

Registered Charity Number: 1057208

Ramgarhia Sikh Gurdwara, Slough

Trustees' Annual Report and

Financial Statements

For the year ended 31 December 2019

Ramgarhia Sikh Gurdwara, Slough

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The following is not part of statutory accounts

Detailed Income and Expenditure Account

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Ramgarhia Sikh Gurdwara, Slough

Report of the Trustees for the year ended 31 December 2019

The trustees present their annual report and financial statements for the year ended 31 December 2019. 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 2019

	Current	Predecessors
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 Gatora</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 2019

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 2019

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 increased by £78,084 to £435,562. The total expenditure for the year excluding impairment of fixed assets, and depreciation increased in the year from £467,116 to £494,892 caused mainly by increase in cleaning 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 £74,800 thereby decreasing the unrestricted funds to £2,883,998 of which £2,782,590 is invested in the charity's total fixed assets. The charity has net current assets of £101,409

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 2019

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.

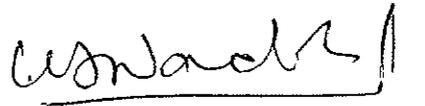
The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1993, the applicable Charity (Accounts and Reports) Regulations 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 1/11/2020 and signed on their behalf by:



Sital Singh Lall



Gurmit Singh Nandra

Date

1/11/2020

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 2019 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: 1/11/2020

Ramgarhia Sikh Gurdwara, Slough

Statement Of Financial Activities

for the year ending 31 December 2019

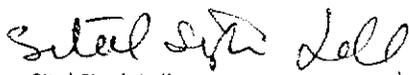
	Note	General Fund	General Fund 2018 £
INCOME and ENDOWMENTS			
Donations and legacies	2	435,562	357,478
TOTAL INCOME		<u>435,562</u>	<u>357,478</u>
EXPENDITURE			
Charitable activities	3	499,208	471,361
Raising funds	4	-	660
Governance costs	5	11,154	12,257
TOTAL EXPENDITURE		<u>510,362</u>	<u>484,278</u>
NET INCOME/(EXPENDITURE)		<u>(74,800)</u>	<u>(126,800)</u>
NET MOVEMENT IN FUNDS		<u>(74,800)</u>	<u>(126,800)</u>
RECONCILIATION OF FUNDS			
Total funds brought forward		2,958,798	3,060,412
Total Funds carried forward		<u><u>2,883,998</u></u>	<u><u>2,933,612</u></u>

Ramgarhia Sikh Gurdwara, Slough

Balance Sheet at 31 December 2019

	Note	General Fund £	General Fund 2018 £
FIXED ASSETS			
Tangible assets	7	2,782,590	2,789,360
Total fixed assets		<u>2,782,590</u>	<u>2,789,360</u>
CURRENT ASSETS			
Cash at bank and in hand		116,759	173,418
Total current assets		<u>116,759</u>	<u>173,418</u>
LIABILITIES			
Creditors: Amounts falling due within one year	8	(15,350)	(3,979)
NET CURRENT (LIABILITIES)		<u>101,409</u>	<u>169,438</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		2,883,999	2,958,799
TOTAL NET ASSETS		<u><u>2,883,999</u></u>	<u><u>2,958,799</u></u>
FUNDS			
Unrestricted funds		2,883,998	2,958,798
TOTAL FUNDS		<u><u>2,883,998</u></u>	<u><u>2,958,798</u></u>

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


Sital Singh Lall

1/11/2020

Ramgarhia Sikh Gurdwara, Slough

Notes to the Financial Statements
for the year ended 31 December 2019

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.

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 2019**

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

	2019	2018
	£	£
2 DONATIONS AND LEGACIES		
Golak	154,064	161,395
Receipts	277,435	193,073
Other	4,063	3,010
	435,562	357,478
3 CHARITABLE ACTIVITIES		
Worship costs	89,336	97,080
Food	81,276	59,762
Nagar Kirtan & social activities	13,910	20,914
Cricket camp	3,879	
Library	3,137	
Donations	3,482	-
Utilities	83,614	69,699
Ground rent	4,249	3,563
Property maintenance and running costs	60,746	87,176
Punjabi and music school	113,371	90,315
Charity running costs	26,738	25,690
Depreciation	15,470	17,162
	499,208	471,361
4 RAISING FUNDS		
Advertising etc.	-	660
	-	660
5 GOVERNANCE COSTS		
Accountancy and legal	7,154	3,920
Professional fees	4,000	8,337
	11,154	12,257

Ramgarhia Sikh Gurdwara, Slough

Notes to the Financial Statements
8 for the year ended 31 December 2019

	2019	2018
	£	£
6 STAFF COSTS		
Worship costs	88,684	61,283
Music & Punjabi teachers	107,946	121,281
Employers social security costs	6,077	4,832
	<u>202,707</u>	<u>187,395</u>

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

6	6
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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.

7 TANGIBLE FIXED ASSETS

	Freehold land & buildings £	Plant & equipment £	Total £
COST OR VALUATION			
At 1 January 2019	2,720,710	324,643	3,045,353
Additions	-	8,700	8,700
At 31 December 2019	<u>2,720,710</u>	<u>333,343</u>	<u>3,054,053</u>
DEPRECIATION AND IMPAIRMENTS			
At 1 January 2019	-	255,993	255,993
Depreciation	-	15,470	15,470
At 31 December 2019	<u>-</u>	<u>271,463</u>	<u>271,463</u>
NET BOOK VALUE			
At 31 December 2019	<u>2,720,710</u>	<u>61,880</u>	<u>2,782,590</u>
At 31 December 2018	<u>2,720,710</u>	<u>68,650</u>	<u>2,789,360</u>

8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2019	2018
	£	£
Other creditors	15,350	3,979
	<u>15,350</u>	<u>3,979</u>

9 SUMMARY OF FUND MOVEMENT

	General Fund £
Balance at 1 January 2019	2,958,798
Income	435,562
Expenditure	(510,362)
Balance at 31 December 2019	<u><u>2,883,998</u></u>