

RAMGARHIA SIKH ASSOCIATION, WOOLWICH

England & Wales · Charity number 1023236

Details

Other names	RAMGARHIA ASSOCIATION
Status	Registered
Legal form	Other
Registered	1993-06-29
Register	View on the Charity Commission register

Contact

Address	Ramgarhia Sikh Association Woolwich Masons Hill London London UK se18 6ej
Phone	02088541786
Email	VPRES@RAMGARHIA-ASSOCIATION.ORG
Website	www.ramgarhia-association.org

Activities

Objects: THE ADVANCEMENT OF THE SIKH RELIGION IN ACCORDANCE WITH PANTH'S SIKH REHAT MARYADA AMONG THE RAMGARHIA SIKH COMMUNITY IN PARTICULAR AND THE WHOLE COMMUNITY AT LARGE, IN GENERAL IN WOOLWICH, SURROUNDING AREAS AND THE WHOLE WORLD AT LARGE.

Activities: To advance the sikh religion amongst the Sikh Ramgarhia community in Woolwich area and wider community as a whole. Furthermore to:-Provide a meeting place for the members of the community, sikh education facilities, to perform Marriage services, create a religious atmosphere and infuse spirit of service, fraternity, brotherhood amongst members, establish Library, sports and youth activities.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, Religious Activities, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** "IN PRACTICE" GREENWICH AND SURROUNDING AREAS
- Greenwich

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£302,126	£117,660	-	-
2023-12-31	£291,490	£189,277	-	-
2022-12-31	£326,060	£158,896	-	-
2021-12-31	£228,618	£115,864	-	-
2020-12-31	£230,874	£167,432	-	-

Trustees

Name	Role	Appointed
Sarbjeet Singh Bhabra	Chair	2025-01-19
Amrik Singh Viridi		2022-05-22
Avtar Kaur Bilkhu		2024-11-24
Darshan Singh Panesar		2022-05-01
Gurmit Singh Matharu		2022-05-22
Hardip Singh Bhogal		2022-05-01
Harjinder Singh Seera		2022-05-22
Kulvinder Kaur Rayat		2022-05-22
Kulvinder Kaur Sethi		2022-05-22
Mandeep Singh Viridi		2024-11-24
Manjit Singh Chana		2024-11-24
Manvinder Singh Plahi		2022-05-22
Nirmal Singh Bansal		2022-05-22
Surinder Kaur Saggu		2022-05-22

RAMGARHIA SIKH ASSOCIATION, WOOLWICH

England & Wales - Charity number 1023236

Accounts

**RAMGHRIA SIKH ASSOCIATION
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

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financial solutions

accounts | tax | audit | consultancy

Alchemy Financial Solutions Limited

**Ramghria Sikh Association
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Ramghria Sikh Association
Trustees' Report For The Year Ended 31 December 2024

The trustees present their report and the financial statements for the year ended 31 December 2024.

Objectives and Activities

Aims and Objectives

The objectives of the charity are summarised as follows:

The objective of the Association shall be the advancement of the Sikh Religion in accordance with Panth's Sikh Rehat Maryada among the Ramgharia Sikh Community in particular and the whole Sikh Community at large, in general Woolwich, surrounding areas and the whole world at large. In furtherance of these objectives but not further or otherwise the Association shall have the following powers:

- a) To provide a meeting place for members of the community.
- b) To provide educational facilities to enable the Sikh religion to be taught along with related subjects.
- c) To hold services etc.
- d) To perform marriages etc.
- e) To create a religious atmosphere and infusing a spirit of service, fraternity and brotherhood amongst the members and the Association and the whole Community at large.
- f) To establish a Library and Information and Advisory Bureau.
- g) To engage and pay Minister(s) (Guranthi) and other persons to carry out and assist in carrying out the work of the Association.
- h) To create special efforts to promote goodwill and to harmonize the relations between the host and immigrant communities.

Significant Activities

The trustees consider the results of the Association for this year has been most satisfactory. The net income for the year was £117,659 (in 2023 it was £105,213) on page 7 of the accounts.

The association would not be able to provide such a wide service to our members without the continued support of a large number of willing management members who give their services voluntarily.

Achievements and Performance

Main Achievements

Charitable activities

How the Charity's activities deliver public benefit

The charity carries out a wide range of activities in pursuance of its charitable aim. The trustees consider that these activities, as summarized below, provide a benefit to both those who worship at the Charity's Gurdwara and the wider Community.

During the year the charity provided the following services in advancement of its charitable activities:

Religious Activities

1. The organization of events of religious importance where all members of the community can take part and benefit.
2. The invitation of lecturers and musicians from abroad to enlighten the congregation on various aspects of the Sikh religion and culture.

Community Activities

1. The organization of health awareness workshops covering issues such as health check-ups, diabetes, depression and so forth.
2. The honoring of people who have acquired/gained specific achievements in the community.
3. The organization of Gurmat camps for children during the holidays.
4. The organization of day trips to various places of interest and seaside trips for young children and the elderly.
5. The setting up of yoga and keep fit classes for both men and women at the Ramgharia Community Centre.
6. The organization of marriage bureau programs during the year.
7. The majority of lights in the main hall have been converted to low energy lighting to contribute towards energy conservation and carbon footprint reduction. The Temple is looking into ways to boost energy efficiency.
8. Ramgharia Sikh Association has participated again in the organization of a Nagar Kirtan this year. It involves the parade of the Holy Guru Granth Sahib on a specially modified vehicle with palki and the Kirtan Jatha performing Kirtan with five beloved ones and the congregation following the Holy Granth Sahib on foot. This year the procession was extremely large and raised the awareness of Sikh values to the ordinary people of the community. Free food/langar was also provided.

Community Educational Activities

1. The provision of Punjabi classes from toddlers to GCSE level. This provides an insight into the Punjabi language and allows young people to learn the Punjabi language, thereby allowing them to read the Holy Guru Granth Sahib and understand Sikh values.
2. The setting up of a computer learning suite for teaching information technology and the teaching of the Punjabi language.
3. The provision of Gurmat and classical musical classes to help the whole congregation, especially young people, to understand the Gurbani and wider Sikh values.

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**Ramghria Sikh Association
Trustees' Report (continued)
For The Year Ended 31 December 2024**

Main Achievements - continued

4. Gurbani classes are also provided for people of all ages so that people can read and comprehend the Holy Guru Granth Sahib, in order for a deeper understanding of the Sikh doctrine can be attained.

Financial Review

Financial Position

Principal funding sources

The main source of income was Voluntary income £246,647 (2023: £247,721).
The charity received investment income of £36,700 (2023: £36,700).

FREEHOLD PROPERTIES

The properties were independently valued by Clarke Wilson, Chartered Surveyors based on existing use in March 2006 as follows:

Sikh Temple Masons Hill £1,200,000
Community Centre Crescent Road £600,000
Land at Wilmount Road £100,000

Reserves policy

Presently there is no Reserve Policy. Surplus funds are maintained at a high level for future unrestricted expenditure. This provides sufficient funds to cover management administration and support costs. Unrestricted funds are maintained at this level through the year.

STATEMENT OF RESPONSIBILITIES

- a) Select suitable accounting policies and apply them consistently.
- b) Make judgements and estimates that are reasonable and prudent.
- c) State whether applicable accounting standard and recommended practice have been followed subject to any material departure disclosed and explained in the accounts.
- d) Prepare the financial statements on a going concern basis unless it is appropriate to presume that the charity will continue in operation.

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 safe guarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Structure, Governance and Management

Governing Document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Induction and training of new trustees

Most trustees are already familiar with the particular work of the charity when they are appointed. Training is provided as required.

Reference and Administrative Details

Trustees

S Sarbjeet Singh Bhambra - President
S Darshan Singh Panesar - General Secretary
S Manvinder Singh Plahi - Vice President
S Gurmit Singh Matharu - Assistant Jathedar
B Avtar Kaur Bilkhu - Assistant Secretary
S Nirmal Singh Bansal - Storekeeper
S Hardip Singh Bhogal - Treasurer
B Surinder Kaur Saggu - Assistant Treasurer

**Ramghria Sikh Association
Trustees' Report (continued)
For The Year Ended 31 December 2024**

S Manjit Singh Chana - Assistant Treasurer
S Mandeep Singh VirDI - Assistant Building Supervisor
B Kulwinder Kaur Sethi - Assistant General Secretary
S Harjinder Singh Sira - Jathedar
S Amrik Singh VirDI - Assistant Building Supervisor

Charity Number

1023236

Principal Address

Masons Hill
Woolwich
London
SE18 6EJ

Independent Examiner

Inderjot Matharu FCCA
Alchemy Financial Solutions Limited
ACCA CIMA
19 Edinburgh Drive
Staines upon thames
Surrey
TW18 1PJ

Co-Op members

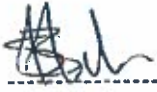
S Karnail Singh Briah
B Hardev Kaur Sandhu
S Blkramjit Singh Seehra
B Kalvinder Kaur Rayat - Ladies Salsang

In addition to the Executive Committee, the Association has Holding Trustees. Holding Trustees have no management responsibilities and are for the purpose of holding land under their name and comprises of five members of the Association. They must be life members for four years before they can be elected as a Holding Trustee, once elected they will hold office for five years. The current Holding Trustees are as follows:

1. Gurdev Singh Rayat
2. Karamjit Kaur Bhogal
3. Bhagwant Singh Sandhu
4. Joginder Singh Gabria
5. Kuldeep Kaur Seehra

**Ramghria Sikh Association
Trustees' Report (continued)
For The Year Ended 31 December 2024**

The trustees' report was approved by the board of trustees and signed on its behalf by:



S Sarbjeet Singh Bhambra

Trustee
Date 9-12-2025



S Hardip Singh Bhogal

Treasurer
Date 13.12.2025

Ramghria Sikh Association
Independent Examiner's Report to the Trustees of Ramghria Sikh Association
For The Year Ended 31 December 2024

I report to the trustees on my examination of the accounts of Ramghria Sikh Association (the Trust) for the year ended 31 December 2024.

Responsibilities and Basis of Report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

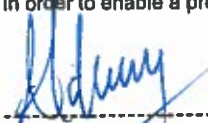
Independent Examiner's Statement

Since the Trust's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Association of Chartered Certified Accountants, 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:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and contents 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 accounts to be reached.



Inderjot Matharu FCCA
Date
Alchemy Financial Solutions Limited
ACCA CIMA
19 Edinburgh Drive
Staines upon thames
Surrey
TW18 1PJ

**Ramghria Sikh Association
Statement of Financial Activities
For The Year Ended 31 December 2024**


		2024	2023
		Unrestricted funds	Unrestricted funds
	Notes	£	£
INCOME AND ENDOWMENTS FROM:			
Donations and legacies	3	261,108	251,721
Investments	4	41,018	39,769
		<u>302,126</u>	<u>291,490</u>
EXPENDITURE ON:			
Raising funds	6	(184,466)	(186,277)
NET INCOME		<u>117,660</u>	<u>105,213</u>
NET MOVEMENT IN FUNDS		117,660	105,213
RECONCILIATION OF FUNDS:			
Total funds brought forward		<u>2,534,800</u>	<u>2,429,587</u>
TOTAL FUNDS CARRIED FORWARD	14	<u><u>2,652,460</u></u>	<u><u>2,534,800</u></u>

The notes on pages 8 to 11 form part of these financial statements.

**Ramghria Sikh Association
Statement of Financial Position
As At 31 December 2024**

		2024	2023
		Unrestricted funds	Total funds
	Notes	£	£
FIXED ASSETS			
Tangible Assets	10	2,096,375	2,099,687
		<u>2,096,375</u>	<u>2,099,687</u>
CURRENT ASSETS			
Debtors	11	25,113	28,180
Cash at bank and in hand		534,500	423,305
		<u>559,613</u>	<u>451,485</u>
Creditors: Amounts Falling Due Within One Year	12	(2,476)	(15,320)
NET CURRENT ASSETS (LIABILITIES)		<u>557,137</u>	<u>436,165</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>2,653,512</u>	<u>2,535,852</u>
Creditors: Amounts Falling Due After More Than One Year	13	(1,052)	(1,052)
NET ASSETS		<u>2,652,460</u>	<u>2,534,800</u>
FUNDS OF THE CHARITY			
Unrestricted Funds		<u>2,652,460</u>	<u>2,534,800</u>
TOTAL FUNDS	14	<u>2,652,460</u>	<u>2,534,800</u>

On behalf of the board



S Sarbjeet Singh Bhambra

Trustee

Date 09-12-2025



S Hardip Singh Bhogal

Treasurer

Date 13.12.2025

The notes on pages 8 to 11 form part of these financial statements.

Ramghria Sikh Association
Notes to the Financial Statements
For The Year Ended 31 December 2024

1. General Information

Ramghria Sikh Association is an unincorporated charity registered with the Charity Commission, registered charity number 1023236. The principal address is Masons Hill, Woolwich, London, SE18 6EJ.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "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) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

2.2. Incoming Resources

All income is recognised in the 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.

2.3. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold	0%
Fixtures & Fittings	15%
Computer Equipment	25%

2.4. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

3. Income from Donations and Legacies

	2024	2023
	Unrestricted funds	Unrestricted funds
	£	£
Donations and gifts	246,647	247,721
Gift aid	14,461	4,000
	<u>261,108</u>	<u>251,721</u>

4. Investment Income

	2024	2023
	Unrestricted funds	Unrestricted funds
	£	£
Bank interest receivable	4,318	3,069
Rents received from investment properties	36,700	36,700
	<u>41,018</u>	<u>39,769</u>

Ramghria Sikh Association
Notes to the Financial Statements (continued)
For The Year Ended 31 December 2024

5. Net Income/(Expenditure)

The net income is stated after charging/(crediting):

	2024	2023
	£	£
Depreciation of tangible fixed assets - owned	3,312	3,929

6. Analysis of Expenditure

	2024	2023
	Support costs (see note 7)	Support costs (see note 7)
	£	£
Raising funds	184,466	184,466

	2023	2023
	Support costs (see note 7)	Support costs (see note 7)
	£	£
Raising funds	186,277	186,277

7. Support Costs

	2024	2023
	Raising funds	Raising funds
	£	£
Employee costs	88,873	88,873
Premises expenses	68,073	68,073
General administration	24,208	24,208
Depreciation	3,312	3,312
	184,466	184,466

	2023	2023
	Raising funds	Raising funds
	£	£
Employee costs	69,812	69,812
Premises expenses	79,656	79,656
General administration	32,880	32,880
Depreciation	3,929	3,929
	186,277	186,277

8. Staff Costs

Staff costs were as follows:

	2024	2023
	£	£
Wages and salaries	88,873	69,812

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

Ramghria Sikh Association
Notes to the Financial Statements (continued)
For The Year Ended 31 December 2024

9. Average Number of Employees

Average number of employees during the year was: 3 (2023: 3)

10. Tangible Assets

	Land & Property Freehold	Fixtures & Fittings	Computer Equipment	Total
	£	£	£	£
Cost				
As at 1 January 2024	2,078,116	208,727	3,238	2,290,081
As at 31 December 2024	<u>2,078,116</u>	<u>208,727</u>	<u>3,238</u>	<u>2,290,081</u>
Depreciation				
As at 1 January 2024	-	187,925	2,469	190,394
Provided during the period	-	3,120	192	3,312
As at 31 December 2024	<u>-</u>	<u>191,045</u>	<u>2,661</u>	<u>193,706</u>
Net Book Value				
As at 31 December 2024	<u>2,078,116</u>	<u>17,682</u>	<u>577</u>	<u>2,096,375</u>
As at 1 January 2024	<u>2,078,116</u>	<u>20,802</u>	<u>769</u>	<u>2,099,687</u>

11. Debtors

	2024	2023
	£	£
Due within one year		
Other debtors	<u>25,113</u>	<u>28,180</u>

12. Creditors: Amounts Falling Due Within One Year

	2024	2023
	£	£
Trade creditors	2	1
Other creditors	<u>2,474</u>	<u>15,319</u>
	<u>2,476</u>	<u>15,320</u>

13. Creditors: Amounts Falling Due After More Than One Year

	2024	2023
	£	£
Accruals and deferred income	<u>1,052</u>	<u>1,052</u>

Ramghria Sikh Association
Notes to the Financial Statements (continued)
For The Year Ended 31 December 2024

14. Movement in Funds

	As at 1 January 2024	Income	Expenditure	As at 31 December 2024
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	2,534,800	302,126	(184,466)	2,652,460
Total funds	<u>2,534,800</u>	<u>302,126</u>	<u>(184,466)</u>	<u>2,652,460</u>
	As at 1 January 2023	Income	Expenditure	As at 31 December 2023
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	2,429,587	291,490	(186,277)	2,534,800
Total funds	<u>2,429,587</u>	<u>291,490</u>	<u>(186,277)</u>	<u>2,534,800</u>

15. Related Party Disclosures

There were no related party transactions for the year ended 31st December 2024.

Ramghria Sikh Association
Detailed Statement of Financial Activities
For The Year Ended 31 December 2024

	2024	2023
	Total funds	Total funds
	£	£
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations and gifts	246,647	247,721
Gift aid	14,461	4,000
	<u>261,108</u>	<u>251,721</u>
Investments		
Rental income from investment property	38,700	36,700
Bank interest receivable	4,318	3,069
	<u>41,018</u>	<u>39,769</u>
	<u>302,126</u>	<u>291,490</u>
EXPENDITURE ON:		
Raising funds		
Wages and salaries	(88,873)	(69,812)
Light and heat	(40,899)	(37,251)
Repairs and maintenance	(19,351)	(32,102)
Cleaning	(4,688)	(7,577)
Premises insurance	(3,135)	(2,726)
Printing, postage and stationery	(2,013)	(1,487)
Telecommunications	(2,376)	(1,856)
Accountancy fees	(2,365)	(1,316)
Bank charges	(39)	-
Charitable donations	(5,637)	(7,197)
Sundry expenses	(282)	(992)
Gurmat Parchar	(5,961)	(12,955)
Ratlon	(5,535)	(7,077)
Depreciation of fixtures and fittings	(3,120)	(3,673)
Depreciation of computer equipment	(192)	(256)
	<u>(184,466)</u>	<u>(186,277)</u>
	<u>(184,466)</u>	<u>(186,277)</u>
NET INCOME	<u>117,660</u>	<u>105,213</u>

RAMGARHIA SIKH ASSOCIATION, WOOLWICH

England & Wales - Charity number 1023236

Accounts

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023
FOR
RAMGHARIA SIKH ASSOCIATION**

**Alchemy Financial Solutions Ltd
19 Edinburgh Drive
Staines - Upon - Thames
Surrey
TW18 1PJ**

RAMGHARIA SIKH ASSOCIATION

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FOR THE YEAR ENDED 31 DECEMBER 2023**

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RAMGHARIA SIKH ASSOCIATION

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

"Note - The Term in this report stated as 'The Trustee/s' shall refer to 'Charity Trustee/s' unless explicitly stated otherwise"

The trustees present their report with the financial statements of the charity 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 (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Our aims

The objectives of the charity are summarised as follows:

The objective of the Association shall be the advancement of the Sikh Religion in accordance with Panth's Sikh Rehat Maryada among the Ramgharia Sikh Community in particular and the whole Sikh Community at large, in general Woolwich, surrounding areas and the whole world at large. In furtherance of these objectives but not further or otherwise the Association shall have the following powers:

- a) To provide a meeting place for members of the community.
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- f) To establish a Library and Information and Advisory Bureau.
- g) To engage and pay Minister(s) (Guranthi) and other persons to carry out and assist in carrying out the work of the Association.
- h) To create special efforts to promote goodwill and to harmonize the relations between the host and immigrant communities.

Significant activities

The trustees consider the results of the Association for this year has been most satisfactory. The net income for the year was £105,213 (in 2022 it was £167,164) on page 7 of the accounts.

The association would not be able to provide such a wide service to our members without the continued support of a large number of willing management members who give their services voluntarily.

RAMGHARIA SIKH ASSOCIATION

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

ACHIEVEMENT AND PERFORMANCE

Charitable activities

How the Charity's activities deliver public benefit

The charity carries out a wide range of activities in pursuance of its charitable aim. The trustees consider that these activities, as summarized below, provide a benefit to both those who worship at the Charity's Gurdwara and the wider Community.

During the year the charity provided the following services in advancement of its charitable activities:

Religious Activities

1. The organization of events of religious importance where all members of the community can take part and benefit.
2. The invitation of lecturers and musicians from abroad to enlighten the congregation on various aspects of the Sikh religion and culture.

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6. The organization of marriage bureau programs during the year.
7. The majority of lights in the main hall have been converted to low energy lighting to contribute towards energy conservation and carbon footprint reduction. The Temple is looking into ways to boost energy efficiency.
8. Ramgharia Sikh Association has participated again in the organization of a Nagar Kirtan this year. It involves the parade of the Holy Guru Granth Sahib on a specially modified vehicle with palaki and the Kirtan Jatha performing Kirtan with five beloved ones and the congregation following the Holy Granth Sahib on foot. This year the procession was extremely large and raised the awareness of Sikh values to the ordinary people of the community. Free food/langar was also provided.

Community Educational Activities

1. The provision of Punjabi classes from toddlers to GCSE level. This provides an insight into the Punjabi language and allows young people to learn the Punjabi language, thereby allowing them to read the Holy Guru Granth Sahib and understand Sikh values.
2. The setting up of a computer learning suite for teaching information technology and the teaching of the Punjabi language.
3. The provision of Gurmat and classical musical classes to help the whole congregation, especially young people, to understand the Gurbani and wider Sikh values.
4. Gurbani classes are also provided for people of all ages so that people can read and comprehend the Holy Guru Granth Sahib, in order for a deeper understanding of the Sikh doctrine can be attained.

RAMGHARIA SIKH ASSOCIATION

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

FINANCIAL REVIEW

Principal funding sources

The main source of income was Voluntary income £247,721 (2022: £261,140).

The charity received investment income of £36,700 (2022: £30,900).

FREEHOLD PROPERTIES

The properties were independently valued by Clarke Wilson, Chartered Surveyors based on existing use in March 2006 as follows:

Sikh Temple Masons Hill	£1,200,000
Community Centre Crescent Road	£600,000
Land at Wilmount Road	£100,000

Reserves policy

Presently there is no Reserve Policy. Surplus funds are maintained at a high level for future unrestricted expenditure. This provides sufficient funds to cover management administration and support costs. Unrestricted funds are maintained at this level through the year.

STATEMENT OF RESPONSIBILITIES

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standard and recommended practice have been followed subject to any material departure disclosed and explained in the accounts.
- Prepare the financial statements on a going concern basis unless it is appropriate to presume that the charity will continue in operation.

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 safe guarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Induction and training of new trustees

Most trustees are already familiar with the particular work of the charity when they are appointed. Training is provided as required.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1023236

Principal address

Masons Hill
Woolwich
London
SE18 6EJ

RAMGHARIA SIKH ASSOCIATION

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2023

Trustees

Board of trustees (at the date the report was approved)

1. B Kuldeep Kaur Sehra MBE - President
2. S Darshan Singh Panesar - General Secretary
3. S Hardip Singh Bhogal - Treasurer
4. S Davinder Singh Kundi - Vice President
5. B Kulwinder Kaur Sethi - Assistant General Secretary
6. S Karnail Singh Briah - Assistant Treasurer
7. S Nirmal Singh Bansal - Storekeeper
8. S Harjinder Singh Sira - Jathedar
9. S Surinder Singh Dhooper - Assistant Jathedar
10. S Gurmit Singh Matharu - Assistant Jathedar
11. S Amrik Singh Viridi - Assistant Building Supervisor
12. S Gurdeep Singh Chaggar - Assistant Building Supervisor

Co-opted Members

13. S Manvinder Singh Flahi - Senior Administrator
14. S Gurmail Singh Bhamra
15. S Amarjit Singh Viridi - Religious Education Lead
16. S Jagtar Singh - Accountant/Treasurer
17. B Kalvinder Kaur Rayat - Ladies Satsang
18. B Surinder Kaur Sagoo
19. S Upkar Singh Chana - Assistant Treasurer

In addition to the Executive Committee, the Association has Holding Trustees. Holding Trustees are for the purpose of holding land and comprises of five members of the Association. They must be life members for four years before they can be elected as a Holding Trustee, once elected they will hold office for five years. The current Holding Trustees are as follows:

1. Jaswinder Singh Jandu
2. Charan Singh Matharu
3. Gurdev Singh Rayat
4. Karamjit Kaur Bhogal
5. Bhagwant Singh Sandhu

Independent Examiner

Inderjot Matharu FCCA
Alchemy Financial Solutions Ltd
19 Edinburgh Drive
Staines - Upon - Thames
Surrey
TW18 1PJ

Approved by order of the board of trustees on 13/11/2024 and signed on its behalf by:

Trustee


KULDEEP KAUR SEEHRA

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
RAMGHARIA SIKH ASSOCIATION**

Independent examiner's report to the trustees of Ramgharia Sikh Association

I report to the charity trustees on my examination of the accounts of Ramgharia Sikh Association (the Trust) for the year ended 31 December 2023.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

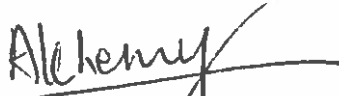
Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, 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:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 accounts to be reached.



Inderjot Matharu FCGA
The Association of Chartered Certified Accountants

Alchemy Financial Solutions Ltd
19 Edinburgh Drive
Staines - Upon - Thames
Surrey
TW18 1PJ

Date:

18/11/2024

RAMGHARIA SIKH ASSOCIATION

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023**

	Notes	Unrestricted fund £	Restricted fund £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		251,721	-	251,721	294,292
Investment income	2	39,769	-	39,769	31,210
Other income		-	-	-	558
Total		<u>291,490</u>	<u>-</u>	<u>291,490</u>	<u>326,060</u>
EXPENDITURE ON					
Raising funds	3	147,542	-	147,542	135,606
Other		38,735	-	38,735	23,290
Total		<u>186,277</u>	<u>-</u>	<u>186,277</u>	<u>158,896</u>
NET INCOME		105,213	-	105,213	167,164
RECONCILIATION OF FUNDS					
Total funds brought forward		2,429,587	-	2,429,587	2,262,423
TOTAL FUNDS CARRIED FORWARD		<u><u>2,534,800</u></u>	<u><u>-</u></u>	<u><u>2,534,800</u></u>	<u><u>2,429,587</u></u>

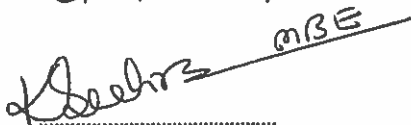
The notes form part of these financial statements

RAMGHARIA SIKH ASSOCIATION

**BALANCE SHEET
31 DECEMBER 2023**

	Notes	Unrestricted fund £	Restricted fund £	2023 Total funds £	2022 Total funds £
FIXED ASSETS					
Tangible assets	6	2,099,687	-	2,099,687	2,028,578
CURRENT ASSETS					
Debtors	7	28,180	-	28,180	28,180
Cash at bank and in hand		423,305	-	423,305	389,217
		451,485	-	451,485	417,397
CREDITORS					
Amounts falling due within one year	8	(16,372)	-	(16,372)	(16,388)
NET CURRENT ASSETS		<u>435,113</u>	<u>-</u>	<u>435,113</u>	<u>401,009</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>2,534,800</u>	<u>-</u>	<u>2,534,800</u>	<u>2,429,587</u>
NET ASSETS		<u>2,534,800</u>	<u>-</u>	<u>2,534,800</u>	<u>2,429,587</u>
FUNDS	9				
Unrestricted funds:					
General fund				2,534,800	2,429,587
TOTAL FUNDS				<u>2,534,800</u>	<u>2,429,587</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 13/11/2024, and were signed on its behalf by:


Trustee

KULDEEP KAUR SEEHRA

The notes form part of these financial statements

RAMGHARIA SIKH ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', 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.

Income

All income is recognised in the 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 cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	- 15% on reducing balance
Computer equipment	- 25% on reducing balance

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. INVESTMENT INCOME

	2023	2022
	£	£
Rents received	36,700	30,900
Interest receivable - trading	3,069	310
	<u>39,769</u>	<u>31,210</u>

RAMGHARIA SIKH ASSOCIATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

3. RAISING FUNDS

Raising donations and legacies

	2023	2022
	£	£
Staff costs	69,812	41,286
Sundries	992	-
Support costs	76,738	94,320
	<u>147,542</u>	<u>135,606</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2023 nor for the year ended 31 December 2022.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	294,292	-	294,292
Investment income	31,210	-	31,210
Other income	558	-	558
Total	<u>326,060</u>	<u>-</u>	<u>326,060</u>
EXPENDITURE ON			
Raising funds	135,606	-	135,606
Other	23,290	-	23,290
Total	<u>158,896</u>	<u>-</u>	<u>158,896</u>
NET INCOME	167,164	-	167,164
RECONCILIATION OF FUNDS			
Total funds brought forward	2,262,423	-	2,262,423
TOTAL FUNDS CARRIED FORWARD	<u>2,429,587</u>	<u>-</u>	<u>2,429,587</u>

RAMGHARIA SIKH ASSOCIATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

6. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 January 2023	2,003,078	208,727	3,238	2,215,043
Additions	75,038	-	-	75,038
	<u>2,078,116</u>	<u>208,727</u>	<u>3,238</u>	<u>2,290,081</u>
At 31 December 2023				
DEPRECIATION				
At 1 January 2023	-	184,252	2,213	186,465
Charge for year	-	3,673	256	3,929
	<u>-</u>	<u>187,925</u>	<u>2,469</u>	<u>190,394</u>
At 31 December 2023				
NET BOOK VALUE				
At 31 December 2023	<u>2,078,116</u>	<u>20,802</u>	<u>769</u>	<u>2,099,687</u>
At 31 December 2022	<u>2,003,078</u>	<u>24,475</u>	<u>1,025</u>	<u>2,028,578</u>

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Other debtors	28,180	28,180
	<u>28,180</u>	<u>28,180</u>

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Trade creditors	1	-
Other creditors	16,371	16,388
	<u>16,372</u>	<u>16,388</u>

9. MOVEMENT IN FUNDS

	At 1.1.23 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	2,429,587	105,213	2,534,800
	<u>2,429,587</u>	<u>105,213</u>	<u>2,534,800</u>
TOTAL FUNDS			
	<u>2,429,587</u>	<u>105,213</u>	<u>2,534,800</u>

RAMGHARIA SIKH ASSOCIATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

9. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	291,490	(186,277)	105,213
TOTAL FUNDS	<u>291,490</u>	<u>(186,277)</u>	<u>105,213</u>

Comparatives for movement in funds

	At 1.1.22 £	Net movement in funds £	At 31.12.22 £
Unrestricted funds			
General fund	2,262,423	167,164	2,429,587
TOTAL FUNDS	<u>2,262,423</u>	<u>167,164</u>	<u>2,429,587</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	326,060	(158,896)	167,164
TOTAL FUNDS	<u>326,060</u>	<u>(158,896)</u>	<u>167,164</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.22 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	2,262,423	272,377	2,534,800
TOTAL FUNDS	<u>2,262,423</u>	<u>272,377</u>	<u>2,534,800</u>

RAMGHARIA SIKH ASSOCIATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

9. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	617,550	(345,173)	272,377
TOTAL FUNDS	<u>617,550</u>	<u>(345,173)</u>	<u>272,377</u>

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2023.

RAMGARHIA SIKH ASSOCIATION, WOOLWICH

England & Wales - Charity number 1023236

Accounts

REGISTERED CHARITY NUMBER: 1023236

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022
FOR
RAMGHARIA SIKH ASSOCIATION**

**Alchemy Financial Solutions Ltd
19 Edinburgh Drive
Staines - Upon - Thames
Surrey
TW18 1PJ**

RAMGHARIA SIKH ASSOCIATION

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

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Report of the Trustees	1 to 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the Financial Statements	8 to 12
Detailed Statement of Financial Activities	13 to 14

RAMGHARIA SIKH ASSOCIATION

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

The trustees present their report with the financial statements of the charity 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 (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Our aims

The objectives of the charity are summarised as follows:

The objective of the Association shall be the advancement of the Sikh Religion in accordance with Panth's Sikh Rehat Maryada among the Ramgharia Sikh Community in particular and the whole Sikh Community at large, in general Woolwich, surrounding areas and the whole world at large. In furtherance of these objectives but not further or otherwise the Association shall have the following powers:

- a) To provide a meeting place for members of the community.
- b) To provide educational facilities to enable the Sikh religion to be taught along with related subjects.
- c) To hold services etc.
- d) To perform marriages etc.
- e) To create a religious atmosphere and infusing a spirit of service, fraternity and brotherhood amongst the members and the Association and the whole Community at large.
- f) To establish a Library and Information and Advisory Bureau.
- g) To engage and pay Minister(s) (Guranthi) and other persons to carry out and assist in carrying out the work of the Association.
- h) To create special efforts to promote goodwill and to harmonize the relations between the host and immigrant communities.

Significant activities

The trustees consider the results of the Association for this year has been most satisfactory. The net income for the year was £167,164 (in 2021 it was £112,754) on page 7 of the accounts.

The association would not be able to provide such a wide service to our members without the continued support of a large number of willing management members who give their services voluntarily.

RAMGHARIA SIKH ASSOCIATION
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022

ACHIEVEMENT AND PERFORMANCE

Charitable activities

How the Charity's activities deliver public benefit

The charity carries out a wide range of activities in pursuance of its charitable aim. The trustees consider that these activities, as summarized below, provide a benefit to both those who worship at the Charity's Gurdwara and the wider Community.

During the year the charity provided the following services in advancement of its charitable activities:

Religious Activities

1. The organization of events of religious importance where all members of the community can take part and benefit.
2. The invitation of lecturers and musicians from abroad to enlighten the congregation on various aspects of the Sikh religion and culture.

Community Activities

1. The organization of health awareness workshops covering issues such as health check-ups, diabetes, depression and so forth.
2. The honoring of people who have acquired/gained specific achievements in the community.
3. The organization of Gurmat camps for children during the holidays.
4. The organization of day trips to various places of interest and seaside trips for young children and the elderly.
5. The setting up of yoga and keep fit classes for both men and women at the Ramgarhia Community Centre.
6. The organization of marriage bureau programs during the year.
7. The majority of lights in the main hall have been converted to low energy lighting to contribute towards energy conservation and carbon footprint reduction. The Temple is looking into ways to boost energy efficiency.
8. Ramgarhia Sikh Association has participated again in the organization of a Nagar Kirtan this year. It involves the parade of the Holy Guru Granth Sahib on a specially modified vehicle with palki and the Kirtan Jatha performing Kirtan with five beloved ones and the congregation following the Holy Granth Sahib on foot. This year the procession was extremely large and raised the awareness of Sikh values to the ordinary people of the community. Free food/langar was also provided.

Community Educational Activities

1. The provision of Punjabi classes from toddlers to GCSE level. This provides an insight into the Punjabi language and allows young people to learn the Punjabi language, thereby allowing them to read the Holy Guru Granth Sahib and understand Sikh values.
2. The setting up of a computer learning suite for teaching information technology and the teaching of the Punjabi language.
3. The provision of Gurmat and classical musical classes to help the whole congregation, especially young people, to understand the Gurbani and wider Sikh values.
4. Gurbani classes are also provided for people of all ages so that people can read and comprehend the Holy Guru Granth Sahib, in order for a deeper understanding of the Sikh doctrine can be attained.

RAMGHARIA SIKH ASSOCIATION

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

FINANCIAL REVIEW

Principal funding sources

The main source of income was Voluntary income £261,140 (2021: £176,159).
The charity received investment income of £30,900 (2021: £35,409).

FREEHOLD PROPERTIES

The properties were independently valued by Clarke Wilson, Chartered Surveyors based on existing use in March 2006 as follows:

Sikh Temple Masons Hill	£1,200,000
Community Centre Crescent Road	£600,000
Land at Wilmount Road	£100,000

Reserves policy

Presently there is no Reserve Policy. Surplus funds are maintained at a high level for future unrestricted expenditure. This provides sufficient funds to cover management administration and support costs. Unrestricted funds are maintained at this level through the year.

STATEMENT OF RESPONSIBILITIES

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standard and recommended practice have been followed subject to any material departure disclosed and explained in the accounts.
- Prepare the financial statements on a going concern basis unless it is appropriate to presume that the charity will continue in operation.

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 safe guarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Induction and training of new trustees

Most trustees are already familiar with the particular work of the charity when they are appointed. Training is provided as required.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1023236

Principal address

Masons Hill
Woolwich
London
SE18 6EJ

RAMGHARIA SIKH ASSOCIATION
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022

Trustees

Board of trustees (at the date the report was approved)

1. B Kuldeep Kaur Seehra MBE - President
2. S Darshan Singh Panesar - General Secretary
3. S Hardip Singh Bhogal - Treasurer
4. S Davinder Singh Kundi - Vice President
5. B Kulwinder Kaur Sethi - Assistant General Secretary
6. S Karnail Singh Briaah - Assistant Treasurer
7. S Nirmal Singh Bansal - Storekeeper
8. S Jawahar Singh Marwa - Assistant Storekeeper
9. S Harjinder Singh Sira - Jathedar
10. S Surinder Singh Dhooper - Assistant Jathedar
11. S Gurmit Singh Matharu - Assistant Jathedar
12. S Amrik Singh Viridi - Assistant Building Supervisor
13. S Gurdeep Singh Chaggar - Assistant Building Supervisor

Co-opted Members

14. S Manvinder Singh Plahi - Senior Administrator
15. S Gurmail Singh Bhamra
16. S Amarjit Singh Viridi - Religious Education Lead
17. S Jagtar Singh - Accountant/Treasurer
18. B Kalvinder Kaur Rayat - Ladies Satsang
19. B Surinder Kaur Sagoo
20. S Upkar Singh Chana - Assistant Treasurer

In addition to the Executive Committee, the Association has Holding Trustees. Holding Trustees are for the purpose of holding land and comprises of five members of the Association. They must be life members for four years before they can be elected as a Holding Trustee, once elected they will hold office for five years. The current Holding Trustees are as follows:

1. Jaswinder Singh Jandu
2. Charan Singh Matharu
3. Gurdev Singh Rayat
4. Karamjit Kaur Bhogal
5. Bhagwant Singh Sandhu

Independent Examiner

Inderjot Matharu FCCA
Alchemy Financial Solutions Ltd
19 Edinburgh Drive
Staines - Upon - Thames
Surrey
TW18 1PJ

Approved by order of the board of trustees on 7/11/2023 and signed on its behalf by:


.....
Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
RAMGHARIA SIKH ASSOCIATION**

Independent examiner's report to the trustees of Ramgharia Sikh Association

I report to the charity trustees on my examination of the accounts of Ramgharia Sikh Association (the Trust) for the year ended 31 December 2022.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, 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:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 accounts to be reached.



Inderjot Matharu FCCA
The Association of Chartered Certified Accountants

Alchemy Financial Solutions Ltd
19 Edinburgh Drive
Staines - Upon - Thames
Surrey
TW18 1PJ

Date: 13/11/23

RAMGHARIA SIKH ASSOCIATION

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022**

	Notes	Unrestricted fund £	Restricted fund £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		294,292	-	294,292	176,159
Investment income	2	31,210	-	31,210	35,409
Other income		558	-	558	17,050
Total		<u>326,060</u>	<u>-</u>	<u>326,060</u>	<u>228,618</u>
EXPENDITURE ON					
Raising funds	3	135,606	-	135,606	77,505
Other		23,290	-	23,290	38,359
Total		<u>158,896</u>	<u>-</u>	<u>158,896</u>	<u>115,864</u>
NET INCOME		167,164	-	167,164	112,754
RECONCILIATION OF FUNDS					
Total funds brought forward		2,262,423	-	2,262,423	2,149,669
TOTAL FUNDS CARRIED FORWARD		<u><u>2,429,587</u></u>	<u><u>-</u></u>	<u><u>2,429,587</u></u>	<u><u>2,262,423</u></u>

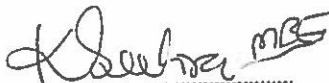
The notes form part of these financial statements

RAMGHARIA SIKH ASSOCIATION

**BALANCE SHEET
31 DECEMBER 2022**

	Notes	Unrestricted fund £	Restricted fund £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Tangible assets	6	2,028,578	-	2,028,578	1,795,976
CURRENT ASSETS					
Debtors	7	28,180	-	28,180	28,180
Cash at bank and in hand		389,217	-	389,217	453,163
		<u>417,397</u>	-	<u>417,397</u>	<u>481,343</u>
CREDITORS					
Amounts falling due within one year	8	(16,388)	-	(16,388)	(14,896)
		<u>401,009</u>	-	<u>401,009</u>	<u>466,447</u>
NET CURRENT ASSETS					
		<u>401,009</u>	-	<u>401,009</u>	<u>466,447</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>2,429,587</u>	-	<u>2,429,587</u>	<u>2,262,423</u>
NET ASSETS		<u>2,429,587</u>	-	<u>2,429,587</u>	<u>2,262,423</u>
FUNDS	9				
Unrestricted funds:					
General fund				<u>2,429,587</u>	<u>2,262,423</u>
TOTAL FUNDS				<u>2,429,587</u>	<u>2,262,423</u>

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


.....
Trustee

The notes form part of these financial statements

RAMGHARIA SIKH ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', 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.

Income

All income is recognised in the 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 cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	- 15% on reducing balance
Computer equipment	- 25% on reducing balance

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. INVESTMENT INCOME

	2022	2021
	£	£
Rents received	30,900	35,375
Interest receivable - trading	310	34
	<u>31,210</u>	<u>35,409</u>

RAMGHARIA SIKH ASSOCIATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

3. RAISING FUNDS

Raising donations and legacies

	2022	2021
	£	£
Staff costs	41,286	26,103
Sundries	-	125
Support costs	94,320	51,277
	<u>135,606</u>	<u>77,505</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2022 nor for the year ended 31 December 2021.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	176,159	-	176,159
Investment income	35,409	-	35,409
Other income	17,050	-	17,050
Total	<u>228,618</u>	<u>-</u>	<u>228,618</u>
 EXPENDITURE ON			
Raising funds	77,505	-	77,505
Other	38,359	-	38,359
Total	<u>115,864</u>	<u>-</u>	<u>115,864</u>
 NET INCOME	112,754	-	112,754
 RECONCILIATION OF FUNDS			
Total funds brought forward	2,149,669	-	2,149,669
 TOTAL FUNDS CARRIED FORWARD	<u>2,262,423</u>	<u>-</u>	<u>2,262,423</u>

RAMGHARIA SIKH ASSOCIATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

6. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 January 2022	1,765,816	208,727	3,238	1,977,781
Additions	237,262	-	-	237,262
	<u>2,003,078</u>	<u>208,727</u>	<u>3,238</u>	<u>2,215,043</u>
At 31 December 2022				
DEPRECIATION				
At 1 January 2022	-	179,933	1,872	181,805
Charge for year	-	4,319	341	4,660
	<u>-</u>	<u>184,252</u>	<u>2,213</u>	<u>186,465</u>
At 31 December 2022				
NET BOOK VALUE				
At 31 December 2022	<u>2,003,078</u>	<u>24,475</u>	<u>1,025</u>	<u>2,028,578</u>
At 31 December 2021	<u>1,765,816</u>	<u>28,794</u>	<u>1,366</u>	<u>1,795,976</u>

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Other debtors	<u>28,180</u>	<u>28,180</u>

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Other creditors	<u>16,388</u>	<u>14,896</u>

9. MOVEMENT IN FUNDS

	At 1.1.22 £	Net movement in funds £	At 31.12.22 £
Unrestricted funds			
General fund	2,262,423	167,164	2,429,587
	<u>2,262,423</u>	<u>167,164</u>	<u>2,429,587</u>
TOTAL FUNDS			
	<u>2,262,423</u>	<u>167,164</u>	<u>2,429,587</u>

RAMGHARIA SIKH ASSOCIATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

9. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	326,060	(158,896)	167,164
TOTAL FUNDS	<u>326,060</u>	<u>(158,896)</u>	<u>167,164</u>

Comparatives for movement in funds

	At 1.1.21 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	2,149,669	112,754	2,262,423
TOTAL FUNDS	<u>2,149,669</u>	<u>112,754</u>	<u>2,262,423</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	228,618	(115,864)	112,754
TOTAL FUNDS	<u>228,618</u>	<u>(115,864)</u>	<u>112,754</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.21 £	Net movement in funds £	At 31.12.22 £
Unrestricted funds			
General fund	2,149,669	279,918	2,429,587
TOTAL FUNDS	<u>2,149,669</u>	<u>279,918</u>	<u>2,429,587</u>

RAMGHARIA SIKH ASSOCIATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

9. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	554,678	(274,760)	279,918
TOTAL FUNDS	<u>554,678</u>	<u>(274,760)</u>	<u>279,918</u>

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2022.

RAMGARHIA SIKH ASSOCIATION, WOOLWICH

England & Wales - Charity number 1023236

Accounts

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021
FOR
RAMGHARIA SIKH ASSOCIATION**

Alchemy Financial Solutions Ltd
19 Edinburgh Drive
Staines - Upon - Thames
Surrey
TW18 1PJ

RAMGHARIA SIKH ASSOCIATION

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

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Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Financial Statements	9 to 13
Detailed Statement of Financial Activities	14 to 15

RAMGHARIA SIKH ASSOCIATION
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

The trustees present their report with the financial statements of the charity for the year ended 31 December 2021. 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 (FRS 102) (effective January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Our aims

The objectives of the charity are summarised as follows:

The objective of the Association shall be the advancement of the Sikh Religion in accordance with Panth's Sikh Rehat Maryada among the Ramgharia Sikh Community in particular and the whole Sikh Community at large, in general Woolwich, surrounding areas and the whole world at large. In furtherance of these objectives but not further or otherwise the Association shall have the following powers:

- a) To provide a meeting place for members of the community.
- b) To provide educational facilities to enable the Sikh religion to be taught along with related subjects.
- c) To hold services etc.
- d) To perform marriages etc.
- e) To create a religious atmosphere and infusing a spirit of service, fraternity and brotherhood amongst the members and the Association and the whole Community at large.
- f) To establish a Library and Information and Advisory Bureau.
- g) To engage and pay Minister(s) (Guranthi) and other persons to carry out and assist in carrying out the work of the Association.
- h) To create special efforts to promote goodwill and to harmonize the relations between the host and immigrant communities.

Significant activities

The trustees consider the results of the Association for this year has been most satisfactory. The net income for the year was £112,700 (in 2020 it was £63,442) on page 7 of the accounts.

The association would not be able to provide such a wide service to our members without the continued support of a large number of willing management members who give their services voluntarily.

RAMGHARIA SIKH ASSOCIATION
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

ACHIEVEMENT AND PERFORMANCE

Charitable activities

How the Charity's activities deliver public benefit

The charity carries out a wide range of activities in pursuance of its charitable aim. The trustees consider that these activities, summarized below, provide a benefit to both those who worship at the Charity's Gurdwara and the wider Community.

During the year the charity provided the following services in advancement of its charitable activities:

Religious Activities

1. The organization of events of religious importance where all members of the community can take part and benefit.
2. The invitation of lecturers and musicians from abroad to enlighten the congregation on various aspects of the Sikh religion and culture.

Community Activities

1. The organization of health awareness workshops covering issues such as health check-ups, diabetes, depression and so forth.
2. The honoring of people who have acquired/gained specific achievements in the community.
3. The organization of Gurmat camps for children during the holidays.
4. The organization of day trips to various places of interest and seaside trips for young children and the elderly.
5. The setting up of yoga and keep fit classes for both men and women at the Ramgarhia Community Centre.
6. The organization of marriage bureau programs during the year.
7. The majority of lights in the main hall have been converted to low energy lighting to contribute towards energy conservation and carbon footprint reduction. The Temple is looking into ways to boost energy efficiency.
8. Ramgarhia Sikh Association has participated again in the organization of a Nagar Kirtan this year. It involves the parade of the Holy Guru Granth Sahib on a specially modified vehicle with palki and the Kirtan Jatha performing Kirtan with five beloved ones and the congregation following the Holy Granth Sahib on foot. This year the procession was extremely large and raised the awareness of Sikh values to the ordinary people of the community. Free food/langar was also provided.

Community Educational Activities

1. The provision of Punjabi classes from toddlers to GCSE level. This provides an insight into the Punjabi language and allows young people to learn the Punjabi language, thereby allowing them to read the Holy Guru Granth Sahib and understand Sikh values.
2. The setting up of a computer learning suite for teaching information technology and the teaching of the Punjabi language.
3. The provision of Gurmat and classical musical classes to help the whole congregation, especially young people, to understand the Gurbani and wider Sikh values.
4. Gurbani classes are also provided for people of all ages so that people can read and comprehend the Holy Guru Granth Sahib, in order for a deeper understanding of the Sikh doctrine can be attained.

RAMGHARIA SIKH ASSOCIATION
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

FINANCIAL REVIEW

Principal funding sources

The main source of income was Voluntary income £176,159 (2020: £195,136).

The charity received investment income of £35,409 (2020: £35,738).

FREEHOLD PROPERTIES

The properties were independently valued by Clarke Wilson, Chartered Surveyors based on existing use in March 2006 as follows:

Sikh Temple Masons Hill	£1,200,000
Community Centre Crescent Road	£600,000
Land at Wilmount Road	£100,000

Reserves policy

Presently there is no Reserve Policy. Surplus funds are maintained at a high level for future unrestricted expenditure. This provides sufficient funds to cover management administration and support costs. Unrestricted funds are maintained at this level through the year.

STATEMENT OF RESPONSIBILITIES

- a) Select suitable accounting policies and apply them consistently.
- b) Make judgements and estimates that are reasonable and prudent.
- c) State whether applicable accounting standard and recommended practice have been followed subject to any material departures disclosed and explained in the accounts.
- d) Prepare the financial statements on a going concern basis unless it is appropriate to presume that the charity will continue operation.

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 safe guarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Induction and training of new trustees

Most trustees are already familiar with the particular work of the charity when they are appointed. Training is provided as required.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1023236

Principal address

Masons Hill
Woolwich
London
SE18 6EJ

RAMGHARIA SIKH ASSOCIATION

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

Trustees

Board of trustees (at the date the report was approved)

1. Mr. Davinder Singh Kundi - President
2. Mr. Amarjit Singh Virdee - Vice President RSAUK
3. Mr. Sarbjeet Singh Bhambra - General Secretary RSAUK
4. Mr. Nirmal Singh Virdi - Assistant General Secretary RSAUK (1)
5. Mr. Harjeet Singh Virdi - Assistant General Secretary RSAUK (2)
6. Mr. Gurcharan Singh Chana (Expired post YE)
7. Mr. Jagtar Singh Assistant - Treasurer RSAUK (1)
8. Mr. Karnail Singh Briaah - Assistant Treasurer RSAUK (2)
9. Mr. Kulwant Singh Matharu - Store Keeper RSAUK
10. Mr. Jawahar Singh Marwara - Assistant Store Keeper RSAUK
11. Mr. Gurbachan Singh Ajimal (Expired)
12. Mr. Surinder Singh Dhooper - Assistant Jathedar RSAUK
13. Mr. Gurmit Singh Matharu - Assistant Jathedar RSAUK
14. Mr. Bikramjit Singh Seehra - Building Supervisor RSAUK
15. Mr. Satwinder Singh Bajwa - Assistant Building Supervisor RSAUK

Assistants

1. Mr. Hardeep Singh Marwa - External Projects RSAUK
2. Mr. Gurdip Singh Kundi - IT & Web RSAUK
3. Mrs. Baljit Kaur Neta - Office RSAUK
4. Mr. Tajinderpal Singh Chaggar - Web

Co-opted Members

1. Mr. Gurdeep Singh Chaggar
2. Mrs. Surinder Kaur Virdi
3. Mr. Baldev Singh Bahra
4. Mr. Tarlok Singh Bhambra
5. Mr. Gurmail Singh Bhamra
6. Mrs. Kuldeep Kaur Seehra

In addition to the Executive Committee, the Association has Holding Trustees. Holding Trustees are for the purpose of holding land a comprises of five members of the Association. They must be life members for four years before they can be elected as a Holdi Trustee, once elected they will hold office for five years. The current Holding Trustees are as follows:

1. Mr. Charanjit Singh Matharu
2. Mr. Nirmal Singh Bansal
3. Mr. Gurmit Singh Neta
4. Mrs. Avtar Kaur Bilku
5. Mr. Jaswinder Singh Jandhu

Independent Examiner

Inderjot Matharu

FCCA

Alchemy Financial Solutions Ltd

19 Edinburgh Drive

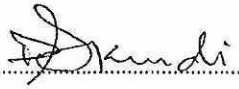
Staines - Upon - Thames

Surrey

TW18 1PJ

RAMGHARIA SIKH ASSOCIATION
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

Approved by order of the board of trustees on 01 MAY 2022 and signed on its behalf by:


.....
Trustee
D.S. KUNDI

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF RAMGHARIA SIKH ASSOCIATION

Independent examiner's report to the trustees of Ramgharia Sikh Association

I report to the charity trustees on my examination of the accounts of Ramgharia Sikh Association (the Trust) for the year ended 31 December 2021.

Responsibilities and basis of report

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

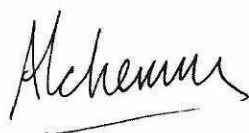
I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 accounts to be reached.



Inderjot Matharu
FCCA
Alchemy Financial Solutions Ltd
19 Edinburgh Drive
Staines - Upon - Thames
Surrey
TW18 1PJ

Date: 27th October 2022

RAMGHARIA SIKH ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	Unrestricted fund £	Restricted fund £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		176,159	-	176,159	195,136
Investment income	2	35,409	-	35,409	35,738
Other income		17,050	-	17,050	-
Total		<u>228,618</u>	<u>-</u>	<u>228,618</u>	<u>230,874</u>
EXPENDITURE ON					
Raising funds	3	77,505	-	77,505	129,609
Other		38,359	-	38,359	37,823
Total		<u>115,864</u>	<u>-</u>	<u>115,864</u>	<u>167,432</u>
NET INCOME		112,754	-	112,754	63,442
RECONCILIATION OF FUNDS					
Total funds brought forward		2,149,669	-	2,149,669	2,086,227
TOTAL FUNDS CARRIED FORWARD		<u><u>2,262,423</u></u>	<u><u>-</u></u>	<u><u>2,262,423</u></u>	<u><u>2,149,669</u></u>


The notes form part of these financial statements

RAMGHARIA SIKH ASSOCIATION

BALANCE SHEET
31 DECEMBER 2021

	Notes	Unrestricted fund £	Restricted fund £	2021 Total funds £	2020 Total funds £
FIXED ASSETS					
Tangible assets	6	1,795,976	-	1,795,976	1,794,510
CURRENT ASSETS					
Debtors	7	28,180	-	28,180	28,180
Cash at bank and in hand		453,163	-	453,163	340,776
		<u>481,343</u>	-	<u>481,343</u>	<u>368,956</u>
CREDITORS					
Amounts falling due within one year	8	(14,896)	-	(14,896)	(13,797)
NET CURRENT ASSETS		<u>466,447</u>	-	<u>466,447</u>	<u>355,159</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>2,262,423</u>	-	<u>2,262,423</u>	<u>2,149,669</u>
NET ASSETS		<u>2,262,423</u>	-	<u>2,262,423</u>	<u>2,149,669</u>
FUNDS					
Unrestricted funds:	9				
General fund				<u>2,262,423</u>	<u>2,149,669</u>
TOTAL FUNDS				<u>2,262,423</u>	<u>2,149,669</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 01 May 2022 and we signed on its behalf by:


.....
Trustee

D. S. KUNDI

The notes form part of these financial statements

RAMGHARIA SIKH ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', 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 historic cost convention.

Income

All income is recognised in the 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.

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Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to the 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. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	- 15% on reducing balance
Computer equipment	- 25% on reducing balance

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. INVESTMENT INCOME

	2021	2020
	£	£
Rents received	35,375	34,115
Interest receivable - trading	34	1,623
	<u>35,409</u>	<u>35,738</u>

RAMGHARIA SIKH ASSOCIATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021**

3. RAISING FUNDS

Raising donations and legacies

	2021	2020
	£	£
Staff costs	26,103	38,405
Sundries	125	240
Support costs	51,277	90,964
	<u>77,505</u>	<u>129,609</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2021 nor for the year end 31 December 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2021 nor for the year ended 31 December 2020.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund	Restricted fund	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	195,136	-	195,136
Investment income	35,738	-	35,738
Total	<u>230,874</u>	<u>-</u>	<u>230,874</u>
EXPENDITURE ON			
Raising funds	129,609	-	129,609
Other	37,823	-	37,823
Total	<u>167,432</u>	<u>-</u>	<u>167,432</u>
NET INCOME	63,442	-	63,442
RECONCILIATION OF FUNDS			
Total funds brought forward	2,086,227	-	2,086,227
TOTAL FUNDS CARRIED FORWARD	<u>2,149,669</u>	<u>-</u>	<u>2,149,669</u>

RAMGHARIA SIKH ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021

6. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 January 2021	1,765,816	201,723	3,238	1,970,777
Additions	-	7,004	-	7,004
At 31 December 2021	<u>1,765,816</u>	<u>208,727</u>	<u>3,238</u>	<u>1,977,781</u>
DEPRECIATION				
At 1 January 2021	-	174,851	1,416	176,267
Charge for year	-	5,082	456	5,538
At 31 December 2021	<u>-</u>	<u>179,933</u>	<u>1,872</u>	<u>181,805</u>
NET BOOK VALUE				
At 31 December 2021	<u>1,765,816</u>	<u>28,794</u>	<u>1,366</u>	<u>1,795,976</u>
At 31 December 2020	<u>1,765,816</u>	<u>26,872</u>	<u>1,822</u>	<u>1,794,510</u>

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Other debtors	<u>28,180</u>	<u>28,180</u>

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade creditors	-	1
Other creditors	<u>14,896</u>	<u>13,796</u>
	<u>14,896</u>	<u>13,797</u>

9. MOVEMENT IN FUNDS

	At 1.1.21 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	2,149,669	112,754	2,262,423
TOTAL FUNDS	<u>2,149,669</u>	<u>112,754</u>	<u>2,262,423</u>

RAMGHARIA SIKH ASSOCIATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021**

9. **MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	228,618	(115,864)	112,754
TOTAL FUNDS	228,618	(115,864)	112,754

Comparatives for movement in funds

	At 1.1.20 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	2,086,227	63,442	2,149,669
TOTAL FUNDS	2,086,227	63,442	2,149,669

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	230,874	(167,432)	63,442
TOTAL FUNDS	230,874	(167,432)	63,442

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.20 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	2,086,227	176,196	2,262,423
TOTAL FUNDS	2,086,227	176,196	2,262,423

RAMGHARIA SIKH ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021

9. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	459,492	(283,296)	176,196
TOTAL FUNDS	<u>459,492</u>	<u>(283,296)</u>	<u>176,196</u>

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2021.

RAMGARHIA SIKH ASSOCIATION, WOOLWICH

England & Wales - Charity number 1023236

Accounts

REGISTERED CHARITY NUMBER: 1023236

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020
FOR
RAMGHARIA SIKH ASSOCIATION**

Alchemy Financial Solutions Ltd
19 Edinburgh Drive
Staines - Upon - Thames
Surrey
TW18 1PJ

RAMGHARIA SIKH ASSOCIATION

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FOR THE YEAR ENDED 31 DECEMBER 2020**

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RAMGHARIA SIKH ASSOCIATION

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

The trustees present their report with the financial statements of the charity for the year ended 31 December 2020. 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 (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Our aims

The objectives of the charity are summarised as follows:

The objective of the Association shall be the advancement of the Sikh Religion in accordance with Panth's Sikh Rehat Maryada among the Ramgharia Sikh Community in particular and the whole Sikh Community at large, in general Woolwich, surrounding areas and the whole world at large. In furtherance of these objectives but not further or otherwise the Association shall have the following powers:

- a) To provide a meeting place for members of the community.
- b) To provide educational facilities to enable the Sikh religion to be taught along with related subjects.
- c) To hold services etc.
- d) To perform marriages etc.
- e) To create a religious atmosphere and infusing a spirit of service, fraternity and brotherhood amongst the members and the Association and the whole Community at large.
- f) To establish a Library and Information and Advisory Bureau.
- g) To engage and pay Minister(s) (Guranthi) and other persons to carry out and assist in carrying out the work of the Association.
- h) To create special efforts to promote goodwill and to harmonize the relations between the host and immigrant communities.

Significant activities

The trustees consider the results of the Association for this year has been most satisfactory. The net income for the year was £63,442 (in 2019 it was £209,376) on page 7 of the accounts.

The association would not be able to provide such a wide service to our members without the continued support of a large number of willing management members who give their services voluntarily.

RAMGHARIA SIKH ASSOCIATION

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

ACHIEVEMENT AND PERFORMANCE

Charitable activities

How the Charity's activities deliver public benefit

The charity carries out a wide range of activities in pursuance of its charitable aim. The trustees consider that these activities, as summarized below, provide a benefit to both those who worship at the Charity's Gurdwara and the wider Community.

During the year the charity provided the following services in advancement of its charitable activities:

Religious Activities

1. The organization of events of religious importance where all members of the community can take part and benefit.
2. The invitation of lecturers and musicians from abroad to enlighten the congregation on various aspects of the Sikh religion and culture.

Community Activities

1. The organization of health awareness workshops covering issues such as health check-ups, diabetes, depression and so forth.
2. The honoring of people who have acquired/gained specific achievements in the community.
3. The organization of Gurmat camps for children during the holidays.
4. The organization of day trips to various places of interest and seaside trips for young children and the elderly.
5. The setting up of yoga and keep fit classes for both men and women at the Rangarhia Community Centre.
6. The organization of marriage bureau programs during the year.
7. The majority of lights in the main hall have been converted to low energy lighting to contribute towards energy conservation and carbon footprint reduction. The Temple is looking into ways to boost energy efficiency.
8. Rangarhia Sikh Association has participated again in the organization of a Nagar Kirtan this year. It involves the parade of the Holy Guru Granth Sahib on a specially modified vehicle with palki and the Kirtan Jatha performing Kirtan with five beloved ones and the congregation following the Holy Granth Sahib on foot. This year the procession was extremely large and raised the awareness of Sikh values to the ordinary people of the community. Free food/langar was also provided.

Community Educational Activities

1. The provision of Punjabi classes from toddlers to GCSE level. This provides an insight into the Punjabi language and allows young people to learn the Punjabi language, thereby allowing them to read the Holy Guru Granth Sahib and understand Sikh values.
2. The setting up of a computer learning suite for teaching information technology and the teaching of the Punjabi language.
3. The provision of Gurmat and classical musical classes to help the whole congregation, especially young people, to understand the Gurbani and wider Sikh values.
4. Gurbani classes are also provided for people of all ages so that people can read and comprehend the Holy Guru Granth Sahib, in order for a deeper understanding of the Sikh doctrine can be attained.

RAMGHARIA SIKH ASSOCIATION

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

FINANCIAL REVIEW

Principal funding sources

The main source of income was Voluntary income £195,136 (2019: £297,670).

The charity received investment income of £35,738 (2019: £30,347).

FREEHOLD PROPERTIES

The properties were independently valued by Clarke Wilson, Chartered Surveyors based on existing use in March 2006 as follows:

Sikh Temple Masons Hill	£1,200,000
Community Centre Crescent Road	£600,000
Land at Wilmount Road	£100,000

Reserves policy

Presently there is no Reserve Policy. Surplus funds are maintained at a high level for future unrestricted expenditure. This provides sufficient funds to cover management administration and support costs. Unrestricted funds are maintained at this level through the year.

STATEMENT OF RESPONSIBILITIES

- a) Select suitable accounting policies and apply them consistently.
- b) Make judgements and estimates that are reasonable and prudent.
- c) State whether applicable accounting standard and recommended practice have been followed subject to any material departure disclosed and explained in the accounts.
- d) Prepare the financial statements on a going concern basis unless it is appropriate to presume that the charity will continue in operation.

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 safe guarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Induction and training of new trustees

Most trustees are already familiar with the particular work of the charity when they are appointed. Training is provided as required.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1023236

Principal address

Masons Hill
Woolwich
London
SE18 6EJ

RAMGHARIA SIKH ASSOCIATION

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

Trustees

Board of trustees (at the date the report was approved)

1. Mr. Davinder Singh Kundi - President
2. Mr. Amarjit Singh Virdee - Vice President RSAUK
3. Mr. Sarbjeet Singh Bhambra - General Secretary RSAUK
4. Mr. Nirml Singh Virdi - Assistant General Secretary RSAUK (1)
5. Mr. Harjeet Singh Virdi - Assistant General Secretary RSAUK (2)
6. Mr. Gurcharan Singh Chana - Treasurer RSAUK (Expired post YE)
7. Mr. Jagtar Singh Assistant - Treasurer RSAUK (1)
8. Mr. Karnail Singh Briaah - Assistant Treasurer RSAUK (2)
9. Mr. Kulwant Singh Matharu - Store Keeper RSAUK
10. Mr. Jawahar Singh Marwara - Assistant Store Keeper RSAUK
11. Mr. Gurbachan Singh Ajimal - Jathedar RSAUK (Expired)
12. Mr. Surinder Singh Dhooper - Assistant Jathedar RSAUK
13. Mr. Gurmit Singh Matharu - Assistant Jathedar RSAUK
14. Mr. Bikramjit Singh Seehra - Building Supervisor RSAUK
15. Mr. Satwinder Singh Bajwa - Assistant Building Supervisor
RSAUK

Assistants

1. Mr. Hardeep Singh Marwa - External Projects RSAUK
2. Mr. Gurdip Singh Kundi - IT & Web RSAUK
3. Mrs. Baljit Kaur Neta - Office RSAUK
4. Mr. Tajinderpal Singh Chaggar - Web

Co-opted Members

1. Mr. Gurdeep Singh Chaggar
2. Mrs. Surinder Kaur Virdi
3. Mr. Baldev Singh Bahra
4. Mr. Tarlok Singh Bhambra
5. Mr. Gurmail Singh Bhamra
6. Mrs. Kuldeep Kaur Seehra

In addition to the Executive Committee, the Association has Holding Trustees. Holding Trustees are for the purpose of holding land and comprises of five members of the Association. They must be life members for four years before they can be elected as a Holding Trustee, once elected they will hold office for five years. The current Holding Trustees are as follows:

1. Mr. Charanjit Singh Matharu
2. Mr. Nirml Singh Bansal
3. Mr. Gurmit Singh Neta
4. Mrs. Avtar Kaur Bilku
5. Mr. Jaswinder Singh Jandhu

Independent Examiner

Inderjot Matharu

FCCA

Alchemy Financial Solutions Ltd

19 Edinburgh Drive

Staines - Upon - Thames

Surrey

TW18 1PJ

RAMGHARIA SIKH ASSOCIATION

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

Approved by order of the board of trustees on 24 February 2022 and signed on its behalf by:

J. Kumoli
Trustee

Jwinder Singh Kumoli

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF RAMGHARIA SIKH ASSOCIATION

Independent examiner's report to the trustees of Ramgharia Sikh Association

I report to the charity trustees on my examination of the accounts of Ramgharia Sikh Association (the Trust) for the year ended 31 December 2020.

Responsibilities and basis of report

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

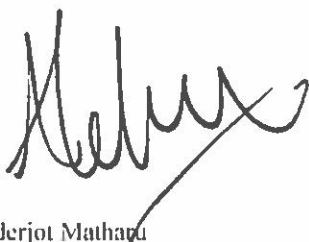
I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 accounts to be reached.



Inderjot Matharu
FCCA
Alchemy Financial Solutions Ltd
19 Edinburgh Drive
Staines - Upon - Thames
Surrey
TW18 1PJ

Date: 24/02/2022

RAMGHARIA SIKH ASSOCIATION

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020**

	Notes	Unrestricted fund £	Restricted fund £	2020 Total funds £	2019 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		195,136	-	195,136	297,670
Investment income	2	35,738	-	35,738	30,347
Total		230,874	-	230,874	328,017
EXPENDITURE ON					
Raising funds	3	129,609	-	129,609	78,498
Other		37,823	-	37,823	40,143
Total		167,432	-	167,432	118,641
NET INCOME		63,442	-	63,442	209,376
RECONCILIATION OF FUNDS					
Total funds brought forward		2,086,227	-	2,086,227	1,876,851
TOTAL FUNDS CARRIED FORWARD		2,149,669	-	2,149,669	2,086,227

The notes form part of these financial statements

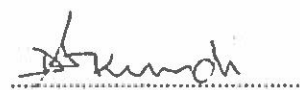
RAMGHARIA SIKH ASSOCIATION

BALANCE SHEET
31 DECEMBER 2020

	Notes	Unrestricted fund £	Restricted fund £	2020 Total funds £	2019 Total funds £
FIXED ASSETS					
Tangible assets	6	1,794,510	-	1,794,510	1,559,313
CURRENT ASSETS					
Debtors	7	28,180	-	28,180	21,000
Cash at bank and in hand		340,776	-	340,776	507,032
		<u>368,956</u>	<u>-</u>	<u>368,956</u>	<u>528,032</u>
CREDITORS					
Amounts falling due within one year	8	(13,797)	-	(13,797)	(1,118)
NET CURRENT ASSETS		<u>355,159</u>	<u>-</u>	<u>355,159</u>	<u>526,914</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>2,149,669</u>	<u>-</u>	<u>2,149,669</u>	<u>2,086,227</u>
NET ASSETS		<u>2,149,669</u>	<u>-</u>	<u>2,149,669</u>	<u>2,086,227</u>
FUNDS	9				
Unrestricted funds:					
General fund				<u>2,149,669</u>	<u>2,086,227</u>
TOTAL FUNDS				<u>2,149,669</u>	<u>2,086,227</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 24 February 2022 and were signed on its behalf by:

24 February 2022



Trustee

DAVINDER SINGH KUNDI

RAMGHARIA SIKH ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', 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.

Income

All income is recognised in the 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 cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	- 15% on reducing balance
Computer equipment	- 25% on reducing balance

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. INVESTMENT INCOME

	2020	2019
	£	£
Rents received	34,115	25,620
Interest receivable - trading	1,623	4,727
	<u>35,738</u>	<u>30,347</u>

RAMGHARIA SIKH ASSOCIATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

3. RAISING FUNDS

Raising donations and legacies

	2020	2019
	£	£
Staff costs	38,405	26,426
Sundries	240	26
Support costs	90,964	52,046
	<u>129,609</u>	<u>78,498</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2020 nor for the year ended 31 December 2019.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	297,670	-	297,670
Investment income	30,347	-	30,347
Total	<u>328,017</u>	<u>-</u>	<u>328,017</u>
EXPENDITURE ON			
Raising funds	78,498	-	78,498
Other	40,143	-	40,143
Total	<u>118,641</u>	<u>-</u>	<u>118,641</u>
NET INCOME	<u>209,376</u>	<u>-</u>	<u>209,376</u>
Transfers between funds	101	(101)	-
Net movement in funds	<u>209,477</u>	<u>(101)</u>	<u>209,376</u>
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>1,876,750</u>	<u>101</u>	<u>1,876,851</u>
TOTAL FUNDS CARRIED FORWARD	<u>2,086,227</u>	<u>-</u>	<u>2,086,227</u>

RAMGHARIA SIKH ASSOCIATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

6. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 January 2020	1,539,251	187,741	3,238	1,730,230
Additions	226,565	13,982	-	240,547
At 31 December 2020	<u>1,765,816</u>	<u>201,723</u>	<u>3,238</u>	<u>1,970,777</u>
DEPRECIATION				
At 1 January 2020	-	170,108	809	170,917
Charge for year	-	4,743	607	5,350
At 31 December 2020	<u>-</u>	<u>174,851</u>	<u>1,416</u>	<u>176,267</u>
NET BOOK VALUE				
At 31 December 2020	<u>1,765,816</u>	<u>26,872</u>	<u>1,822</u>	<u>1,794,510</u>
At 31 December 2019	<u>1,539,251</u>	<u>17,633</u>	<u>2,429</u>	<u>1,559,313</u>

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Other debtors	<u>28,180</u>	<u>21,000</u>

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Trade creditors	1	-
Other creditors	<u>13,796</u>	<u>1,118</u>
	<u>13,797</u>	<u>1,118</u>

9. MOVEMENT IN FUNDS

	At 1.1.20 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	2,086,227	63,442	2,149,669
TOTAL FUNDS	<u>2,086,227</u>	<u>63,442</u>	<u>2,149,669</u>

RAMGHARIA SIKH ASSOCIATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

9. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	230,874	(167,432)	63,442
TOTAL FUNDS	<u>230,874</u>	<u>(167,432)</u>	<u>63,442</u>

Comparatives for movement in funds

	At 1.1.19 £	Net movement in funds £	Transfers between funds £	At 31.12.19 £
Unrestricted funds				
General fund	1,876,750	209,376	101	2,086,227
Restricted funds				
Restricted funds	101	-	(101)	-
TOTAL FUNDS	<u>1,876,851</u>	<u>209,376</u>	<u>-</u>	<u>2,086,227</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	328,017	(118,641)	209,376
TOTAL FUNDS	<u>328,017</u>	<u>(118,641)</u>	<u>209,376</u>

RAMGHARIA SIKH ASSOCIATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

9. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.19 £	Net movement in funds £	Transfers between funds £	At 31.12.20 £
Unrestricted funds				
General fund	1,876,750	272,818	101	2,149,669
Restricted funds				
Restricted funds	101	-	(101)	-
TOTAL FUNDS	<u>1,876,851</u>	<u>272,818</u>	<u>-</u>	<u>2,149,669</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	558,891	(286,073)	272,818
TOTAL FUNDS	<u>558,891</u>	<u>(286,073)</u>	<u>272,818</u>

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2020.