

Registered Charity Number: 1057208

Ramgarhia Sikh Gurdwara, Slough

Trustees' Annual Report and

Financial Statements

For the year ended 31 December 2022

Ramgarhia Sikh Gurdwara, Slough

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Financial Statements for the Year ended 31 December 2022

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The following is not part of statutory accounts

Detailed Income and Expenditure Account

For the year ended 31 December 2022 **14**

Ramgarhia Sikh Gurdwara, Slough

Report of the Trustees for the year ended 31 December 2022

The trustees present their annual report and financial statements for the year ended 31 December 2022. 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 Avtar Singh Bhoda

Managing Committee. This changed on 5 May 2022 is made up of the following members

	Current	Predecessors
President	Inderjeet Singh Bhoose	Sital Singh Lall
Vice President	Tarlochan Singh Saundh	Gurmit Singh Bhamra
General Secretary	Harvinder Singh Bhoda	Ravinder Singh Panesar
Assist Secretary	Amarjit Singh Bhachu	Harvinder Singh Bhoda
Treasurer	Mahipal Singh Dadyal	Gurmit Singh Nandra
Assist Treasurer	Jagir Singh Bhachu	Bhavinder Singh Bhachu
Bhandari	Bhavinder Singh Bhachu	Inderjeet Singh Bhoose
Assist Bhandari	Amarjit Singh Bhuie	Amarjit Singh Bhuie
Jatheydar	Gurmit Singh Nandra	Sewa Singh Bhambra
Assist Jatheydar	Buta Singh Gahir	Tarlochan Singh Saundh
Librarian	Perminder Singh Matharu	Buta Singh Gahir
Stage Secretary	Baldeep Singh Channa	Baldeep Singh Channa
Building Supervisor	Sital Singh Lall	Jagir Singh Bhachu

Ramgarhia Sikh Gurdwara, Slough

Report of the Trustees for the year ended 31 December 2022

	Current	Predecessors
Other committee members	Ravinder Singh Panesar	Harjinder Singh Gahir
	Sewa Singh Bhambra	Amarjit Singh Bhachu
	Jaspal Singh Sagoo	Harnam Singh Jutla
	Balwinder Singh Channa	Mahipal Singh Dadyal
	General Singh Ruprah	Manjit Singh Sahota
	Pritam Singh Jandu	Inderjit Singh Ruprai
	Malkit Singh Panesar	Perminder Singh Matharu
	Gulvinder Singh Virdee	Manjit Singh Bhamra
	Rashpal Singh Jabble	Gurdip Singh Jutla
	Harmeet Singh Ghatora	Davinderjit Singh Bansal
	Ranjit Singh Bansal	Surinder Singh Soor
	Manjit Singh Sahota	-

Independent Examiner

Bajinder Singh Panesar FCCA

Panesar & Co Limited, 3 Waterside Drive, Langley, Berkshire SL3 6EZ

Ramgarhia Sikh Gurdwara, Slough

Report of the Trustees for the year ended 31 December 2022

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 three 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 2022

These objectives 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 all visitors 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

During 2022 the Gurdwara was open as normal throughout the year with the normal charitable activities taking place.

1. Every Wednesday and at Christmas, Gurdwara provides vegetarian meals to homeless people.
2. In April 2022, Gurdwara organised Nagar Kirtan (Religious procession), around 20,000 people from all communities attended. This procession promotes public awareness of the Sikh Religion and is useful to promote social cohesion.
3. Gurdwara provided free educational classes for the teaching of traditional musical instruments at the weekends by professional and qualified teachers who are paid by the Gurdwara.
4. The Gurdwara provided 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 provided sports facilities for hockey, cricket, martial arts and yoga classes
6. As in previous years, Gurdwara continued to support other charities and social causes.

Financial Review

During 2022 the Gurdwara is on better financial footing. The income is growing slowly as congregation have been attending the weekly and other services. The COVID loan repayments are being comfortably made. A conscious effort is being made to ensure that reserves continue to increase whilst undertaking all necessary repairs and maintenance and necessary capital expenditure.

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. The trustees are planning to increase the reserves every year so that the Gurdwara is better prepared to meet any unexpected or expected expenditure in future once the necessary maintenance is completed.

Ramgarhia Sikh Gurdwara, Slough

Report of the Trustees for the year ended 31 December 2022

Trustees' responsibilities in relation to financial statements

Results for the year

The income is better than previous year. It increased by £176,188 to £526,334. The total expenditure for the year excluding impairment of fixed assets, and depreciation also increased in the year from £250,607 to £382,505. The net surplus in funds for the year was £119,244 thereby increasing the unrestricted funds to £3,000,606 of which £2,819,050 is invested in the charity's total fixed assets. The charity has net current assets of £206,787.

Future Plans

Immediate plans include ongoing refurbishment of kitchen facilities and longer-term plans include modernisation of common areas. Also included are the improvements to management structure and the development of required child and vulnerable person's procedures and the appointment of a designated officer for the safeguarding of these persons. The 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.

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:


Inderjeet Singh Bhooe


Mahipal Singh Dadyal

Date

30/10/23

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

I report to the trustees on my examination of the financial statements of Ramgarhia Sikh Gurdwara, Slough ('the charity') for the year ended 31 December 2022 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 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.

Independent examiner's statement

Since the trust gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011. I confirm that I am qualified to undertake the examination because I am a member of ACCA, which is one of the listed bodies.

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:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

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 financial statements to be reached.

Baljinder Singh Panesar

FCCA

Panesar & Co Limited

Chartered Certified Accountants

3 Waterside Drive

Langley, Berkshire

SL3 6EZ

Date: 31-10-2023

Ramgarhia Sikh Gurdwara, Slough
Statement Of Financial Activities
for the year ending 31 December 2022

	Note	General Fund	General Fund 2021 £
INCOME and ENDOWMENTS			
Donations and legacies	2	514,721	350,126
Grants		11,613	20
TOTAL INCOME		<u>526,334</u>	<u>350,146</u>
EXPENDITURE			
Charitable activities	3	385,040	238,545
Raising funds	4	-	-
Other costs	5	22,050	22,894
TOTAL EXPENDITURE		<u>407,090</u>	<u>261,439</u>
NET INCOME/(EXPENDITURE)		<u>119,244</u>	<u>88,707</u>
NET MOVEMENT IN FUNDS		<u>119,244</u>	<u>88,707</u>
RECONCILIATION OF FUNDS			
Total funds brought forward		2,881,362	2,792,655
Total Funds carried forward		<u>3,000,606</u>	<u>2,881,362</u>

Ramgarhia Sikh Gurdwara, Slough

Balance Sheet at 31 December 2022

	Note	General Fund £	General Fund 2021 £
FIXED ASSETS			
Tangible assets	7	2,819,050	2,764,037
Total fixed assets		<u>2,819,050</u>	<u>2,764,037</u>
CURRENT ASSETS			
Other debtors		3,000	-
Cash at bank and in hand		216,899	165,228
Total current assets		<u>219,899</u>	<u>165,228</u>
LIABILITIES			
Creditors: Amounts falling due within one year	8	(13,112)	(13,065)
NET CURRENT ASSETS		<u>206,787</u>	<u>152,162</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		3,025,837	2,916,199
Creditors: Amounts falling due after more than one year	9	(25,231)	(34,837)
TOTAL NET ASSETS		<u><u>3,000,606</u></u>	<u><u>2,881,362</u></u>
FUNDS			
Unrestricted funds	10	3,000,606	2,881,362
TOTAL FUNDS		<u><u>3,000,606</u></u>	<u><u>2,881,362</u></u>

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



Inderjeet Singh Bhoosee

30/10/23


Mahipal Singh Dadiyal

Ramgarhia Sikh Gurdwara, Slough

**Notes to the Financial Statements
for the year ended 31 December 2022**

1 ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements have been prepared in accordance with '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 (FRS 102) (Second Edition)' and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.

"The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following '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 (FRS 102) (Second Edition)' rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

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.

Government Grants

The charity has adopted the accruals model for accounting of Government grants. Government Grants shall be recognised as income on a systematic basis over the periods in which the related costs are incurred.

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 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.

Ramgarhia Sikh Gurdwara, Slough

**Notes to the Financial Statements
for the year ended 31 December 2022**

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.

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

	2022	2021
	£	£
2 DONATIONS AND LEGACIES		
Golak	167,847	113,714
Receipts	302,924	234,085
Other	16,819	2,327
Grants	11,613	20
JSRA	27,131	-
	526,334	350,146
3 CHARITABLE ACTIVITIES		
Worship costs	119,187	88,733
Food	48,951	45,846
Nagar Kirtan & social activities	22,153	2,808
Cricket camp	2,288	-
Rates & Water rates	28,528	21,379
Light & heat	55,104	16,155
Donations	500	-
Ground rent	2,138	3,563
Property maintenance	14,392	16,375
Cleaning	40,523	24,977
Punjabi and music school	5,280	4,087
Library	-	557
Matrimonial activities	1,639	-
JSRA activities	19,772	-
Funeral	-	3,235
Depreciation	24,585	10,832
	385,040	238,545
4 RAISING FUNDS		
Advertising etc.	-	-
	-	-

Ramgarhia Sikh Gurdwara, Slough

Notes to the Financial Statements
for the year ended 31 December 2022

	2022 £	2021 £
5 OTHER COSTS		
Insurance	10,600	10,200
Telephone, post and stationery	2,528	4,260
Bank charges	2,543	1,713
Professional and legal	-	4,797
Accountancy	2,436	1,210
Sundry expenses	2,921	
Bank interest	1,022	715
	<u>22,050</u>	<u>22,894</u>
6 STAFF COSTS		
Worship costs:		
- Gurdwara priests & kitchen personnel	58,351	50,645
- Freelance Kirtan, Paath bheta and langar sahiata	64,656	36,568
- JSRA personnel	12,777	-
- Employers social security costs	-	-
- Pension costs	1,559	1,519
	<u>137,343</u>	<u>88,733</u>
Punjabi and music teachers	5,280	4,087
	<u>142,623</u>	<u>92,820</u>

The average monthly number of employees during the year was as follows:

<u>7</u>	<u>5</u>
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No employee receives total employment benefits of more than £60,000

No trustees or the managing committee have received any remuneration or other benefits or expenses from the charity.

There are no key personnel at the Gurdwara

7 TANGIBLE FIXED ASSETS

	Freehold land & buildings £	Plant & equipment £	Total £
COST OR VALUATION			
At 1 January 2022	2,720,710	337,998	3,058,708
Additions	-	79,598	79,598
At 31 December 2022	<u>2,720,710</u>	<u>417,596</u>	<u>3,138,306</u>
DEPRECIATION AND IMPAIRMENTS			
At 1 January 2022	-	294,671	294,671
Depreciation	-	24,585	24,585
At 31 December 2022	<u>-</u>	<u>319,256</u>	<u>319,256</u>
NET BOOK VALUE			
At 31 December 2022	<u>2,720,710</u>	<u>98,340</u>	<u>2,819,050</u>
At 31 December 2021	<u>2,720,710</u>	<u>43,327</u>	<u>2,764,037</u>

Ramgarhia Sikh Gurdwara, Slough

Notes to the Financial Statements
for the year ended 31 December 2022

8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Bounce back loan	9,626	9,646
Other creditors	3,486	3,419
	<u>13,112</u>	<u>13,065</u>

9 CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

Bank loans	<u>25,231</u>	<u>34,837</u>
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Bank loan with Natwest Bank PLC, was secured by a Government Guarantee

10 SUMMARY OF FUND MOVEMENT

	General Fund £
Balance at 1 January 2022	2,881,362
Income	526,334
Expenditure	(407,090)
Balance at 31 December 2022	<u>3,000,606</u>

11 RELATED PARTY

There are no related party transactions between the charity and the trustees or the managing committee.

Ramgarhia Sikh Gurdwara, Slough

**Detailed Income and Expenditure
for the year ended 31 December 2022
General Fund**

	Total 2022 £	Total 2021 £
Income		
Golak	167,847	113,714
Receipts	302,924	234,085
Istri sabha, library & matrimonial	16,819	2,327
Grants	11,613	20
JSRA	27,131	-
Total Income	<u>526,334</u>	<u>350,146</u>
Expenditure		
Kirtan bheta	51,477	29,568
Paath bheta	7,800	5,623
Sangeet teachers	5,280	1,865
Punjabi teachers	-	2,222
JSRA activities	6,995	-
Matrimonial Activities	1,639	-
JSRA Pay	12,777	-
Langar shaita	5,379	1,377
Payroll wages	58,351	50,645
National Insurance	-	-
Pension	1,559	1,519
Ground rent	2,138	3,563
Water rates	28,528	21,379
Light and heat	55,104	16,155
Repairs & maintenance	14,392	16,375
Provisions for cooked meals	43,572	45,846
Cricket camp	2,288	-
Nagar Kirtan	19,253	-
Social visits & activities	2,900	2,808
Library	-	557
Donations	500	3,235
Cleaning	40,523	24,977
Insurance	10,600	10,200
Telephone	959	945
PPS	1,569	3,315
Bank charges	2,543	1,713
Legal	-	4,797
Accountancy	2,436	1,210
Bank interest	1,022	715
Depn of plant & machinery	24,585	10,832
Sundry	2,921	-
	<u>407,090</u>	<u>261,439</u>
Total Expenditure		
	<u>119,244</u>	<u>88,707</u>
Net Income/(Expenditure)		
Fund Transfers		
	<u>119,244</u>	<u>88,707</u>
Net Movement in Funds		