

Registered Charity Number: 1057208

Ramgarhia Sikh Gurdwara, Slough

Trustees' Annual Report and

Financial Statements

For the year ended 31 December 2018

Ramgarhia Sikh Gurdwara, Slough

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Financial Statements for the Year ended 31 December 2018**

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Ramgarhia Sikh Gurdwara, Slough

Report of the Trustees for the year ended 31 December 2018

The trustees present their annual report and financial statements for the year ended 31 December 2018. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015).

Reference and Administrative Information

Charity Name	Ramgarhia Sikh Gurdwara, Slough
Charity Registration Number	1057208
Worship Registration Number	75785
Marriage Reference Number	39528
Principal address	Woodlands Avenue, Slough, Berkshire SL1 3BU
Holding Trustees	Dr Joginder Singh Bhamra Harbhajan Singh Jabble Tarsem Singh Virdee Avtar Singh Bhoda
Managing Committee.	This changed on 5 May 2019 is made up of the following members

	Current	Predecessors
President	Sital Singh Lall	<i>Harjinder Singh Gahir</i>
Vice President	Gurmit Singh Bhamra	<i>Gurmit Singh Nandra</i>
General Secretary	Ravinder Singh Panesar	<i>Amarjit Singh Bhachu</i>
Assist Secretary	Harvinder Singh Bhoda	-
Treasurer	Gurmit Singh Nandra	<i>Harvinder Singh Bhoda</i>
Assist Treasurer	Bhavinder Singh Bhachu	<i>Amarjeet Singh Bhuie</i>
Bhandari	Inderjeet Singh Bhoose	<i>Ravinder Singh Panesar</i>
Assist Bhandari	Amarjit Singh Bhuie	<i>Sital Singh Lall</i>
Jatheydar	Sewa Singh Bhamra	<i>Tarlochan Singh Saund</i>
Assist Jatheydar	Tarlochan Singh Saundh	<i>Sewa Singh Bhamra</i>
Librarian	Buta Singh Gahir	<i>Perminder Singh Matharu</i>
Stage Secretary	Baldip Singh Chana	-
Building Supervisor	Jagir Singh Bhachu	<i>Jagir Singh Bhachu</i>

Ramgarhia Sikh Gurdwara, Slough

Report of the Trustees for the year ended 31 December 2018

	Current	<i>Predecessors</i>
Other committee members	Harjinder Singh Gahir	<i>Buta Singh Gahir</i>
	Amarjit Singh Bhachu	<i>Manjit Singh Bhamra</i>
	Harnam Singh Jutla	<i>Gurmit Singh Bhamra</i>
	Mahipal Singh Didyal	<i>Bhupinder Singh Bhachu</i>
	Manjit Singh Sahota	<i>Harnam Singh Jutla</i>
	Inderjit Singh Ruprai	<i>Pardeep Singh Channa</i>
	Perminder Singh Matharu	<i>Baldip Singh Channa</i>
	Manjit Singh Bhamra	<i>Inderjeet Singh Ruprai</i>
	Gurdip Singh Jutla	<i>Gurdip Singh Jutla</i>
	Davinderjit Singh Bansal	<i>Manjit Singh Sahota</i>
	Surinder Singh Soor	<i>Harpreet Singh Ghatora</i>

Independent Examiner

Jasveer Singh Bhamra FCCA

Business Ledger Limited, 3 Waterside Drive, Langley Berkshire SL3 6EZ

Ramgarhia Sikh Gurdwara, Slough

Report of the Trustees for the year ended 31 December 2018

Structure, governance and management

Governing document

Ramgarhia Sikh Gurdwara, Slough is an unincorporated association and governed by a deed of trust and a constitution adopted on 24 October 1993, as amended by Charity Commissioners scheme dated 7 February 1997. This was further amended on 16 January 2000. It was registered with the Charity Commission in February 1997.

The general management and the administration of the charity is the responsibility of the Executive Committee.

The Trustees hold the charity's property including land as holding trustees.

The members of the Executive Committee are elected each alternate year from the membership of the Gurdwara.

Structure, governance and management

The charity has currently four trustees who hold the charity's property. A management committee, who manage the charity on day to day basis, consists of 13 office holders and 12 other members, who hold office for two years. The charity is examining ways to improve its management structure.

Risk Management

The members of executive committee have assessed the risks the charity faces including the likelihood of the risks happening and the measures taken to manage them. Special attention has been taken to ensure that those who work with children and or other vulnerable groups

Objectives and activities

Our aims

The objects of the charity are set out in the charity's governing document and are summarised as follows:

To promote the Sikh religion in Slough and its adjoining area by the following means and such other means as the Trustees and the Executive Committee consider to be appropriate taking into account the Charity Commission's guidance on the public benefit in the *Advancement of Religion for the Public Benefit* and have regard to it in their administration of the charity. In doing so, Gurdwara (*The Temple*) provides a benefit to the public by:-

1. The maintenance of Gurdwara and the Sikh Centre;
2. The celebration of Sikh religious festivals;
3. The conduct of marriage and funeral rites in accordance with Sikh religious observance;
4. The establishment of a library containing books in both Punjabi and English on Sikh religion, history and culture, we have over 300 books in the library;
5. The RECC (education centre) is open to all the public from young children to pensioners; activities range from indoor sports and multi-activities and other activities including open days etc. The use of RECC is subsidised for all.
6. To develop mutual understanding and harmonious relationships with other communities, faith groups and charitable organisations.
7. The average number of people attending Gurdwara is average of 1,500 per week and number of people making use of the RECC is 200 children & adults.

Ramgarhia Sikh Gurdwara, Slough

Report of the Trustees for the year ended 31 December 2018

These are pursued in a variety of ways including organising formal talks, seminars, training and other educational activities. Religious services are held daily and free vegetarian meals (langar) are provided to members and worshippers daily. We are a part of the local inter-faith group.

Volunteers

The Gurdwara is grateful for the efforts of its many members and other volunteers who are involved in the provision of service, charity events, running and maintenance of kitchen and fund raising.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

1. Every Christmas, Gurdwara feeds vegetarian meals to homeless people.
2. In April, Gurdwara organises Nagar Kirtan (Religious procession), around 15,000 people from all communities regularly attend. This procession promotes public awareness of the Sikh Religion and is used by other community to promote social cohesion.
3. Gurdwara provides free educational classes for the teaching of traditional musical instruments at the weekends by professional and qualified teacher who are paid by the Gurdwara.
4. The Gurdwara provides free Punjabi language teaching up to A Levels on Wednesday. Punjabi is taught by professional and qualified teachers who are paid by the Gurdwara. Punjabi School plays an important part of maintaining both language and history of the faith.
5. The Gurdwara provides sports facilities for hockey, cricket, martial arts and yoga classes
6. As is previous years, Gurdwara continued to support other charities and social causes.

Financial Review

Reserves policy

Currently the trustees consider that the level of free reserves (net assets excluding fixed assets) is adequate level. The trustees therefore consider that the levels of unrestricted fund reserves are sufficient.

Results for the year

The total income in the year dropped by £37,808 to £357,478. Because of demographic factors and increasing drop in disposable income this trend is likely to continue. The total expenditure for the year excluding impairment of fixed assets, and depreciation increased in the year from around £396,663 to £467,116 caused mainly by increase in repairs of the building, wages paid and greater allocation of resources toward teaching Punjabi and music to children.

The net deficit in funds for the year was £126,800 thereby decreasing the unrestricted funds to £2,958,799 of which £2,789,360 is invested in the charity's total fixed assets. The charity has net current assets of £169,438

Future Plans

These include the improvements to management structure and the development of required child and vulnerable persons procedures and the appointment of a designated officer for the safeguarding of these persons. The Gurdwara buildings and overflow car park of approximately 3 acres needs to be updated. The management committee has decided to invest in improving the mechanical and electrical systems, including upgrading CCTV security and fire alarm systems. The long term plans include the development of an old people's home.

Ramgarhia Sikh Gurdwara, Slough

Report of the Trustees for the year ended 31 December 2018

Trustees' responsibilities in relation to financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the income and expenditure. In preparing the financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1993, the applicable Charity (Accounts and Reports) Regulations and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees for the purposes of charity law who served during the year and up to the date of this report are set out page 1.

Approved by the executive committee on _____ and signed on their behalf by:

Ravinder Singh Panesar

Gurmit Singh Nandra

Date

Ramgarhia Sikh Gurdwara, Slough
The Independent Examiners Report to the Trustees of
Ramgarhia Sikh Gurdwara, Slough

I report on the accounts for the year ended 31 December 2018 set out on pages 8 to 11.

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 required. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of FCCA.

It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the 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 statements 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 to 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.

Jasveer S Bhamra
FCCA
Business Ledger Limited
Chartered Certified Accountants
3 Waterside Drive
Langley, Berkshire
SL3 6EZ
Date:

Ramgarhia Sikh Gurdwara, Slough

Statement Of Financial Activities

for the year ending 31 December 2018

	Note	General Fund	General Fund 2017 £
INCOME and ENDOWMENTS			
Donations and legacies	2	357,478	395,286
TOTAL INCOME		<u>357,478</u>	<u>395,286</u>
EXPENDITURE			
Charitable activities	3	471,361	409,804
Raising funds	4	660	2,274
Governance costs	5	12,257	1,748
TOTAL EXPENDITURE		<u>484,278</u>	<u>413,825</u>
NET INCOME/(EXPENDITURE)		<u>(126,800)</u>	<u>(18,540)</u>
NET MOVEMENT IN FUNDS		<u>(126,800)</u>	<u>(18,540)</u>
RECONCILIATION OF FUNDS			
Total funds brought forward		3,085,599	3,060,412
Total Funds carried forward		<u><u>2,958,799</u></u>	<u><u>3,041,872</u></u>

Ramgarhia Sikh Gurdwara, Slough

Balance Sheet at 31 December 2018

	Note	General Fund £	General Fund 2017 £
FIXED ASSETS			
Tangible assets	7	2,789,360	2,780,430
Total fixed assets		2,789,360	2,780,430
CURRENT ASSETS			
Cash at bank and in hand		173,418	312,843
Total current assets		173,418	312,843
LIABILITIES			
Creditors: Amounts falling due within one year	8	(3,979)	(7,674)
NET CURRENT (LIABILITIES)		169,438	305,169
TOTAL ASSETS LESS CURRENT LIABILITIES		2,958,799	3,085,599
TOTAL NET ASSETS		2,958,799	3,085,599
FUNDS			
Unrestricted funds		2,958,799	3,085,599
TOTAL FUNDS		2,958,799	3,085,599

The financial statements were approved by the Board of Trustees on and were signed on its behalf by:

Ravinder Singh Panesar

Ramgarhia Sikh Gurdwara, Slough

Notes to the Financial Statements for the year ended 31 December 2018

1 ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS102, have been prepared in accordance with the Charities SORP (FRS102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention with the exception of its investment property and the sports centre that stated a open market valuation.

The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Funds

The charity has one unrestricted income general fund.

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. In restricted funds include designated funds where the trustees, have set aside resources for a specific purpose.

Income

All income is recognised in Statement of Financial Activities once the Charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Irrecoverable VAT

Irrecoverable VAT is charged against the category of expenditure for which it was incurred.

Allocation of overhead and support costs

Support costs include administrative office functions are allocated to the activity cost categories on a basis consistent with the use of resources.

Costs of generating funds

Costs of generating funds are those costs incurred in attracting voluntary income, or incurred in trading activities undertaken to raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities for its beneficiaries. It includes both direct pay and non-pay costs and support costs relating to those activities.

Ramgarhia Sikh Gurdwara, Slough

**Notes to the Financial Statements
for the year ended 31 December 2018**

Governance costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity, and include its independent examination fees and other similar costs of the charity including trustee expenses.

Tangible fixed assets and depreciation

All assets costing more than £1,000 are capitalised and at historic cost. Fixed assets are stated at cost less accumulated depreciation and any impairment. The long term leasehold property is written over the lease term. Depreciation is provided at the following annual rates in order write off the cost less estimated residual value of each asset over its estimated useful life.

Plant, machinery, fixtures and fittings - 20% on reducing balance

	2018	2017
	£	£
2 DONATIONS AND LEGACIES		
Golak	161,395	159,309
Receipts	193,073	235,977
Other	3,010	-
	<u>357,478</u>	<u>395,286</u>
3 CHARITABLE ACTIVITIES		
Worship costs	63,273	97,080
Food	59,762	55,115
Nagar Kirtan & social activities	20,914	13,484
Donations	-	5,164
Utilities	69,699	57,601
Ground rent	3,563	2,850
Property maintenance and running costs	87,176	68,803
Punjabi and music school	124,123	73,437
Charity running costs	25,690	19,108
Depreciation	17,162	17,162
	<u>471,361</u>	<u>409,804</u>
4 RAISING FUNDS		
Advertising etc.	660	2,274
	<u>660</u>	<u>2,274</u>
5 GOVERNANCE COSTS		
Accountancy and legal	3,920	1,748
Professional fees	8,337	-
	<u>12,257</u>	<u>1,748</u>
6 STAFF COSTS		
Worship costs	61,283	94,484
Music & Punjabi teachers	121,281	72,404
Employers social security costs	4,832	3,629
	<u>187,395</u>	<u>170,517</u>
The average monthly number of employees during the year was as follows:	<u>6</u>	<u>6</u>

Ramgarhia Sikh Gurdwara, Slough

Notes to the Financial Statements
8for the year ended 31 December 2018

7 TANGIBLE FIXED ASSETS

	Freehold land & buildings £	Plant & equipment	Total £
COST OR VALUATION			
At 1 January 2018	2,720,710	298,551	3,019,261
Additions	-	26,092	26,092
At 31 December 2018	<u>2,720,710</u>	<u>324,643</u>	<u>3,045,353</u>
DEPRECIATION AND IMPAIRMENTS			
At 1 January 2018	-	238,831	238,831
Depreciation	-	17,162	17,162
At 31 December 2018	<u>-</u>	<u>255,993</u>	<u>255,993</u>
NET BOOK VALUE			
At 31 December 2018	<u>2,720,710</u>	<u>68,650</u>	<u>2,789,360</u>
At 31 December 2017	<u>2,720,710</u>	<u>59,720</u>	<u>2,780,430</u>

8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2018 £	2017 £
Other creditors	3,979	7,674
	<u>3,979</u>	<u>7,674</u>

9 SUMMARY OF FUND MOVEMENT

	General Fund £
Balance at 1 January 2018	3,085,599
Income	357,478
Expenditure	(484,278)
Balance at 31 December 2018	<u><u>2,958,799</u></u>

Ramgarhia Sikh Gurdwara, Slough

**Detailed Income and Expenditure
for the year ended 31 December 2018
General Fund**

	Total 2018 £	Total 2017 £
Income		
Golak	161,395	159,309
Receipts	193,073	235,977
Istri sabha, library & matrimonial	3,010	-
Total Income	357,478	395,286
Expenditure		
Staff costs	187,395	170,517
Ground rent	3,563	2,850
Rates and water	4,461	4,303
Light & heat	65,238	53,298
Provision for cooked meals	59,762	55,115
Nagar kirtan	11,308	9,934
Social visits	9,607	3,550
Property maintenance costs	45,906	52,972
Cleaning	41,270	15,830
Insurance	9,733	9,042
Telephone	2,665	2,108
Advertising	660	2,274
Postage, printing and stationery	10,263	5,601
Donations	-	5,164
Accountancy and Legal	3,920	1,748
Professional fees	8,337	-
Sundry expenses	1,113	415
Bank charges	1,917	1,941
Depreciation	17,162	17,162
Total Expenditure	484,278	413,825
Net Income/(Expenditure)	(126,800)	(18,540)
Fund Transfers		
Net Movement in Funds	(126,800)	(18,540)