

Registered Charity Number: 1057208

**Ramgarhia Sikh Gurdwara, Slough
Trustees' Annual Report and
Financial Statements
For the year ended 31 December 2023**

Ramgarhia Sikh Gurdwara, Slough

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Financial Statements for the Year ended 31 December 2023

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The following is not part of statutory accounts

Detailed Income and Expenditure Account

For the year ended 31 December 2023 **14**

Ramgarhia Sikh Gurdwara, Slough

Report of the Trustees for the year ended 31 December 2023

The trustees present their annual report and financial statements for the year ended 31 December 2023. 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 2024 is made up of the following members

	Current	Predecessors
President	Pritam Singh Jandu	Inderjeet Singh Bhoose
Vice President	Tarlochan Singh Saundh	Tarlochan Singh Saundh
General Secretary	Baldip Singh Chana	Harvinder Singh Bhoda
Assist Secretary	Sewa Singh Bhambra	Amarjit Singh Bhachu
Treasurer	Bhavinda Singh Bhachu	Mahipal Singh Dadyal
Assist Treasurer	Jagir Singh Bhachu	Jagir Singh Bhachu
Bhandari	Inderjeet Singh Bhoose	Bhavinda Singh Bhachu
Assist Bhandari	Amarjit Kaur Ruprah	Amarjit Singh Bhuie
Jatheydar	General Singh Ruprah	Gurmit Singh Nandra
Assist Jatheydar	Buta Singh Gahir	Buta Singh Gahir
Librarian	Ivkiran Kaur	Perminder Singh Matharu
Stage Secretary	Kamal Singh Bhamra	Baldip Singh Chana
Building Supervisor	Sital Singh Lall	Sital Singh Lall

Ramgarhia Sikh Gurdwara, Slough

Report of the Trustees for the year ended 31 December 2023

	Current	<i>Predecessors</i>
Other committee members	Mahipal Singh Dadyal	Ravinder Singh Panesar
	Jasdeep Singh Gahir	Sewa Singh Bhambra
	Jaspal Singh Sagoo	Jaspal Singh Sagoo
	Amarjit Singh Bhachu	Balwinder Singh Channa
	Pritam Kaur Kalsi	General Singh Ruprah
	Harvinder Singh Bhoda	Pritam Singh Jandu
	Malkit Singh Panesar	Malkit Singh Panesar
	Gulvinder Singh Virdee	Gulvinder Singh Virdee
	Rashpal Singh Jabble	Rashpal Singh Jabble
	Harmeet Singh Ghatora	Harmeet Singh Ghatora
	Amarjit Singh Bhuie	Ranjit Singh Bansal
	Manjit Singh Sahota	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 2023

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 2023

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 2023 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 2023, 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 2023 the Gurdwara is on better financial footing. The income is growing 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. There was a bigger push towards maintenance of the building which has caused a small deficit for the year.

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 2023

Trustees' responsibilities in relation to financial statements

Results for the year

The income is better than previous year. It increased by £72,251 to £598,585. The total expenditure for the year excluding impairment of fixed assets, and depreciation also increased in the year from £382,505 to £588,756. The net deficit in funds for the year was £12,770 thereby decreasing the unrestricted funds to £2,958,255 of which £2,811,104 is invested in the charity's total fixed assets. The charity has net current assets of £191,808.

Future Plans

Immediate plans include upgrading CCTV security system and installation of new windows for better energy performance longer-term plans include modernisation of common areas. 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 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 31/10/24 and signed on their behalf by:



Baldip Singh Chana



Bhavinda Singh Bhachu

Date 31/10/2024

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 2023 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:

Ramgarhia Sikh Gurdwara, Slough

Statement Of Financial Activities

for the year ending 31 December 2023

	Note	General Fund	General Fund 2022 £
INCOME and ENDOWMENTS			
Donations and legacies	2	598,585	514,721
Grants		-	11,613
TOTAL INCOME		<u>598,585</u>	<u>526,334</u>
EXPENDITURE			
Charitable activities	3	587,214	385,040
Other costs	4	24,141	22,050
TOTAL EXPENDITURE		<u>611,355</u>	<u>407,090</u>
NET INCOME/(EXPENDITURE)		<u>(12,770)</u>	<u>119,244</u>
NET MOVEMENT IN FUNDS		<u>(12,770)</u>	<u>119,244</u>
RECONCILIATION OF FUNDS			
Total funds brought forward		3,000,606	2,881,362
Total Funds carried forward		<u><u>2,987,836</u></u>	<u><u>3,000,606</u></u>

Ramgarhia Sikh Gurdwara, Slough

Balance Sheet at 31 December 2023

	Note	General Fund £	General Fund 2022 £
FIXED ASSETS			
Tangible assets	6	2,811,104	2,819,050
Total fixed assets		<u>2,811,104</u>	<u>2,819,050</u>
CURRENT ASSETS			
Other debtors		3,000	3,000
Cash at bank and in hand		211,012	216,899
Total current assets		<u>214,012</u>	<u>219,899</u>
LIABILITIES			
Creditors: Amounts falling due within one year	7	(22,204)	(13,112)
NET CURRENT ASSETS		<u>191,808</u>	<u>206,787</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		3,002,912	3,025,837
Creditors: Amounts falling due after more than one year	8	(15,076)	(25,231)
TOTAL NET ASSETS		<u><u>2,987,836</u></u>	<u><u>3,000,606</u></u>
FUNDS			
Unrestricted funds	9	2,987,836	3,000,606
TOTAL FUNDS		<u><u>2,987,836</u></u>	<u><u>3,000,606</u></u>

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

31/10/2024


Baldip Singh Chana


Bhavinda Singh Bhachu

Ramgarhia Sikh Gurdwara, Slough

**Notes to the Financial Statements
for the year ended 31 December 2023**

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 2023**

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

	2023	2022
	£	£
2 DONATIONS AND LEGACIES		
Golak	314,791	167,847
Receipts	265,285	302,924
Other	3,298	16,819
Grants	-	11,613
JSRA	15,211	27,131
	598,585	526,334
3 CHARITABLE ACTIVITIES		
Worship costs	115,759	119,187
Food	88,100	48,951
Nagar Kirtan & social activities	24,614	22,153
Cricket camp	-00	2,288
Rates & Water rates	25,518	28,528
Light & heat	63,548	55,104
Donations	2,300	500
Ground rent	3,563	2,138
Property maintenance	198,105	14,392
Cleaning	33,812	40,523
Punjabi and music school	5,700	5,280
Library	1,000	-
Matrimonial activities	-	1,639
JSRA activities	2,595	19,772
Funeral	-	-
Depreciation	22,599	24,585
	587,214	385,040

Ramgarhia Sikh Gurdwara, Slough

**Notes to the Financial Statements
for the year ended 31 December 2023**

	2023	2022
	£	£
4 OTHER COSTS		
Insurance	11,537	10,600
Telephone, post and stationery	4,144	2,528
Bank charges	2,641	2,543
Professional and legal	-	-
Accountancy	3,147	2,436
Sundry expenses	1,914	2,921
Bank interest	758	1,022
	24,141	22,050
5 STAFF COSTS		
Worship costs:		
- Gurdwara priests & kitchen personnel	82,654	58,351
- Freelance Kirtan, Paath bheta and langar sahiana	63,244	64,656
- JSRA personnel	-	12,777
- Employers social security costs	319	-
- Pension costs	2,480	1,559
	148,697	137,343
Music teachers	5,700	5,280
	154,397	142,623

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

	7	5
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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

6 TANGIBLE FIXED ASSETS

	Freehold land & buildings	Plant & equipment	Total
	£	£	£
COST OR VALUATION			
At 1 January 2023	2,720,710	417,596	3,138,306
Additions	-	14,653	14,653
At 31 December 2023	2,720,710	432,249	3,152,959
DEPRECIATION AND IMPAIRMENTS			
At 1 January 2023	-	319,256	319,256
Depreciation	-	22,599	22,599
At 31 December 2023	-	341,855	341,855
NET BOOK VALUE			
At 31 December 2023	2,720,710	90,394	2,811,104
At 31 December 2022	2,720,710	98,340	2,819,050

Ramgarhia Sikh Gurdwara, Slough

Notes to the Financial Statements
for the year ended 31 December 2023

7 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Bounce back loan	9,890	9,626
Other creditors	12,314	3,486
	<u>22,204</u>	<u>13,112</u>

8 CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

Bank loans	<u>15,076</u>	<u>25,231</u>
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Bank loan with Natwest Bank PLC, is secured by a Government Guarantee

9 SUMMARY OF FUND MOVEMENT

	General Fund £
Balance at 1 January 2023	3,000,606
Income	598,585
Expenditure	(611,355)
Balance at 31 December 2023	<u>2,987,836</u>

10 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 2023
General Fund**

	Total 2023 £	Total 2022 £
Income		
Golak	314,791	167,847
Receipts	265,285	302,924
Istri sabha, library & matrimonial	3,298	16,819
Grants	-	11,613
JSRA	15,211	27,131
Total Income	<u>598,585</u>	<u>526,334</u>
Expenditure		
Kirtan bheta	24,610	51,477
Paath bheta	5,697	7,800
Sangeet teachers	5,700	5,280
Punjabi teachers	-	-
JSRA activities	2,595	6,995
Matrimonial Activities	-	1,639
JSRA Pay	-	12,777
Langar shaita	32,937	5,379
Payroll wages	82,654	58,351
National Insurance	319	-
Pension	2,480	1,559
Ground rent	3,563	2,138
Water rates	25,518	28,528
Light and heat	63,548	55,104
Repairs & maintenance	198,105	14,392
Provisions for cooked meals	55,163	43,572
Cricket camp	-	2,288
Nagar Kirtan	21,914	19,253
Social visits & activities	2,700	2,900
Library	1,000	-
Donations	2,300	500
Cleaning	33,812	40,523
Insurance	11,537	10,600
Telephone	1,043	959
PPS	3,101	1,569
Bank charges	2,641	2,543
Legal	-	-
Accountancy	3,147	2,436
Bank interest	758	1,022
Depn of plant & machinery	22,599	24,585
Sundry	1,914	2,921
	<u>611,355</u>	<u>407,090</u>
Total Expenditure	<u>(12,770)</u>	<u>119,244</u>
Net Income/(Expenditure)		
Fund Transfers		
Net Movement in Funds	<u>(12,770)</u>	<u>119,244</u>