Redbridge Asian Mandal (RAM)

(Registered charity, number 1120994)

Financial statements
for the year ended 31 December 2025

Page	Contents
2 - 4	Trustees' annual report
5	Independent examiner's report
6	Receipts & payments account
7	Statement of assets & liabilities
8 & 9	Notes to the accounts

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Redbridge Asian Mandal (RAM)
Trustees' annual report
for the year ended 31 December 2025

Full name Redbridge Asian Mandal (RAM)

Registered charity number 1120994

Principal address: c/o Mr.Odhavji Magudia, 9 Bawdsey Avenue, Newbury Park, Ilford, Essex IG2 7TW

Trustees
Mr.Odhavji Magudia, President
Mr.Harkrishen Katechia,Secretary
Mr Purshotam Katechia, Treasurer

Committee Members
Mrs Jaya Katechia
Mrs.Bhanuben Patel
Mr.Rajnibhai Katechia
Mrs Hansaben Magudia Vice - President
Mr.Manoharlal Shah
Mr.Krishnakant M Shah
Mrs Virbalaben Shah
Mr Narendra Gohil

During the year Mr Narendra Gohil was elected to replace Mr Umesh Desai who has passed.

Governing document
The charity is operated under the rules of its constitution amended and adopted on 22nd May 2007.

Overall management of the charity is the responsibility of the trustees who are elected and co-opted under the terms of the constitution. Day to day project activity is managed and carried out by trustees, committee members and volunteers.

Bankers
Nat West Bank plc, Romford Town Centre (E) Branch, 10 South Street, Romford, Essex, RM1 1RD.

Independent examiner
Joseph Yongo
6 Halkett House, Waterloo Gardens, London, E2 9HU.

Aims and organisation
The principal objects of the charity are:

1. To promote the benefit of the inhabitants of Redbridge and its surrounding boroughs (the area of benefit), particularly the elderly members of the Asian community, in common effort to advance education, relieve poverty, sickness and isolation.
2. To provide facilities for recreation and leisure time activities in the interest of social welfare with the objects of improving the conditions of life of the said inhabitants.

Redbridge Asian Mandal (RAM)
Trustees' annual report (continued)
for the year ended 31 December 2025

Activities

In planning our activities for the year, we kept in mind the Charity Commission's guidance on public benefit at our trustee meetings. The public benefit is that those who live on their own do not, fear of isolation anymore as they meet others to socialise, learn new skills in cooking, health matters, healthy diet, exchange ideas, receive advice on health, finances and take part in physical exercises as well as other activities.

The principal activities of the charity include:

1. Meeting of members on every Tuesday from 12:00p.m. to 4.00p.m. where ladies take part in Satsang, prayers, singsongs etc. Some men also take part in Singsongs, whilst others play cards or get involved in debates,
2. We also have speakers from various fields such as health, social affairs, housing, finance etc,
3. The meeting ends with lunch.
4. Outings and activities are organised including day trips, outings to cinemas, temples, the seaside, trips abroad and other social events.

Summary of the main achievements during the period

Achievements during the year include the following:

1. Our membership stayed around 600 with a healthy waiting list.
2. Parties were organised to celebrate Christmas, and other events.
3. Trips to Temples, Watford and Clacton.
4. Normal activities such as song singing, playing cards, prayers and debates, took place.

During some of our normal activities such as trips and outings, we request contributions from our members, but for those who are unable to contribute and want to undertake those trips and outings are assisted to undertake those trips and outings.

Benefits to members

1. Many members who live on their own get an opportunity to meet their peers and exchange ideas and talk about matters that are common and affecting them from time to time,
2. People who are stuck indoors, lonely and isolated have a place to go to during the daytime,
3. Members can get a chance to go on day trips and holidays as they would not venture out on their own,
4. Ladies learn new skills in cooking, considering, the health benefits,
5. Members receive advice on health, finance and other related social matters from visiting councillors and other professionals,
6. Members get chance trying out new activities,

7. Encourage members who do not usually take part in physical exercise to become more active in doing so,
8. Encourage other members to change to healthy diet; and
9. To improve members' health overall and reduce the burden of cost to NHS.

The charity's policy on reserves
The charity has a reserves policy of setting aside the sum of £205,159 in deposits and bank accounts which is sufficient to cover the cost of activities at the current levels for over five years in the event no other funding was available.

How the charity works with other organisations and networks
RAM networks with other organisations by sharing information, which is of common interest, whilst at the same time maintaining confidentiality of such shared information with others.

Major risks and how these are managed
The major risk to RAM is to ensure maintaining the maximum funding in future. The main sources of funding currently include the City Bonds Travels Limited, members' subscriptions and donations.

We sincerely thank our funders, members and volunteers for their invaluable support and financial contributions during the year which enabled us to fulfil our charitable objects.

The trustees declare that they have approved the trustees' report above.
Signed on behalf of the charity's trustees:

Signed _____ Date 7/8/26.
Mr Odhavji Magudia, President

Independent examiner's report to the trustees of Redbridge Asian Mandal (RAM) for the year ended 31 December 2025

I report on the accounts of the charity, which are set out on pages six to nine.

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,
- 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, 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 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.

Signed _____ Date 07/08/2026
Joseph Yongo, M.Sc., FAIA

Redbridge Asian Mandal (RAM)
Receipts & payments account
for the year ended 31 December 2025

2024 Total Funds £		Note	Unrestricted funds £	Restricted funds £	*2025* Total funds £
	Receipts				
34,725	Grants & donations	2	26,271	-	26,271
5,670	Membership		11,020	-	11,020
3,051	Activities & trips		5,605	-	5,605
2,016	Sundry income		2,035	-	2,035
2,214	Bank interest		13,026	-	13,026
47,676	**Total receipts**		57,957	-	57,957
	Payments				
24,209	Activities & trips		27,362	-	27,362
434	AGM & special events		111	-	111
500	Independent examination		500	-	500
306	Insurance		364	-	364
129	Printing & stationery		129	-	129
9,936	Rent & room hire		10,187	-	10,187
201	Sundry costs		600		600
35,715	**Total payments**	3	39,253	-	39,253
11,961	**Net receipts/(payments)**		18,704	-	18,704
174,494	Cash funds at start of this period		186,455	-	186,455
186,455	**Cash funds at end of this period**	3	205,159	-	205,159

Redbridge Asian Mandal (RAM)
Statement of assets and liabilities
at 31 December 2025

2024			2025
£		Note	£
	Cash assets		
186,403	Bank accounts		204,980
52	Cash in hand		179
186,455			**205,159**
	Liabilities		
500	Creditors	4	500
500			**500**

The fixed term deposits of £96,197 and £44,094 with Punjab National Bank International Ltd, Metro Bank of £33,174 and the expected gross interest of £5,250 is only, payable at the end of its maturity periods which are 23rd December 2026 and 3rd May 2026 respectively. Accrued interest for the period to 31st December 2026 is £5,906.

These financial statements are accepted on behalf of the charity by:

Signed _____ Date 7/8/26.
Mr Odhavji Magudia, President

Redbridge Asian Mandal (RAM)
Notes to the accounts
for the year ended 31 December 2025

1. Receipts & payments accounts

Receipts and payments accounts are statements that summarise the movement of cash into and out of the charity during the financial year. In this context "cash" includes cash equivalents, for example, bank accounts where cash can be readily withdrawn to pay for debts as they become due.

2. Grants & donations

	Unrestricted £	Restricted £	Total £
	-	-	-
Sundry donations	26,271	-	26,271
	26,271	**-**	**26,271**

3. Funds analysis

	balance £	Receipts £	(Payments) £	transfers £	balance £
Restricted funds					
L Borough of Redbridge	-	-	-	-	-
Total	-	-	-	-	-
Unrestricted funds	**186,455**	**57,957**	**(39,253)**	**-**	**205,159**

4. Creditors

	£
Independent examination	500
	500

5. Trustees' remuneration, benefits and expenses

No trustee received or is due to receive any remuneration or benefits from the charity in respect of the year ended 31 December 2025. (2024: nil). During the year, there was no reimbursement to trustees for travel expenses incurred on behalf of the charity affairs; (2024: nil).

6. Glossary of terms

Restricted funds: These are funds given to the charity, subject to specific restrictions set by the donor, but still within the general objects of the charity.

Creditors: These are amounts owed by the charity, but which were not paid during the accounting period.