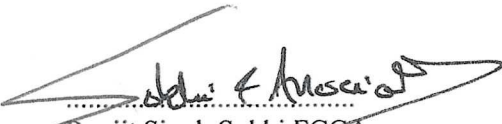
In connection with my examination, no matter has come to my attention:

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

To keep accounting records in accordance with section 130 the Companies Act;
and

To prepare accounts which accord with the accounting records, comply with the accounting requirements set out in the Charities (Accounts and Reports) Regulations 2008 other than any 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.


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

Dated: 11 November 2025

REDBRIDGE GUJRATI WELFARE ASSOCIATION

LEGAL AND ADMINISTRATIVE INFORMATION

Registered Charity Number: 1050875

Trustees:

- Mr J B Thacker Chairman
- Mrs M Vyas Vice Chairman
- Mrs G A Patel Secretary
- Ms S A Meisuria Assistant Secretary
- Mr S M Patel Treasurer
- Ms M Rayrella Assistant Treasurer
- Mr S R Patel Committee Member
- Mrs P Jani Committee Member
- Mr S K Vyas Committee Member
- Mr H Patel Committee Member
- Mr R Patel Committee Member
- Mr P Nakum Staff

Registered Office:

- Ilford Methodist Church
- Ilford Lane
- Ilford
- Essex
- IG1 2JZ

Accountants:

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

REDBRIDGE GUJRATI WELFARE ASSOCIATION

FOR THE YEAR ENDED 31 MARCH 2025

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Dated: 11 November 2025

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Ranjit Singh Sokhi FCCA
Sokhi & Associates Ltd
Chartered Certified Accountants
86B Albert Road
Ilford
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REDBRIDGE GUJRATI WELFARE ASSOCIATION

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their annual report for the year ended 31 March 2025 under the Charities Act 2011, together with the financial statements for the year, and confirm that the latter comply with the requirements of the Act, the Trust Deed and the Charities SORP 2005.

Structure, Governance and Management

Governing document

The charity is governed by its Trust deed and constitutes an unincorporated charity.

Approved by the trustees on 11 November 2025 signed on its behalf by:



.....
Mr S M Patel
Trustee

REDBRIDGE GUJRATI WELFARE ASSOCIATION

BALANCE SHEET

AT 31 MARCH 2025

	Note	2025		2024	
		£	£	£	£
Tangible fixed assets					
Tangible assets	4		746		955
Current assets					
Debtors	5	20,730		20,730	
Bank Accounts		264,818		237,937	
Cash Accounts		342		106	
		<u>285,890</u>		<u>258,773</u>	
Creditors					
Amounts falling due within one year	6	<u>57,699</u>		<u>43,645</u>	
Net current assets			<u>228,191</u>		<u>215,128</u>
Total assets less current liabilities			<u>228,937</u>		<u>216,083</u>
Net assets			<u>£228,937</u>		<u>£216,083</u>
Capital funds					
Restricted funds			18,821		18,821
Unrestricted funds			210,116		197,262
Total funds			<u>£228,937</u>		<u>£216,083</u>

Approved by the trustees on 11 November 2025 and signed on its behalf.


.....
Mr J B Thacker

The annexed notes form part of these financial statements.

REDBRIDGE GUJRATI WELFARE ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

	Unrest'd Funds £	Rest'd Income Funds £	Total Funds 2025 £	Total Funds 2024 £
Incoming resources				
Incoming Resources from generated funds:				
Charitable activities				
London Borough of Redbridge	0	15,495	15,495	17,316
Donations & legacies	46,884	0	46,884	47,243
Other trading activities	47,807	0	47,807	90,545
Investment income	4,422	0	4,422	4,404
	<u>99,113</u>	<u>15,495</u>	<u>114,608</u>	<u>159,508</u>
Total incoming resources	<u>99,113</u>	<u>15,495</u>	<u>114,608</u>	<u>159,508</u>
Resources expended				
Costs of generating funds	80,981	0	80,981	119,385
Charitable activities	402	15,495	15,897	17,316
General costs	4,876	0	4,876	8,634
	<u>86,259</u>	<u>15,495</u>	<u>101,754</u>	<u>145,335</u>
Total resources expended	<u>86,259</u>	<u>15,495</u>	<u>101,754</u>	<u>145,335</u>
Net movement in funds	12,854	0	12,854	14,173
Total funds brought forward	£ 197,261	£18,821	£216,083	201,910
Total funds carried forward	<u>£ 210,115</u>	<u>£18,821</u>	<u>£228,937</u>	<u>£216,083</u>

Details of Incoming resources and resources used are given in the notes to the financial statements.

REDBRIDGE GUJRATI WELFARE ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1. **Accounting policies**

Tangible fixed assets and depreciation

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

Fixtures & Fittings - 15% reducing balance
Computer equipment - 25% reducing balance

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees for particular purposes. the aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. the cost of raising and administering such funds are charged against the specific fund. the aim and use of each restricted fund as set out in the notes to the financial statements.

2. **Income**

	Unrestricted Funds	Restricted Funds	2025 Total Funds	2024 Total Funds
£	£	£		
London Borough of Redbridge		15,495	15,495	17,316
Membership	9,895		9,895	6,483
Misc. Collections	35,098		35,098	39,254
Trips Collections	47,807		47,807	90,545
Arti	1,891		1,891	1,506
	-----	-----	-----	-----
	94,691	15,495	101,186	155,104
	=====	=====	=====	=====

3. **Investment Income & Gains**

	2025 £	2024 £
Bank Interest	4,422	4,404
	=====	=====

REDBRIDGE GUJRATI WELFARE ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (Continued)

FOR THE YEAR ENDED 31 MARCH 2025

4. **Tangible fixed assets**

	Plant and Machinery £
Cost:	
At 1 April 2024	17,287
	<hr/>
At 31 March 2025	17,287
	<hr/>
Depreciation:	
At 1 April 2024	16,332
Charge for the year	209
	<hr/>
At 31 March 2025	16,541
	<hr/>
Net book value:	
At 31 March 2025	£ 746
	<hr/> <hr/>
At 31 March 2024	£ 955
	<hr/> <hr/>

5. **Debtors and prepayments**

Amounts falling due within one year:

	2025 £	2024 £
Sundry Debtors	20,730	20,730
	<hr/>	<hr/>
	£20,730	£20,730
	<hr/> <hr/>	<hr/> <hr/>

REDBRIDGE GUJRATI WELFARE ASSOCIATION
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2025

6. **Creditors**

Amounts falling due within one year:-

	2025	2024
	£	£
Trade Creditors	36,000	36,000
Sundry Creditors	6,645	6,645
Hire Purchase Creditors	2	0
Grants in Advance	14,040	0
Accrued Expenses	1,000	1,000
PAYE & NIC	12	0
	£ 57,699	£ 43,645
	£ 57,699	£ 43,645

REDBRIDGE GUJRATI WELFARE ASSOCIATION

DETAILED TRADING AND PROFIT AND LOSS ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	2025		2024	
	£	£	£	£
Income				
Membership Fees, Collections & Donations		46,884		47,244
Bank Interest		4,422		4,404
Trips		47,807		90,545
Grants		15,495		17,316
		<hr/>		<hr/>
		114,608		159,509
Overheads				
Rent for Centres	22,088		19,108	
Printing, Postage and Advertising	1,003		229	
Telephones and Fax	767		703	
Insurance	96		96	
Food, Beverages and Consumables	31,759		29,859	
Coach Trips & Cultural Events	42,629		89,527	
Legal & Professional Fees	35		35	
Bank Charges	0		46	
Repairs & Maintenance	990		1,938	
Sundry Expenses	204		660	
Wages & Salaries	1,071		2,005	
Accountancy	500		500	
Depreciation	210		273	
Charitable donations	402		357	
		<hr/>		<hr/>
		(101,754)		(145,336)
Profit on ordinary activities		<hr/> <hr/>		<hr/> <hr/>
		£ 12,854		£ 14,173