

# THE RAMGARHIA SIKH GURDWARA SLOUGH

England & Wales · Charity number 1057208

## Details

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**Status** Registered

**Legal form** Other

**Registered** 1996-07-30

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Ramgarhia Sikh Gurdwara Slough  
Woodlands Avenue  
Slough  
Berkshire  
SL1 3BU

**Phone** 01753525458

**Email** [rsgslough@khalsa.com](mailto:rsgslough@khalsa.com)

## Activities

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**Objects:** 1) TO PROMOTE THE SIKH RELIGION BY THE ADMINISTRATION OF A TEMPLE AND THE HOLDING OF SERVICES THEREIN, THE CELEBRATION OF RELIGIOUS FESTIVALS, THE ORGANISATION OF SUNDAY OR WEEKDAY SCHOOL, AND BY SUCH OTHER MEANS AS THE CHARITY TRUSTEES FROM TIME TO TIME THINK FIT AND ANCILLARY THERETO. 2) TO PROVIDE FACILITIES FOR THE RECREATION AND OTHER LEISURE TIME OCCUPATION WITH THE OBJECT OF IMPROVING THEIR CONDITION OF LIFE OF THOSE PERSONS WHO HAVE NEED OF SUCH FACILITIES AS AFORESAID BY REASON OF THEIR YOUTH, AGE, INFIRMITY, POVERTY OR SOCIAL AND ECONOMIC CIRCUMSTANCES

**Activities:** Religious preaching in Sikhism.

## Classification

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- **How:** Provides Buildings/facilities/open Space
- **What:** Religious Activities
- **Who:** People Of A Particular Ethnic Or Racial Origin

## Geography

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- Area of benefit: SLOUGH
- Slough

## Finances

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| Period end | Income   | Expenditure | Assets     | Employees |
|------------|----------|-------------|------------|-----------|
| 2024-12-31 | -        | -           | -          | -         |
| 2023-12-31 | £598,585 | £611,355    | £2,987,836 | 7         |
| 2022-12-31 | £526,334 | £407,090    | £3,000,606 | 7         |
| 2021-12-31 | £350,146 | £261,439    | -          | -         |
| 2020-12-31 | £194,818 | £286,161    | -          | -         |
| 2019-12-31 | £435,562 | £510,362    | -          | -         |

## Trustees

| Name                               | Role  | Appointed  |
|------------------------------------|-------|------------|
| <b>Sital Singh Lall Build. Sup</b> | Chair | 2019-05-05 |
| Amarjit Kaur Ruprah A.Bhandari     |       | 2024-06-06 |
| Amarjit Singh Bhachu Comm.Mem      |       | 2019-05-05 |
| Amarjit Singh Bhuie Comm.Mem       |       | 2024-06-06 |
| Baldip Singh Chana Gen. Sec        |       | 2024-06-06 |
| Bhavinda Singh Treasurer           |       | 2024-06-06 |
| Buta Singh Gahir Ass.Jath.         |       | 2019-05-05 |
| General Singh Ruprah Jatheydar     |       | 2024-06-06 |
| Gulvinder Singh Virdee Comm.Mem.   |       | 2022-05-05 |
| Harpreet Singh Ghatora Comm.Mem.   |       | 2022-05-05 |
| Harvinder Singh Bhoda Comm.Mem.    |       | 2024-06-06 |
| Inderjit Singh Bhoose Bhandari     |       | 2024-06-06 |
| Ivkiran Kaur Librarian             |       | 2024-06-06 |
| Jagir Singh Bhachu Ass.Treas       |       | 2019-05-05 |
| Jasdeep Singh Gahir Comm.Mem       |       | 2024-06-06 |
| Jaspal Singh Sagoo Comm.Mem.       |       | 2022-05-05 |
| Kamal Singh Bhamra Stage Sec       |       | 2024-06-06 |
| Mahipal Singh Dadyal Comm.Mem      |       | 2024-06-06 |
| Malkit Singh Panesar Comm.Mem.     |       | 2022-05-05 |
| Manjit Singh Sahota Comm.Mem.      |       | 2019-05-05 |
| Pritam Kaur Kalsi Comm.Mem         |       | 2024-06-06 |
| Pritam Singh Jandu President       |       | 2024-06-06 |
| Rashpal Singh Jabble Comm.Mem.     |       | 2022-05-05 |
| Sewa Singh Bhamra Ass. Sec         |       | 2024-06-06 |
| Tarlouchan Singh Saundh VicePresi. |       | 2019-05-05 |

**THE RAMGARHIA SIKH GURDWARA SLOUGH**

England & Wales - Charity number 1057208

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# Accounts

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**Registered Charity Number: 1057208**

**Ramgarhia Sikh Gurdwara, Slough**

**Trustees' Annual Report and**

**Financial Statements**

**For the year ended 31 December 2023**

**Ramgarhia Sikh Gurdwara, Slough**

**Contents of the Trustees' Annual Report and**

**Financial Statements for the Year ended 31 December 2023**

|   | <b>Page</b>    |
|---|----------------|
| <b>Contents</b>                           | <b>1</b>       |
| <b>Report of the Trustees</b>             | <b>2 - 6</b>   |
| <b>Report of the Independent Examiner</b> | <b>7</b>       |
| <b>Statement of Financial Activities</b>  | <b>8</b>       |
| <b>Balance Sheet</b>                      | <b>9</b>       |
| <b>Notes to the Financial Statements</b>  | <b>10 - 13</b> |

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**The following is not part of statutory accounts**

**Detailed Income and Expenditure Account**

|  |           |
|--|-----------|
| <b>For the year ended 31 December 2023</b> | <b>14</b> |
|--|-----------|

## Ramgarhia Sikh Gurdwara, Slough

### Report of the Trustees for the year ended 31 December 2023

The trustees present their annual report and financial statements for the year ended 31 December 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015).

#### Reference and Administrative Information

|                             |   |
|-----------------------------|---|
| Charity Name                | Ramgarhia Sikh Gurdwara, Slough   |
| Charity Registration Number | 1057208   |
| Worship Registration Number | 75785   |
| Marriage Reference Number   | 39528   |
| Principal address           | Woodlands Avenue, Slough, Berkshire SL1 3BU                             |
| Holding Trustees            | Dr Joginder Singh Bhamra<br>Harbhajan Singh Jabble<br>Avtar Singh Bhoda |

Managing Committee. This changed on 5 May 2024 is made up of the following members

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

**Ramgarhia Sikh Gurdwara, Slough**

**Report of the Trustees for the year ended 31 December 2023**

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

Independent Examiner

Bajinder Singh Panesar FCCA

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

## Ramgarhia Sikh Gurdwara, Slough

### Report of the Trustees for the year ended 31 December 2023

#### Structure, governance and management

##### Governing document

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

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

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

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

#### Structure, governance and management

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

#### Risk Management

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

#### Objectives and activities

##### Our aims

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

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

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

## Ramgarhia Sikh Gurdwara, Slough

### Report of the Trustees for the year ended 31 December 2023

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

#### Volunteers

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

### ACHIEVEMENT AND PERFORMANCE

#### Charitable activities

During 2023 the Gurdwara was open as normal throughout the year with the normal charitable activities taking place.

1. Every Wednesday and at Christmas, Gurdwara provides vegetarian meals to homeless people.
2. In April 2023, Gurdwara organised Nagar Kirtan (Religious procession), around 20,000 people from all communities attended. This procession promotes public awareness of the Sikh Religion and is useful to promote social cohesion.
3. Gurdwara provided free educational classes for the teaching of traditional musical instruments at the weekends by professional and qualified teachers who are paid by the Gurdwara.
4. The Gurdwara provided free Punjabi language teaching up to A Levels on Wednesday. Punjabi is taught by professional and qualified teachers who are paid by the Gurdwara. Punjabi School plays an important part of maintaining both language and history of the faith.
5. The Gurdwara provided sports facilities for hockey, cricket, martial arts and yoga classes
6. As in previous years, Gurdwara continued to support other charities and social causes.

#### Financial Review

During 2023 the Gurdwara is on better financial footing. The income is growing as congregation have been attending the weekly and other services. The COVID loan repayments are being comfortably made. A conscious effort is being made to ensure that reserves continue to increase whilst undertaking all necessary repairs and maintenance and necessary capital expenditure. There was a bigger push towards maintenance of the building which has caused a small deficit for the year.

#### Reserves policy

Currently the trustees consider that the level of free reserves (net assets excluding fixed assets) is adequate level. The trustees therefore consider that the levels of unrestricted fund reserves are sufficient. The trustees are planning to increase the reserves every year so that the Gurdwara is better prepared to meet any unexpected or expected expenditure in future once the necessary maintenance is completed.

Ramgarhia Sikh Gurdwara, Slough

Report of the Trustees for the year ended 31 December 2023

Trustees' responsibilities in relation to financial statements

Results for the year

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

Future Plans

Immediate plans include upgrading CCTV security system and installation of new windows for better energy performance longer-term plans include modernisation of common areas. The overflow car park of approximately 3 acres needs to be updated. The management committee has decided to invest in improving the mechanical and electrical systems, including and fire alarm systems. The long-term plans include the development of an old people's home.

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

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

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1993, the applicable Charity (Accounts and Reports) Regulations and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Approved by the executive committee on 31/10/24 and signed on their behalf by:



Baldip Singh Chana



Bhavinda Singh Bhachu

Date 31/10/2024

**Ramgarhia Sikh Gurdwara, Slough**

**The Independent Examiners Report to the Trustees of**

**Ramgarhia Sikh Gurdwara, Slough**

I report to the trustees on my examination of the financial statements of Ramgarhia Sikh Gurdwara, Slough ('the charity') for the year ended 31 December 2023 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

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

**Responsibilities and basis of report**

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

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

**Independent examiner's statement**

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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Baljinder Singh Panesar  
FCCA  
Panesar & Co Limited  
Chartered Certified Accountants  
3 Waterside Drive  
Langley, Berkshire  
SL3 6EZ  
Date: .....

**Ramgarhia Sikh Gurdwara, Slough**

**Statement Of Financial Activities**

**for the year ending 31 December 2023**

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

Ramgarhia Sikh Gurdwara, Slough

Balance Sheet at 31 December 2023

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

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

31/10/2024

  
Baldip Singh Chana

  
Bhavinda Singh Bhachu

**Ramgarhia Sikh Gurdwara, Slough**

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

**1 ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

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

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

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

**Funds**

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

**Income**

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

**Government Grants**

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

**Expenditure**

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

**Irrecoverable VAT**

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

**Allocation of overhead and support costs**

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

**Costs of generating funds**

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

**Ramgarhia Sikh Gurdwara, Slough**

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

**Charitable activities**

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

**Governance costs**

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

**Tangible fixed assets and depreciation**

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

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

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

**Ramgarhia Sikh Gurdwara, Slough**

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

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

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

|  |   |   |
|--|---|---|
|  | 7 | 5 |
|--|---|---|

No employee receives total employment benefits of more than £60,000

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

There are no key personnel at the Gurdwara

**6 TANGIBLE FIXED ASSETS**

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

Ramgarhia Sikh Gurdwara, Slough

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

7 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

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

8 CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

|            |               |               |
|------------|---------------|---------------|
| Bank loans | <u>15,076</u> | <u>25,231</u> |
|------------|---------------|---------------|

Bank loan with Natwest Bank PLC, is secured by a Government Guarantee

9 SUMMARY OF FUND MOVEMENT

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

10 RELATED PARTY

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

**Ramgarhia Sikh Gurdwara, Slough**

**Detailed Income and Expenditure  
for the year ended 31 December 2023  
General Fund**

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

**THE RAMGARHIA SIKH GURDWARA SLOUGH**

England & Wales - Charity number 1057208

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# Accounts

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**Registered Charity Number: 1057208**

**Ramgarhia Sikh Gurdwara, Slough**

**Trustees' Annual Report and**

**Financial Statements**

**For the year ended 31 December 2022**

**Ramgarhia Sikh Gurdwara, Slough**

**Contents of the Trustees' Annual Report and**

**Financial Statements for the Year ended 31 December 2022**

|   | <b>Page</b>    |
|---|----------------|
| <b>Contents</b>                           | <b>1</b>       |
| <b>Report of the Trustees</b>             | <b>2 - 6</b>   |
| <b>Report of the Independent Examiner</b> | <b>7</b>       |
| <b>Statement of Financial Activities</b>  | <b>8</b>       |
| <b>Balance Sheet</b>                      | <b>9</b>       |
| <b>Notes to the Financial Statements</b>  | <b>10 - 13</b> |

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**The following is not part of statutory accounts**

**Detailed Income and Expenditure Account**

|  |           |
|--|-----------|
| <b>For the year ended 31 December 2022</b> | <b>14</b> |
|--|-----------|

## Ramgarhia Sikh Gurdwara, Slough

### Report of the Trustees for the year ended 31 December 2022

The trustees present their annual report and financial statements for the year ended 31 December 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015).

#### Reference and Administrative Information

|                             |   |
|-----------------------------|---|
| Charity Name                | Ramgarhia Sikh Gurdwara, Slough   |
| Charity Registration Number | 1057208   |
| Worship Registration Number | 75785   |
| Marriage Reference Number   | 39528   |
| Principal address           | Woodlands Avenue, Slough, Berkshire SL1 3BU                             |
| Holding Trustees            | Dr Joginder Singh Bhamra<br>Harbhajan Singh Jabble<br>Avtar Singh Bhoda |

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

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

**Ramgarhia Sikh Gurdwara, Slough**

**Report of the Trustees for the year ended 31 December 2022**

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

**Independent Examiner**

**Bajinder Singh Panesar FCCA**

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

## Ramgarhia Sikh Gurdwara, Slough

### Report of the Trustees for the year ended 31 December 2022

#### Structure, governance and management

##### Governing document

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

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

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

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

#### Structure, governance and management

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

#### Risk Management

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

#### Objectives and activities

##### Our aims

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

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

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

## **Ramgarhia Sikh Gurdwara, Slough**

### **Report of the Trustees for the year ended 31 December 2022**

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

#### **Volunteers**

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

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Charitable activities**

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

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

#### **Financial Review**

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

#### **Reserves policy**

Currently the trustees consider that the level of free reserves (net assets excluding fixed assets) is adequate level. The trustees therefore consider that the levels of unrestricted fund reserves are sufficient. The trustees are planning to increase the reserves every year so that the Gurdwara is better prepared to meet any unexpected or expected expenditure in future once the necessary maintenance is completed.

**Ramgarhia Sikh Gurdwara, Slough**

**Report of the Trustees for the year ended 31 December 2022**

**Trustees' responsibilities in relation to financial statements**

**Results for the year**

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

**Future Plans**

Immediate plans include ongoing refurbishment of kitchen facilities and longer-term plans include modernisation of common areas. Also included are the improvements to management structure and the development of required child and vulnerable person's procedures and the appointment of a designated officer for the safeguarding of these persons. The overflow car park of approximately 3 acres needs to be updated. The management committee has decided to invest in improving the mechanical and electrical systems, including upgrading CCTV security and fire alarm systems. The long term plans include the development of an old people's home.

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

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

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1993, the applicable Charity (Accounts and Reports) Regulations and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Approved by the executive committee on

and signed on their behalf by:

  
Inderjeet Singh Bhoose

  
Mahipal Singh Dadyal

Date

30/10/23

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

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

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

**Responsibilities and basis of report**

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

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

**Independent examiner's statement**

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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Baljinder Singh Panesar

FCCA

Panesar & Co Limited

Chartered Certified Accountants

3 Waterside Drive

Langley, Berkshire

SL3 6EZ

Date: ..... 31-10-2023 .....

Ramgarhia Sikh Gurdwara, Slough

Statement Of Financial Activities

for the year ending 31 December 2022

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

Ramgarhia Sikh Gurdwara, Slough


Balance Sheet at 31 December 2022

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

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



Inderjeet Singh Bhoose

30/10/23  


Mahipal Singh Dadiyal

Ramgarhia Sikh Gurdwara, Slough

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

**1 ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

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

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

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

**Funds**

The charity has one unrestricted income general fund.

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

**Income**

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

**Government Grants**

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

**Expenditure**

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

**Irrecoverable VAT**

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

**Allocation of overhead and support costs**

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

**Costs of generating funds**

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

**Ramgarhia Sikh Gurdwara, Slough**

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

**Charitable activities**

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

**Governance costs**

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

**Tangible fixed assets and depreciation**

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

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

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

Ramgarhia Sikh Gurdwara, Slough

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

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

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

|   |   |
|---|---|
| 7 | 5 |
|---|---|

No employee receives total employment benefits of more than £60,000

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

There are no key personnel at the Gurdwara

**7 TANGIBLE FIXED ASSETS**

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

Ramgarhia Sikh Gurdwara, Slough

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

**8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

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

**9 CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR**

|            |                      |               |
|------------|----------------------|---------------|
| Bank loans | <u><b>25,231</b></u> | <u>34,837</u> |
|------------|----------------------|---------------|

Bank loan with Natwest Bank PLC, was secured by a Government Guarantee

**10 SUMMARY OF FUND MOVEMENT**

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

**11 RELATED PARTY**

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

**Ramgarhia Sikh Gurdwara, Slough**

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

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

**THE RAMGARHIA SIKH GURDWARA SLOUGH**

England & Wales - Charity number 1057208

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# Accounts

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**Registered Charity Number: 1057208**

**Ramgarhia Sikh Gurdwara, Slough**

**Trustees' Annual Report and**

**Financial Statements**

**For the year ended 31 December 2021**

**Ramgarhia Sikh Gurdwara, Slough**

**Contents of the Trustees' Annual Report and**

**Financial Statements for the Year ended 31 December 2021**

|   | <b>Page</b>    |
|---|----------------|
| <b>Contents</b>                           | <b>1</b>       |
| <b>Report of the Trustees</b>             | <b>2 - 6</b>   |
| <b>Report of the Independent Examiner</b> | <b>7</b>       |
| <b>Statement of Financial Activities</b>  | <b>8</b>       |
| <b>Balance Sheet</b>                      | <b>9</b>       |
| <b>Notes to the Financial Statements</b>  | <b>10 - 13</b> |

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**The following is not part of statutory accounts**

**Detailed Income and Expenditure Account**

**For the year ended 31 December 2021** **14**

## Ramgarhia Sikh Gurdwara, Slough

### Report of the Trustees for the year ended 31 December 2021

The trustees present their annual report and financial statements 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 (FRS102) (effective 1 January 2015).

#### Reference and Administrative Information

|                             |   |
|-----------------------------|---|
| Charity Name                | Ramgarhia Sikh Gurdwara, Slough   |
| Charity Registration Number | 1057208   |
| Worship Registration Number | 75785   |
| Marriage Reference Number   | 39528   |
| Principal address           | Woodlands Avenue, Slough, Berkshire SL1 3BU                             |
| Holding Trustees            | Dr Joginder Singh Bhamra<br>Harbhajan Singh Jabble<br>Avtar Singh Bhoda |

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

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

**Ramgarhia Sikh Gurdwara, Slough**

**Report of the Trustees for the year ended 31 December 2021**

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

Independent Examiner

Jasveer Singh Bhamra FCCA

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

## Ramgarhia Sikh Gurdwara, Slough

### Report of the Trustees for the year ended 31 December 2021

#### Structure, governance and management

##### Governing document

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

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

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

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

#### Structure, governance and management

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

#### Risk Management

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

#### Objectives and activities

##### Our aims

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

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

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

## **Ramgarhia Sikh Gurdwara, Slough**

### **Report of the Trustees for the year ended 31 December 2021**

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

#### **Volunteers**

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

### **ACHIEVEMENT AND PERFORMANCE**

#### **Charitable activities**

The whole country went through the COVID-19 pandemic since 23 March 2020. All restrictions were eventually lifted on 19 July 2021. During lockdowns and COVID restrictions the activities were curtailed to comply with the regulations. The Gurdwara was open throughout for personal worship, for funerals and few weddings. Since 19 July 2021 the normal charitable activities have taken place.

1. At Christmas, Gurdwara provides vegetarian meals to homeless people.
2. In April 2022, Gurdwara organised Nagar Kirtan (Religious procession), around 20,000 people from all communities attended. This procession promotes public awareness of the Sikh Religion and is used by other community to promote social cohesion.
3. Gurdwara provided free educational classes for the teaching of traditional musical instruments at the weekends by professional and qualified teachers who are paid by the Gurdwara.
4. The Gurdwara provided free Punjabi language teaching up to A Levels on Wednesday. Punjabi is taught by professional and qualified teachers who are paid by the Gurdwara. Punjabi School plays an important part of maintaining both language and history of the faith.
5. The Gurdwara provided sports facilities for hockey, cricket, martial arts and yoga classes
6. As in previous years, Gurdwara continued to support other charities and social causes.

#### **Financial Review**

Since 19 July 2021 the Gurdwara is on better financial footing. The income is growing slowly as congregation have been attending the weekly and other services. Confidence is growing. The COVID loan repayments are being comfortably made. A conscious effort is being made to ensure that reserves continue to increase.

#### **Reserves policy**

Currently the trustees consider that the level of free reserves (net assets excluding fixed assets) is adequate level. The trustees therefore consider that the levels of unrestricted fund reserves are sufficient. The trustees are planning to increase the reserves every year so that the Gurdwara is better prepared to meet any unexpected or expected expenditure in future.

**Ramgarhia Sikh Gurdwara, Slough**

**Report of the Trustees for the year ended 31 December 2021**

**Trustees' responsibilities in relation to financial statements**

**Results for the year**

The income is better than previous year. It increased by £165,559 to £350,126. The total expenditure for the year excluding impairment of fixed assets, and depreciation also decreased in the year from £273,785 to £250,607. The net surplus in funds for the year was £88,707 thereby increasing the unrestricted funds to £2,881,362 of which £2,764,038 is invested in the charity's total fixed assets. The charity has net current assets of £152,162.

**Future Plans**

Immediate plans include refurbishment of kitchen facilities and longer term plans include modernisation of common areas. Also included are the improvements to management structure and the development of required child and vulnerable person's procedures and the appointment of a designated officer for the safeguarding of these persons. The overflow car park of approximately 3 acres needs to be updated. The management committee has decided to invest in improving the mechanical and electrical systems, including upgrading CCTV security and fire alarm systems. The long term plans include the development of an old people's home.

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

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

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1993, the applicable Charity (Accounts and Reports) Regulations and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Approved by the executive committee on 30/10/22 and signed on their behalf by:



Inderjeet Singh Bhoose



Mahipal Singh Didyal

Date

30/10/22

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

I report to the trustees on my examination of the financial statements of Ramgarhia Sikh Gurdwara, Slough ('the charity') for the year ended 31 December 2021 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

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

**Responsibilities and basis of report**

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

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


**Independent examiner's statement**

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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Jasveer S Bhamra  
FCCA  
Business Ledger Limited  
Chartered Certified Accountants  
3 Waterside Drive  
Langley, Berkshire  
SL3 6EZ  
Date: ..... 20/10/2022 .....

**Ramgarhia Sikh Gurdwara, Slough**  
**Statement Of Financial Activities**  
**for the year ending 31 December 2021**

|                                    | Note | General<br>Fund<br>£ | General<br>Fund<br>2020<br>£ |
|------------------------------------|------|----------------------|------------------------------|
| <b>INCOME and ENDOWMENTS</b>       |      |                      |                              |
| Donations and legacies             | 2    | 350,126              | 184,567                      |
| Grants                             |      | 20                   | 10,251                       |
| <b>TOTAL INCOME</b>                |      | <u>350,146</u>       | <u>194,818</u>               |
| <b>EXPENDITURE</b>                 |      |                      |                              |
| Charitable activities              | 3    | 238,545              | 256,347                      |
| Raising funds                      | 4    | -                    | 640                          |
| Other costs                        | 5    | 22,894               | 29,174                       |
| <b>TOTAL EXPENDITURE</b>           |      | <u>261,439</u>       | <u>286,161</u>               |
| <b>NET INCOME/(EXPENDITURE)</b>    |      | <u>88,707</u>        | <u>(91,343)</u>              |
| <b>NET MOVEMENT IN FUNDS</b>       |      | <u>88,707</u>        | <u>(91,343)</u>              |
| <b>RECONCILIATION OF FUNDS</b>     |      |                      |                              |
| Total funds brought forward        |      | 2,792,655            | 2,883,998                    |
| <b>Total Funds carried forward</b> |      | <u>2,881,362</u>     | <u>2,792,655</u>             |

Ramgarhia Sikh Gurdwara, Slough

Balance Sheet at 31 December 2021

|   | Note | General Fund<br>£       | General Fund<br>2020<br>£ |
|---|------|-------------------------|---------------------------|
| <b>FIXED ASSETS</b>                                     |      |                         |                           |
| Tangible assets   | 7    | 2,764,038               | 2,770,214                 |
| Total fixed assets                                      |      | <u>2,764,038</u>        | <u>2,770,214</u>          |
| <b>CURRENT ASSETS</b>                                   |      |                         |                           |
| Cash at bank and in hand                                |      | <u>165,227</u>          | <u>77,599</u>             |
| Total current assets                                    |      | <u>165,227</u>          | <u>77,599</u>             |
| <b>LIABILITIES</b>                                      |      |                         |                           |
| Creditors: Amounts falling due within one year          | 8    | (13,065)                | (10,675)                  |
| <b>NET CURRENT ASSETS</b>                               |      | <u>152,162</u>          | <u>66,924</u>             |
| <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>            |      | <b>2,916,199</b>        | <b>2,837,138</b>          |
| Creditors: Amounts falling due after more than one year | 9    | (34,837)                | (44,483)                  |
| <b>TOTAL NET ASSETS</b>                                 |      | <u><b>2,881,362</b></u> | <u><b>2,792,655</b></u>   |
| <b>FUNDS</b>  |      |                         |                           |
| Unrestricted funds                                      | 10   | 2,881,362               | 2,792,655                 |
| <b>TOTAL FUNDS</b>                                      |      | <u><b>2,881,362</b></u> | <u><b>2,792,655</b></u>   |

The financial statements were approved by the Board of Trustees on 30/10/2022 and were signed on its behalf by:

  
Inderjeet Singh Bhooe

  
Mahipal Singh Didyal

## Ramgarhia Sikh Gurdwara, Slough

### Notes to the Financial Statements for the year ended 31 December 2021

#### 1 ACCOUNTING POLICIES

##### **Basis of preparing the financial statements**

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

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

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

##### **Funds**

The charity has one unrestricted income general fund.

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

##### **Income**

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

##### **Government Grants**

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

##### **Expenditure**

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

##### **Irrecoverable VAT**

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

##### **Allocation of overhead and support costs**

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

##### **Costs of generating funds**

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

**Ramgarhia Sikh Gurdwara, Slough**

**Notes to the Financial Statements  
for the year ended 31 December 2021**

**Charitable activities**

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

**Governance costs**

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

**Tangible fixed assets and depreciation**

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

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

|                                  | 2021    | 2020    |
|----------------------------------|---------|---------|
|                                  | £       | £       |
| <b>2 DONATIONS AND LEGACIES</b>  |         |         |
| Golak                            | 113,714 | 68,169  |
| Receipts                         | 234,085 | 113,133 |
| Other                            | 2,327   | 3,265   |
| Grants                           | 20      | 10,251  |
|                                  | 350,146 | 194,818 |
| <b>3 CHARITABLE ACTIVITIES</b>   |         |         |
| Worship costs                    | 88,733  | 92,090  |
| Food                             | 45,846  | 41,050  |
| Nagar Kirtan & social activities | 2,808   | 500     |
| Cricket camp                     | -       | 595     |
| Rates & Water rates              | 21,379  | 46,387  |
| Light & heat                     | 16,155  | 32,866  |
| Ground rent                      | 3,563   | 2,138   |
| Property maintenance             | 16,375  | 9,588   |
| Cleaning                         | 24,977  | 14,850  |
| Punjabi and music school         | 4,087   | 3,908   |
| Library                          | 557     | -       |
| Funeral                          | 3,235   | -       |
| Depreciation                     | 10,832  | 12,376  |
|                                  | 238,545 | 256,347 |
| <b>4 RAISING FUNDS</b>           |         |         |
| Advertising etc.                 | -       | 640     |
|                                  | -       | 640     |

**Ramgarhia Sikh Gurdwara, Slough**

**Notes to the Financial Statements  
for the year ended 31 December 2021**

|  | <b>2021</b>          | <b>2020</b>          |
|--|----------------------|----------------------|
|  | <b>£</b>             | <b>£</b>             |
| <b>5 OTHER COSTS</b>                               |                      |                      |
| Office manager                                     | -                    | 2,750                |
| Insurance  | <b>10,200</b>        | 10,111               |
| Telephone, post and stationery                     | <b>4,260</b>         | 10,627               |
| Bank charges                                       | <b>1,713</b>         | 1,117                |
| Professional and legal                             | <b>4,797</b>         | 1,833                |
| Accountancy  | <b>1,210</b>         | 2,006                |
| Bank interest                                      | <b>715</b>           | 730                  |
|  | <b><u>22,894</u></b> | <b><u>29,174</u></b> |
| <b>6 STAFF COSTS</b>                               |                      |                      |
| Worship costs:                                     |                      |                      |
| - Gurdwara priests & kitchen personnel             | <b>50,645</b>        | 61,171               |
| - Freelance Kirtan, Paath bheta and langar sahiata | <b>36,568</b>        | 28,052               |
| - Employers social security costs                  | -                    | 1,247                |
| - Pension costs                                    | <b>1,519</b>         | 1,620                |
|  | <b><u>88,733</u></b> | <u>92,090</u>        |
| Punjabi and music teachers                         | <b>4,087</b>         | 3,908                |
| Office manager                                     | -                    | 2,750                |
|  | <b><u>92,820</u></b> | <b><u>98,748</u></b> |

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

|  |                 |                 |
|--|-----------------|-----------------|
|  | <b><u>5</u></b> | <b><u>4</u></b> |
|--|-----------------|-----------------|

No employee receives total employment benefits of more than £60,000

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

**7 TANGIBLE FIXED ASSETS**

|                                     | Freehold<br>land &<br>buildings<br>£ | Plant &<br>equipment<br>£ | Total<br>£              |
|-------------------------------------|--------------------------------------|---------------------------|-------------------------|
| <b>COST OR VALUATION</b>            |                                      |                           |                         |
| At 1 January 2020                   | 2,720,710                            | 333,343                   | 3,054,053               |
| Additions                           | -                                    | 4,655                     | 4,655                   |
| At 31 December 2021                 | <b><u>2,720,710</u></b>              | <b><u>337,999</u></b>     | <b><u>3,058,709</u></b> |
| <b>DEPRECIATION AND IMPAIRMENTS</b> |                                      |                           |                         |
| At 1 January 2020                   | -                                    | 283,839                   | 283,839                 |
| Depreciation                        | -                                    | 10,832                    | 10,832                  |
| At 31 December 2021                 | -                                    | <b><u>294,671</u></b>     | <b><u>294,671</u></b>   |
| <b>NET BOOK VALUE</b>               |                                      |                           |                         |
| At 31 December 2021                 | <b><u>2,720,710</u></b>              | <b><u>43,328</u></b>      | <b><u>2,764,038</u></b> |
| At 31 December 2020                 | <b><u>2,720,710</u></b>              | <b><u>49,504</u></b>      | <b><u>2,770,214</u></b> |

**Ramgarhia Sikh Gurdwara, Slough**

**Notes to the Financial Statements  
for the year ended 31 December 2021**

|   | <b>2021</b>   | <b>2020</b>   |
|---|---------------|---------------|
|   | <b>£</b>      | <b>£</b>      |
| <b>8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b> |               |               |
| Bank loan   | 9,646         | 5,517         |
| Other creditors   | 3,419         | 5,158         |
|   | <b>13,065</b> | <b>10,675</b> |

|  |               |               |
|--|---------------|---------------|
| <b>9 CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR</b> |               |               |
| Bank loans   | <b>34,837</b> | <b>44,483</b> |

Bank loan with Barclays Bank PLC, was secured by a Government Guarantee

**10 SUMMARY OF FUND MOVEMENT**

|                                    |                      |
|------------------------------------|----------------------|
|                                    | General<br>Fund<br>£ |
| Balance at 1 January 2020          | 2,792,655            |
| Income                             | 350,146              |
| Expenditure                        | (261,439)            |
| <b>Balance at 31 December 2021</b> | <b>2,881,362</b>     |

**11 RELATED PARTY**

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

**THE RAMGARHIA SIKH GURDWARA SLOUGH**

England & Wales - Charity number 1057208

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# Accounts

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Registered Charity Number: 1057208

**Ramgarhia Sikh Gurdwara, Slough**

**Trustees' Annual Report and**

**Financial Statements**

**For the year ended 31 December 2020**

**Ramgarhia Sikh Gurdwara, Slough**

**Contents of the Trustees' Annual Report and**

**Financial Statements for the Year ended 31 December 2020**

|   | <b>Page</b> |
|---|-------------|
| <b>Report of the Trustees</b>             | 1 - 6       |
| <b>Report of the Independent Examiner</b> | 7           |
| <b>Statement of Financial Activities</b>  | 8           |
| <b>Balance Sheet</b>                      | 9           |
| <b>Notes to the Financial Statements</b>  | 10 - 12     |

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**The following is not part of statutory accounts**

**Detailed Income and Expenditure Account**

**For the year ended 31 December 2020** 13

## Ramgarhia Sikh Gurdwara, Slough

### Report of the Trustees for the year ended 31 December 2020

The trustees present their annual report and financial statements 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 (FRS102) (effective 1 January 2015).

#### Reference and Administrative Information

|                             |   |
|-----------------------------|---|
| Charity Name                | Ramgarhia Sikh Gurdwara, Slough   |
| Charity Registration Number | 1057208   |
| Worship Registration Number | 75785   |
| Marriage Reference Number   | 39528   |
| Principal address           | Woodlands Avenue, Slough, Berkshire SL1 3BU                             |
| Holding Trustees            | Dr Joginder Singh Bhamra<br>Harbhajan Singh Jabble<br>Avtar Singh Bhoda |

Managing Committee. This changed on 5 May 2020 is made up of the following members

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

Ramgarhia Sikh Gurdwara, Slough

Report of the Trustees for the year ended 31 December 2020

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

Independent Examiner

Jasveer Singh Bhamra FCCA

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

## Ramgarhia Sikh Gurdwara, Slough

### Report of the Trustees for the year ended 31 December 2020

#### Structure, governance and management

Governing document

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

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

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

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

#### Structure, governance and management

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

#### Risk Management

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

#### Objectives and activities

##### Our aims

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

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

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

## Ramgarhia Sikh Gurdwara, Slough

### Report of the Trustees for the year ended 31 December 2020

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

#### Volunteers

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

#### ACHIEVEMENT AND PERFORMANCE

##### Charitable activities

The whole country went through the COVID-19 pandemic between 23 March 2020 and the year end. The activities were curtailed to comply with the regulations. The Gurdwara was open for personal worship, for funerals and few weddings. In normal time the following Charitable activities take place.

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

#### Financial Review

To meet the short term liquidity needs of the Charity, the Trustees participated in the Government backed Bounce Back Loan scheme. A loan of £50,000 was drawn down. There were no arrangement fees payable on this loan. Furthermore, for the first 12 months no interest was payable.

#### Reserves policy

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

#### Results for the year

Due to the pandemic the total income in the year decreased by £240,744 to £194,818. The total expenditure for the year excluding impairment of fixed assets, and depreciation also decreased in the year from £494,892 to £273,785. The net deficit in funds for the year was £78,967 thereby decreasing the unrestricted funds to £2,792,655 of which £2,770,214 is invested in the charity's total fixed assets. The charity has net current assets of £22,441

Ramgarhia Sikh Gurdwara, Slough

Report of the Trustees for the year ended 31 December 2020

Trustees' responsibilities in relation to financial statements

Future Plans

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

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

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

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1993, the applicable Charity (Accounts and Reports) Regulations and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Approved by the executive committee on \_\_\_\_\_ and signed on their behalf by:

Sital Singh Lall



Ravinder Singh Panesar



Date

27th FEB 2022

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

I report to the trustees on my examination of the financial statements of Ramgarhia Sikh Gurdwara, Slough ('the charity') for the year ended 31 December 2020 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

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

**Responsibilities and basis of report**

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

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

**Independent examiner's statement**

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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Jasveer S Bhamra  
FCCA  
Business Ledger Limited  
Chartered Certified Accountants  
3 Waterside Drive  
Langley, Berkshire

SL3 6EZ

Date: 27/2/2022

Ramgarhia Sikh Gurdwara, Slough

Statement Of Financial Activities

for the year ending 31 December 2020

|                                    | Note | General<br>Fund         | General<br>Fund<br>2019<br>£ |
|------------------------------------|------|-------------------------|------------------------------|
| <b>INCOME and ENDOWMENTS</b>       |      |                         |                              |
| Donations and legacies             | 2    | 184,567                 | 435,562                      |
| Grants                             |      | 10,251                  | -                            |
| <b>TOTAL INCOME</b>                |      | <u>194,818</u>          | <u>435,562</u>               |
| <b>EXPENDITURE</b>                 |      |                         |                              |
| Charitable activities              | 3    | 280,952                 | 492,192                      |
| Raising funds                      | 4    | 640                     | -                            |
| Other costs                        | 5    | 4,569                   | 11,154                       |
| <b>TOTAL EXPENDITURE</b>           |      | <u>286,161</u>          | <u>503,346</u>               |
| <b>NET INCOME/(EXPENDITURE)</b>    |      | <u>(91,343)</u>         | <u>(67,784)</u>              |
| <b>NET MOVEMENT IN FUNDS</b>       |      | <u>(91,343)</u>         | <u>(67,784)</u>              |
| <b>RECONCILIATION OF FUNDS</b>     |      |                         |                              |
| Total funds brought forward        |      | 2,883,998               | 3,060,412                    |
| <b>Total Funds carried forward</b> |      | <u><u>2,792,655</u></u> | <u><u>2,992,628</u></u>      |

Ramgarhia Sikh Gurdwara, Slough

Balance Sheet at 31 December 2020

|  | Note | General Fund<br>£       | General Fund<br>2019<br>£ |
|--|------|-------------------------|---------------------------|
| <b>FIXED ASSETS</b>                            |      |                         |                           |
| Tangible assets                                | 7    | 2,770,214               | 2,782,590                 |
| Total fixed assets                             |      | <u>2,770,214</u>        | <u>2,782,590</u>          |
| <b>CURRENT ASSETS</b>                          |      |                         |                           |
| Cash at bank and in hand                       |      | <u>77,599</u>           | <u>116,759</u>            |
| Total current assets                           |      | 77,599                  | 116,759                   |
| <b>LIABILITIES</b>                             |      |                         |                           |
| Creditors: Amounts falling due within one year | 8    | (55,158)                | (15,351)                  |
| <b>NET CURRENT ASSETS</b>                      |      | <u>22,441</u>           | <u>101,408</u>            |
| <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>   |      | 2,792,655               | 2,883,998                 |
| <b>TOTAL NET ASSETS</b>                        |      | <u><u>2,792,655</u></u> | <u><u>2,883,998</u></u>   |
| <b>FUNDS</b>                                   |      |                         |                           |
| Unrestricted funds                             |      | 2,792,655               | 2,883,998                 |
| <b>TOTAL FUNDS</b>                             |      | <u><u>2,792,655</u></u> | <u><u>2,883,998</u></u>   |

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

Sital Singh Lall



Ravinder Singh Panesar



## Ramgarhia Sikh Gurdwara, Slough

### Notes to the Financial Statements for the year ended 31 December 2020

#### 1 ACCOUNTING POLICIES

##### **Basis of preparing the financial statements**

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

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

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

##### **Funds**

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

##### **Income**

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

##### **Government Grants**

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

##### **Expenditure**

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

##### **Irrecoverable VAT**

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

##### **Allocation of overhead and support costs**

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

##### **Costs of generating funds**

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

**Ramgarhia Sikh Gurdwara, Slough**

**Notes to the Financial Statements  
for the year ended 31 December 2020**

**Charitable activities**

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

**Governance costs**

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

**Tangible fixed assets and depreciation**

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

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

|  | <b>2020</b>    | <b>2019</b>    |
|--|----------------|----------------|
|  | <b>£</b>       | <b>£</b>       |
| <b>2 DONATIONS AND LEGACIES</b>        |                |                |
| Golak                                  | 68,169         | 154,064        |
| Receipts                               | 113,133        | 277,435        |
| Other                                  | 3,265          | 4,063          |
| Grants                                 | 10,251         | -              |
|  | <u>194,818</u> | <u>435,562</u> |
| <b>3 CHARITABLE ACTIVITIES</b>         |                |                |
| Worship costs                          | 61,171         | 97,080         |
| Food                                   | 41,050         | 81,276         |
| Nagar Kirtan & social activities       | 500            | 13,910         |
| Cricket camp                           | 595            | -              |
| Donations                              | -              | 3,482          |
| Utilities                              | 79,253         | 83,614         |
| Ground rent                            | 2,138          | 4,249          |
| Property maintenance and running costs | 24,438         | 60,746         |
| Punjabi and music school               | 37,576         | 105,627        |
| Charity running costs                  | 21,856         | 26,738         |
| Depreciation                           | 12,376         | 15,470         |
|  | <u>280,952</u> | <u>492,192</u> |
| <b>4 RAISING FUNDS</b>                 |                |                |
| Advertising etc.                       | 640            | -              |
|  | <u>640</u>     | <u>-</u>       |
| <b>5 OTHER COSTS</b>                   |                |                |
| Bank interest                          | 730            | -              |
| Accountancy and legal                  | 3,839          | 7,154          |
| Professional fees                      | -              | 4,000          |
|  | <u>4,569</u>   | <u>11,154</u>  |

Ramgarhia Sikh Gurdwara, Slough

Notes to the Financial Statements  
for the year ended 31 December 2020

|                                 | 2020<br>£     | 2019<br>£      |
|---------------------------------|---------------|----------------|
| <b>6 STAFF COSTS</b>            |               |                |
| Worship costs                   | 59,791        | 88,684         |
| Music & Punjabi teachers        | 34,710        | 107,946        |
| Employers social security costs | 4,247         | 6,077          |
|                                 | <u>98,747</u> | <u>202,707</u> |

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

|   |   |
|---|---|
| 4 | 6 |
|---|---|

No employee receives total employment benefits of more than £60,000

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

**7 TANGIBLE FIXED ASSETS**

|                                     | Freehold<br>land &<br>buildings<br>£ | Plant &<br>equipment<br>£ | Total<br>£       |
|-------------------------------------|--------------------------------------|---------------------------|------------------|
| <b>COST OR VALUATION</b>            |                                      |                           |                  |
| At 1 January 2020                   | 2,720,710                            | 333,343                   | 3,054,053        |
| Additions                           | -                                    | -                         | -                |
| At 31 December 2020                 | <u>2,720,710</u>                     | <u>333,343</u>            | <u>3,054,053</u> |
| <b>DEPRECIATION AND IMPAIRMENTS</b> |                                      |                           |                  |
| At 1 January 2020                   | -                                    | 271,463                   | 271,463          |
| Depreciation                        | -                                    | 12,376                    | 12,376           |
| At 31 December 2020                 | <u>-</u>                             | <u>283,839</u>            | <u>283,839</u>   |
| <b>NET BOOK VALUE</b>               |                                      |                           |                  |
| At 31 December 2020                 | <u>2,720,710</u>                     | <u>49,504</u>             | <u>2,770,214</u> |
| At 31 December 2019                 | <u>2,720,710</u>                     | <u>61,880</u>             | <u>2,782,590</u> |

**8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|                  | 2020<br>£     | 2019<br>£     |
|------------------|---------------|---------------|
| Bounce back loan | 50,000        | -             |
| Other creditors  | 5,158         | 15,350        |
|                  | <u>55,158</u> | <u>15,350</u> |

**9 SUMMARY OF FUND MOVEMENT**

|                                    | General<br>Fund<br>£    |
|------------------------------------|-------------------------|
| Balance at 1 January 2020          | 2,883,998               |
| Income                             | 194,818                 |
| Expenditure                        | (286,161)               |
| <b>Balance at 31 December 2020</b> | <u><u>2,792,655</u></u> |