

The Indian Association

Hindu Community Centre
64 Swindon Road, Cheltenham,
Gloucestershire GL50 4AY

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



REPORT OF THE TRUSTEES FOR YEAR ENDED 31ST MARCH 2019

Charity number: 293297

Charity Name:

THE INDIAN ASSOCIATION CHELTENHAM GLOUCESTERSHIRE

Charity Address:

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

Trustees:

1. MR DAHYABHAI S PATEL
2. MR MINAND A ODEDRA
3. MR HASHMUKH B CHAWDA

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 three 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 31st March 2019 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 the needs of the elderly and frail community members.

The ongoing programs in education, arts and sports have continued and flourished benefiting the young and elderly section of the members.

Achievements and performance:

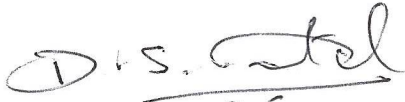
The association's team of hard working volunteers together with the members of the management committee have successfully completed the year with a full range of religious, cultural & social activities for its members and their families.

This year the weekly day care group for the elderly and frail members has run satisfactorily and continues to expand its activities by visiting similar groups in other towns and also inviting them to visit Cheltenham.

Activities for the younger members of the community continues in teaching of mother language and dancing which are incorporated into the regular cultural and social activities arranged at our Association. We plan to support and expand their activities.

This year the Association's finances have been greatly supported by our volunteers who's fund raising efforts have resulted in raising additional funds which are urgently needed for the ongoing building maintenance and improvement work.

Signed:

Mr D S Patel: 

Mr M A Odedra: 

Mr H B Chawda: 

Date: 05/10/19

THE INDIAN ASSOCIATION CHELTENHAM (GLOS)

ACCOUNTS

YEAR ENDED 31 MARCH 2019

THE INDIAN ASSOCIATION CHELTENHAM (GLOS)

STATEMENT OF TRUSTEES' RESPONSIBILITIES

YEAR ENDED 31 MARCH 2019

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 1993. 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

We report on the accounts for the year ended 31 March 2019 set out on pages 3 to 8.

Respective Responsibilities of Trustees and Examiner

The charity's trustees consider that an audit is not required for this year (under Section 43(2) of the Charities Act 1993 (the Act)) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under Section 43 of the Act);
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 43 (7)(b) of the Act); and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with General Directions given by the Charity Commissioners. 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 the trustees concerning any such matters. 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.

Independent Examiner's Statement

In the course of my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the trustees have not met the requirements to ensure that:
 - proper accounting records are kept (in accordance with Section 41 of the Act); and
 - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

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

2019

THE INDIAN ASSOCIATION CHELTENHAM (GLOS)

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2019

A. <u>UNRESTRICTED FUND</u>	2019	2019	2018	2018
	£	£	£	£
<u>RECEIPTS</u>				
Life Membership Fees	1,500.00		(288.00)	
Annual Membership Fees	440.00		410.00	
Festival: Income	3,805.72		3,619.21	
Expenses	(2,086.72)		(1,566.95)	
Satsang and Donations	11,295.73		9,349.52	
Building Society Interest	1.88		0.51	
Bank Interest	53.19		17.95	
Hire of Hall & Facilities	2,840.00		3,700.00	
Badminton	59.06		79.50	
Yoga	76.00		86.00	
Zumba	306.00		429.00	
Fund Raising	7,586.33		2,867.68	
Fund Raising: Other Charities	-		-	
Less: Paid to Other Charities	(-)		(-)	
	-----		-----	
		25,877.19		18,704.42
<u>PROJECTS</u>				
Music and Dance:				
Fees Received	-		-	
Expenditure	(-)		(-)	
	-----		-----	
		-		-
		-----		-----
		25,877.19		18,704.42
<u>PAYMENTS</u>				
Rates and Water	1,415.03		1,451.48	
Light and Heat	4,130.93		3,341.73	
Telephone	434.33		635.55	
Insurance	2,581.63		2,518.43	
Repairs and Maintenance	5,515.63		1,884.30	
Professional Charges	420.00		420.00	
Printing, Postage and Stationery	301.02		347.45	
Language Classes : Expenses	-		550.00	
Less: Grant & Fees Received	(-)		(550.00)	
Active Together	-		-	
	-----		-----	
		14,798.57		10,598.94
EXCESS OF RECEIPTS		-----		-----
OVER PAYMENTS (Note 4)		£11,078.62		£ 8,105.48
		=====		=====

THE INDIAN ASSOCIATION CHELTENHAM (GLOS)

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2019

B. <u>RESTRICTED FUNDS</u>	2019 £	2019 £	2018 £	2018 £
(i) Temple Building Fund				
Receipts :				
- Building Society Interest (Gross)		35.99		35.97
(ii) Capacity Building Fund				
Grants Received	-		-	
Less: Expenses	(-)		(-)	
	-----	(-)	-----	(-)
(iii) Wednesday Day Care Centre Fund				
Grants Received	-		1,065.00	
Fund Raising	877.20		846.00	
Less: Expenses	(1,315.88)		(1,884.20)	
	-----	(438.68)	-----	26.80
(iv) Active Together				
Grant Received	-		-	
Less: Expenses	(-)		(-)	
	-----	(-)	-----	(-)
(v) Kitchen Refurbishment Fund				
Grant Received	4,750.00		-	
Less: Expenses	(82.00)		(-)	
	-----	4,668.00	-----	-
(vi) Temple Carpet Fund				
Grant Received	1,000.00		-	
Fund Raising	898.25		-	
	-----	1,898.25	-----	-
EXCESS OF RECEIPTS OVER PAYMENTS (Note 3)		£ 6,163.56 =====		£ 62.77 =====

THE INDIAN ASSOCIATION CHELTENHAM (GLOS)

BALANCE SHEET

AS AT 31 MARCH 2019

	Note	2019 £	2018 £
FIXED ASSETS	1	23,245.38	23,245.38
CURRENT ASSETS			
Cash at Bank		75,932.79	58,728.48
Cash in Hand		-	-
Building Society Deposits	2	72,814.20	72,776.33
		148,746.99	131,504.81
Less: CURRENT LIABILITIES		(-)	(-)
NET CURRENT ASSETS		148,746.99	131,504.81
TOTAL ASSETS LESS CURRENT LIABILITIES		171,992.37	154,750.19
NET ASSETS		£171,992.37	£ 154,750.19
Represented by:			
FUNDS			
Restricted	3	81,596.10	75,432.54
Unrestricted	4	67,150.89	56,072.27
Undistributable	5	23,245.38	23,245.38
		£ 171,992.37	£ 154,750.19

The Accounts were approved by the Management Committee on..... 2019
and signed on its behalf by:

.....
President

.....
Treasurer

THE INDIAN ASSOCIATION CHELTENHAM (GLOS)

NOTES TO THE ACCOUNTS

AS AT 31 MARCH 2019

1. FIXED ASSETS	2019 £	2018 £
Radha Krishna Deities at Cost	2,000.00	2,000.00
Amba Maa & Shivling (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	2019 £	2018 £
These comprise:-		
General account	808.38	806.50
Temple Building Fund account	72,005.82	71,969.83
	-----	-----
	£72,814.20	£ 72,776.33
	=====	=====

THE INDIAN ASSOCIATION CHELTENHAM (GLOS)

NOTES TO THE ACCOUNTS continued

AS AT 31 MARCH 2019

3. RESTRICTED FUNDS

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

	2019	2018
	£	£
<u>Temple Building Fund</u>		
Fund Brought Forward	71,969.83	71,933.86
Excess of Receipts over Payments	35.99	35.97
	-----	-----
Fund Carried Forward	72,005.82	71,969.83
	-----	-----
<u>Capacity Building Fund</u>		
Fund Brought Forward	1,116.85	1,116.85
Excess of Payments over Receipts	(-)	(-)
	-----	-----
Fund Carried Forward	1,116.85	1,116.85
	-----	-----
<u>Wednesday Care Centre Fund</u>		
Fund Brought Forward	2,345.86	2,319.06
Excess of Receipts over Payments	(438.68)	26.80
	-----	-----
Fund Carried Forward	1,907.18	2,345.86
	-----	-----
<u>Active Together Fund</u>		
Fund Brought Forward	-	-
Excess of Payments over Receipts	(-)	(-)
Transfer from Unrestricted Fund	-	-
	-----	-----
Fund Carried Forward (Closed)	-	-
	-----	-----
<u>Kitchen Refurbishment Fund</u>		
Fund Brought Forward	-	-
Excess of Receipts over Payments	4,668.00	-
	-----	-----
Fund Carried Forward	4,668.00	-
	-----	-----
<u>Temple Carpet Fund</u>		
Fund Brought Forward	-	-
Excess of Receipts over Payments	1,898.25	-
	-----	-----
Fund Carried Forward	1,898.25	-
	-----	-----
<u>Total Restricted Funds</u>	£81,596.10	£75,432.54
	=====	=====

THE INDIAN ASSOCIATION CHELTENHAM (GLOS)

NOTES TO THE ACCOUNTS continued

AS AT 31 MARCH 2019

4. UNRESTRICTED FUND

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

	2019 £	2018 £
Fund brought forward	56,072.27	47,966.79
Excess of Receipts over Payments (Page 3, Note A)	11,078.62	8,105.48
	-----	-----
Fund carried forward	£ 67,150.89 =====	£ 56,072.27 =====

The Management Committee has agreed to allocate the surplus unrestricted funds as at 31 March 2019 to ongoing specific projects as follows:-

	£	£
Music and Dance Project	1,718.97	1,718.97
Temple Maintenance Fund	6,000.00	6,000.00
Volunteers' Courses (Mandatory)	1,500.00	1,500.00
Religious Festivals	2,500.00	2,500.00
Gujarati Language Classes	500.00	500.00
	-----	-----
	£12,218.97 =====	£ 12,218.97 =====

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)
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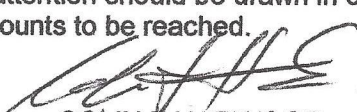
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25 June 2019