

**RAGHUVANSHI MAHAJAN LONDON ('RAMA')  
(SHREE JALARAM MANDIR - GREENFORD)  
ANNUAL REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**RAGHUVANSHI MAHAJAN LONDON ('RAMA')**  
**(SHREE JALARAM MANDIR - GREENFORD)**  
**LEGAL AND ADMINISTRATIVE INFORMATION**

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<b>Trustees</b>	Rashmi Jamnadas Chatwani	(Resigned on 28 April 2025)
	Mansukh Morjaria	
	Praful Radia	
	Cllr Rajnikant Chhotalal Khiroya	
	Rajnikant Samji Davda	(Resigned on 28 April 2025)
	Asmita Masrani	
	Kishorkumar Dayalal Ghelani	(Resigned on 28 April 2025)
	Shaneel Hirani	
	Sailesh Chotai	
	Jayesh Chotai	
	Ravindra Karia	(Appointed on 17 July 2025)
<b>Charity number</b>	1104605	
<b>Principal address</b>	Shree Jalaram Temple 39-45 Oldfield Lane South Greenford Middlesex UB6 9LB	
<b>Auditor</b>	RMR Partnership LLP Vyman House 104 College Road Harrow HA1 1BQ	
<b>Bankers</b>	Barclays Bank 1 Churchill Place London E14 5HP	

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**RAGHUVANSHI MAHAJAN LONDON ('RAMA')  
(SHREE JALARAM MANDIR - GREENFORD)  
CONTENTS**

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	<b>Page</b>
Trustees' report	1 - 4
Statement of trustees' responsibilities	5
Independent auditor's report	6 - 7
Statement of financial activities	8 - 9
Balance sheet	10
Statement of cash flows	11
Notes to the financial statements	12 - 26

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# **RAGHUVANSHI MAHAJAN LONDON ('RAMA') (SHREE JALARAM MANDIR - GREENFORD) TRUSTEES' REPORT**

## **FOR THE YEAR ENDED 31 DECEMBER 2024**

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

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's Trust Deed dated 23 May 2004 (amended 29 April 2018 and 24 April 2022), the Charities Act 2011 and "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).

### **Objectives and activities**

The objects as set out in its Trust Deed are:

- The advancement of the Hindu culture and religion in all London Boroughs.
- The advancement of education and the relief of poverty and sickness among the Community generally and the promotion of public education in Hindu culture and religion.
- The provision of, or assisting the provision of, facilities for leisure time occupation for members of the community resident in all London Boroughs in the interests of social welfare with the object of improving their conditions of life.

The charity's aim is to advance Hindu culture and religion. Also, it seeks to promote public education in Hindu culture and religion and to provide facilities in the interest of social welfare to the community residing in London Boroughs.

All proposals for grants are generated internally and the trustees regret that external applications will not be considered.

### **Public Benefit**

The trustees have complied with their duty in section 17 of the Charities Act 2011 and guidance issued by the Charity Commission in deciding what activities the RAMA should undertake.

RAMA's policy is to consult and discuss with employees, staff councils and at meetings matters likely to affect employees' interests.

### **Achievements and performance**

As part of its activity the Charity operates and maintains a Hindu Temple and Community Centre (Shree Jalaram Mandir Greenford & Community Centre) at Greenford. The Charity operates a community center where a hot kitchen operates 7 days a week. The Charity also provides the financial and operational facilities to celebrate several Hindu religious events, ceremonies, and activities. There are weekly Ladies and Gents activities held in the Community Centre.

Shree Jalaram Mandir & Community Centre is proud to be the Winner of Ealing Voluntary Sector Awards 2023 Corporate and Charity Partnership by Ealing Community Network.

In 2024, the charity reached a milestone by providing One Million meals in last eight years.

### **Activities**

The Charity during the year provided the following:

1. Provided approximately three thousand hot meals a week at the Temple community center
2. Provided on average 350 meals a week to the homeless in Central London.
3. Provided on average 180 needy people with groceries through Food Bank service every Tuesday afternoon.
4. Carried out several eye camps resulting in giving gift of sight. Many were given primary treatment and eye drops.
5. Various dental camps arranged, and numerous patients provided with free dentures, bottles of tooth powder, antibiotics, and where applicable teeth extraction.
6. Medical expenses for cancer and kidney patients with meals for both patients and their families at hospital were provided.

All the above services were provided free through donations received.

During the year, the Charity continued to work with The Felix Project, Tesco Fair Share and Harrow Food Bank to distribute free food in Central London. With their support, about 60 tons of free food were distributed, equating to about 144,000 meals. This is over and above what is done through the community center.

**RAGHUVANSHI MAHAJAN LONDON ('RAMA')  
(SHREE JALARAM MANDIR - GREENFORD)  
TRUSTEES' REPORT**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

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**Financial review**

The charity made a surplus of £17,265 (2023: £125,156) and accumulated reserves in surplus of £7,119,257 (2023: £7,101,992) at the year end. The present level of funding is adequate to support the activities of the charity, and the Trustees consider the financial position of the Charity to be satisfactory.

**Fundraising**

The charity takes the fundraising regulations seriously. The charity raises funds through donations received from visitors to the Centre. Fundraising from individuals is carefully controlled following industry guidelines and no cold calling takes place.

**Reserves policy**

It is the policy of the RAMA that unrestricted funds should aim to be maintained at a level equivalent to between six- and twelve-month expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the RAMA's current activities while consideration is given to ways in which additional funds may be raised.

**Investments**

The Trust Deed authorises the trustees to make and hold investments using the general funds of the charity.

The Trustees have decided to adopt a cautious approach to investment and have their funds spread in multiple deposit accounts. A review of the investment policy and returns is undertaken at Trustee meetings during the year.

**Capital Expenditure**

The board of trustees, after careful consideration, agreed to install a new lift, new stairs and refit the existing kitchen. The capital cost for the whole project will be around £600,000 and the work will start in 2025.

**Key risks**

The board of trustees is responsible for the management of the risks faced by the charity. A review of the charity's risk management process is undertaken on a regular basis.

The charity has a focus on non-financial risks arising from fire, health and safety and food hygiene. To manage these risks RAMA employs outside professionals to come in and perform checks.

In addition, courses are run for volunteers, staff, and Trustees to ensure hygiene and health and safety regulations are adhered to.

In 2015, the Charity was awarded "The Innovation Award", by the British Heart Foundation for promoting healthy food.

**RAGHUVANSHI MAHAJAN LONDON ('RAMA')  
(SHREE JALARAM MANDIR - GREENFORD)  
TRUSTEES' REPORT**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

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The trustees who served during the year were:

Rashmi Jamnadas Chatwani	(Resigned on 28 April 2025)
Mansukh Morjaria	
Praful Radia	
Cllr Rajnikant Chhotalal Khiroya	
Rajnikant Samji Davda	(Resigned on 28 April 2025)
Asmita Masrani	
Kishorkumar Dayalal Ghelani	(Resigned on 28 April 2025)
Shaneel Hirani	
Sailesh Chotai	
Jayesh Chotai	

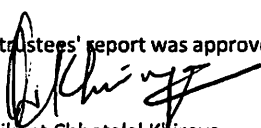
Charity registration number:  
1104605

Principal office:  
39-45 Oldfield Lane South  
Greenford, Middlesex  
UB6 9LB

The appointment of trustees is governed by the Trust Deed of the charity. The Board of Trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee. Trustees are recruited by nominations upon which members vote at the AGM.

The trustees of the Charity are legally responsible for the overall management and control of Raghuvanshi Mahajan London ('RAMA') and meet regularly. The work of implementing most of their policies is carried out by the chairpersons.

The trustees' report was approved by the Board of Trustees.



Rajnikant Chhotalal Khiroya

Trustee

Dated: 19 September 2025

**RAGHUVANSHI MAHAJAN LONDON ('RAMA')  
(SHREE JALARAM MANDIR - GREENFORD)  
STATEMENT OF TRUSTEES' RESPONSIBILITIES**

***FOR THE YEAR ENDED 31 DECEMBER 2024***

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The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these 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 accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**RAGHUVANSHI MAHAJAN LONDON ('RAMA')  
(SHREE JALARAM MANDIR - GREENFORD)  
INDEPENDENT AUDITOR'S REPORT**

**TO THE TRUSTEES OF RAGHUVANSHI MAHAJAN LONDON ('RAMA')**

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**Opinion**

We have audited the financial statements of Raghuvanshi Mahajan London ('RAMA') (the 'charity') for the year ended 31 December 2024 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2024 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

**Other information**

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

**Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

**Responsibilities of trustees**

As explained more fully in the statement of trustees' responsibilities, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.



**RAGHUVANSHI MAHAJAN LONDON ('RAMA')  
(SHREE JALARAM MANDIR - GREENFORD)  
INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

**TO THE TRUSTEES OF RAGHUVANSHI MAHAJAN LONDON ('RAMA')**

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In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to cease operations, or have no realistic alternative but to do so.

**Auditor's responsibilities for the audit of the financial statements**

We have been appointed as auditors under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charity through discussions with trustees and other management, and from our commercial knowledge and experience of the sector; and
- we focused on specific laws and regulations which we considered may have a direct material effect on the operations of the charity financial statements or the operations of the charity, including the Charities Act 2011, data protection, anti-bribery, employment laws, environmental, health and safety legislation and food hygiene compliance.

We assessed the susceptibility of the Charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

There are inherent limitations in the audit procedures described above; any instance of non-compliance with laws and regulations and fraud which is far removed from transactions reflected in the financial statements would diminish the likelihood of detection. Furthermore, the risk of not detecting a material misstatement due to fraud is greater than the risk of not detecting one resulting from error. Fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentation, or through an act of collusion that would mitigate internal controls. A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

**Use of our report**

This report is made solely for the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

**RMR Partnership LLP  
Chartered Accountants  
Statutory Auditor**

19 September 2025  
Vyman House  
104 College Road  
Harrow, Middlesex  
HA1 1BQ

RMR Partnership LLP is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under of section 1212 of the Companies Act 2006

**RAGHUVANSHI MAHAJAN LONDON ('RAMA')  
(SHREE JALARAM MANDIR - GREENFORD)  
STATEMENT OF FINANCIAL ACTIVITIES  
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

Current financial year

		Unrestricted funds general 2024	Unrestricted funds designated 2024	Restricted funds 2024	Total 2024	Total 2023
	Notes	£	£	£	£	£
<b>Income from:</b>						
Donations and legacies	3	-	1,186,213	-	1,186,213	1,378,230
Other trading activities	4	-	31,018	-	31,018	21,065
Investments	5	-	954	-	954	3,161
<b>Total income</b>		-	1,218,185	-	1,218,185	1,402,456
<b>Expenditure on:</b>						
Raising funds	6	-	34,783	-	34,783	51,126
<b>Charitable activities</b>						
Advancement of Hindu Culture, Education & Religion	7	-	357,490	-	357,490	407,652
Social Welfare Activities for the Community	7	-	808,647	-	808,647	818,522
<b>Total charitable expenditure</b>		-	1,166,137	-	1,166,137	1,226,174
<b>Total resources expended</b>		-	1,200,920	-	1,200,920	1,277,300
<b>Net incoming resources before transfers</b>		-	17,265	-	17,265	125,156
Gross transfers between funds		-	-	-	-	-
<b>Net (expenditure)/income for the year/ Net movement in funds</b>		-	17,265	-	17,265	125,156
Fund balances at 1 January 2024		-	7,101,992	-	7,101,992	6,976,836
<b>Fund balances at 31 December 2024</b>		-	7,119,257	-	7,119,257	7,101,992

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

**RAGHUVANSHI MAHAJAN LONDON ('RAMA')  
(SHREE JALARAM MANDIR - GREENFORD)  
STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)  
INCLUDING INCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED 31 DECEMBER 2024**

Prior financial year

		Unrestricted funds general 2023 £	Unrestricted funds designated 2023 £	Restricted funds 2023 £	Total 2023 £
	Notes				
<b><u>Income from:</u></b>					
Donations and legacies	3	-	1,378,230	-	1,378,230
Other trading activities	4	-	21,065	-	21,065
Investments	5	-	3,161	-	3,161
<b>Total income</b>		-	1,402,456	-	1,402,456
<b><u>Expenditure on:</u></b>					
Raising funds	6	-	51,126	-	51,126
<b><u>Charitable activities</u></b>					
Advancement of Hindu Culture, Education & Religion	7	-	407,652	-	407,652
Social Welfare Activities for the Community	7	-	818,522	-	818,522
<b>Total charitable expenditure</b>		-	1,226,174	-	1,226,174
<b>Total resources expended</b>		-	1,277,300	-	1,277,300
<b>Net incoming resources before transfers</b>		-	125,156	-	125,156
<b>Gross transfers between funds</b>		-	-	-	-
<b>Net (expenditure)/income for the year/ Net movement in funds</b>		-	125,156	-	125,156
<b>Fund balances at 1 January 2023</b>		-	6,976,836	-	6,976,836
<b>Fund balances at 31 December 2023</b>		-	7,101,992	-	7,101,992

The statement of financial activities includes all gains and losses recognised in the year.

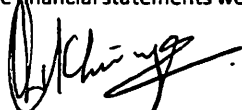
All income and expenditure derive from continuing activities.

**RAGHUVANSHI MAHAJAN LONDON ('RAMA')**  
**(SHREE JALARAM MANDIR - GREENFORD)**  
**BALANCE SHEET**

**AS AT 31 DECEMBER 2024**

		2024		2023	
	Notes	£	£	£	£
<b>Fixed assets</b>					
Tangible assets	12	5,760,768		5,875,696	
Investments	13	557,498		557,498	
		<u>6,318,266</u>		<u>6,433,194</u>	
<b>Current assets</b>					
Stocks	14	8,870		8,120	
Debtors	15	31,125		45,888	
Investments	16	745,037		560,775	
Cash at bank and in hand		177,634		251,907	
		<u>962,666</u>		<u>866,690</u>	
<b>Creditors: amounts falling due within one year</b>	17	<u>(161,675)</u>		<u>(179,027)</u>	
<b>Net current assets</b>		<u>800,991</u>		<u>687,663</u>	
<b>Total assets less current liabilities</b>		<u>7,119,257</u>		<u>7,120,857</u>	
<b>Creditors: amounts falling due after more than one year</b>	18	-		(18,865)	
<b>Net assets</b>		<u><u>7,119,257</u></u>		<u><u>7,101,992</u></u>	
<b>Income funds</b>					
<u>Unrestricted funds</u>					
Designated funds:	21				
Existing Property reserve		6,097,358		6,097,358	
Sadavrat fund		408,355		408,355	
General charitable fund		<u>613,544</u>		<u>596,279</u>	
		<u>7,119,257</u>		<u>7,101,992</u>	
		<u><u>7,119,257</u></u>		<u><u>7,101,992</u></u>	

The financial statements were approved by the Trustees 19 September 2025.



Rajnikant Chhotalal Khiraya  
Trustee

**RAGHUVANSHI MAHAJAN LONDON ('RAMA')  
(SHREE JALARAM MANDIR - GREENFORD)  
STATEMENT OF CASH FLOWS**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

	Notes	2024 £	£	2023 £	£
<b>Cash flows from operating activities</b>					
Cash generated from operations	23		126,015		812,876
<b>Investing activities</b>					
Purchase of tangible fixed assets		(19,133)		(172,701)	
Purchase of investment property		-		(557,498)	
Movement in fixed deposits at the bank		(184,262)		(235,007)	
Interest and rents received		31,972		24,226	
<b>Net cash used in investing activities</b>			(171,423)		(940,980)
<b>Financing activities</b>					
Repayments of loans		(28,865)		(11,635)	
<b>Net cash (used in)/generated from financing activities</b>			(28,865)		(11,635)
<b>Net (decrease)/increase in cash and cash equivalents</b>			(74,273)		(139,739)
Cash and cash equivalents at beginning of year			251,907		391,646
<b>Cash and cash equivalents at end of year</b>			177,634		251,907

**RAGHUVANSHI MAHAJAN LONDON ('RAMA')  
(SHREE JALARAM MANDIR - GREENFORD)  
NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

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**1 Accounting policies**

**Charity information**

Raghuvanshi Mahajan London ('RAMA') is an unincorporated charity. Its registered office is 39-41 Oldfield Lane, South Greenford, Middlesex, UB6 9LB. The charity meets the definition of a public benefit entity under FRS102.

**1.1 Accounting convention**

The accounts have been prepared in accordance with the charity's trust deed, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective from 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

**1.2 Going concern**

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

**1.3 Charitable funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

**1.4 Incoming resources**

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on a receipt basis. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Interest on funds held on deposit is included upon notification of the interest paid or payable by the bank.

Gifts in kind represent food donations, which are recognised upon receipt at estimated cost.

Government grants are recognised when it is reasonable to expect that the grants will be received and that all related conditions will be met, usually on submission of a valid claim for payment. Grants of a revenue nature are credited to income so as to match them with the expenditure to which they relate. Government grants in respect of capital expenditure are credited to a deferred income account and are released to profit over the expected useful lives of the relevant assets by equal annual instalments.

**RAGHUVANSHI MAHAJAN LONDON ('RAMA')  
(SHREE JALARAM MANDIR - GREENFORD)  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

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**1 Accounting policies**

**(Continued)**

**1.5 Resources expended**

Liabilities are recognised as expenditure once there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accrual basis. All expenses, including support costs and governance costs, are allocated to charitable activities in the statement of financial activities.

Costs not directly attributable to a particular functional category are apportioned over the relevant categories on the basis of management estimates of the amount attributable to that activity to that year.

Costs of raising funds are those costs incurred in staging the charity's fundraising events.

Grants payable are payments made to third parties in the furtherance of the charitable objects of the charity. In the case of an unconditional grant offer this is accrued once the recipient has been notified of the grant award. The notification gives the recipient a reasonable expectation that they will receive the one year or multi-year grant. Grant awards that are subject to the recipient fulfilling performance conditions are only accrued when the recipient has been notified of the grant and any remaining unfulfilled conditions attaching to that grant are outside of the control of the charity.

Governance costs comprise the costs of running the charity, including all costs of complying with constitutional and statutory requirements such as preparing statutory financial statements. It is apportioned to relevant categories on the basis of staff costs.

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

**1.6 Tangible fixed assets**

Tangible fixed assets are initially measured at cost and subsequently measured at cost, net of depreciation and any impairment losses.

Freehold mandir land is not depreciated. The construction of the new mandir has now been completed and therefore depreciation of the building has commenced in the year.

Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Freehold land & buildings	2% straight line
Fixtures, fittings & equipment	20% straight line
Motor vehicles	33% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

**RAGHUVANSHI MAHAJAN LONDON ('RAMA')  
(SHREE JALARAM MANDIR - GREENFORD)  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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**1 Accounting policies**

**(Continued)**

**1.7 Impairment of fixed assets**

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

Recoverable amount is the higher of fair value less costs to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset for which the estimates of future cash flows have not been adjusted.

If the recoverable amount of an asset is estimated to be less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount. An impairment loss is recognised immediately in expenditure for the year, unless the relevant asset is carried at a revalued amount, in which case the impairment loss is treated as a revaluation decrease.

Recognised impairment losses are reversed if, and only if, the reasons for the impairment loss have ceased to apply. Where an impairment loss subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised immediately, unless the relevant asset is carried in at a revalued amount, in which case the reversal of the impairment loss is treated as a revaluation increase.

**1.8 Stocks**

Stocks, which comprise of food held for distribution at no or nominal consideration, are measured at the lower of cost and replacement cost.

**1.9 Cash, cash equivalents and current asset investments**

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less.

Deposits with maturities greater than 3 months are shown as current investments and are held on deposit with banks.

**1.10 Financial instruments**

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

**Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.



**RAGHUVANSHI MAHAJAN LONDON ('RAMA')  
(SHREE JALARAM MANDIR - GREENFORD)  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

---

**1 Accounting policies**

**(Continued)**

***Basic financial liabilities***

Basic financial liabilities, including creditors are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

**1.11 Employee benefits**

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminating the employment of an employee or to provide termination benefits.

**1.12 Retirement benefits**

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

**1.13 Leases**

Rentals payable under operating leases, including any lease incentives received, are charged to income on a straight-line basis over the term of the relevant lease.

**2 Critical accounting estimates and judgements**

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

The estimates and assumptions which have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities are as follows.

The charity receives donated food for the cooked food program which is then cooked and served at the Mandir free of charge. In order to arrive at an estimate of the value of donated food, the trustees calculate how much it would cost to provide such meals and then deduct from this the food costs which have been incurred by the charity itself, leaving a balance representing the cost value of donated food.

Other food items donated from businesses to be distributed to the homeless on the streets cannot be quantified, therefore, cannot be included in the financial statements but are included in the trustees' report.

Stocks of food at year end are valued at estimated replacement cost.

**RAGHUVANSHI MAHAJAN LONDON ('RAMA')  
(SHREE JALARAM MANDIR - GREENFORD)  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**3 Donations and legacies**

	Un restricted funds general 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds general 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	1,186,213	-	1,186,213	1,378,230	-	1,378,230
<b>Donations and gifts</b>						
Box collection and donation income	1,112,346	-	1,112,346	1,325,115	-	1,325,115
Gifts in kind	73,867	-	73,867	73,867	-	53,115
	1,186,213	-	1,186,213	1,378,230	-	1,378,230

**4 Other trading activities**

	Total 2024 £	Total 2023 £
Rental income receivable	31,018	21,065
	31,018	21,065

**5 Investments**

	2024 £	2023 £
Interest receivable	954	3,161

All the investment income arises from money held in interest bearing deposit accounts. All investment income in 2024 and 2023 was unrestricted.

**RAGHUVANSHI MAHAJAN LONDON ('RAMA')**  
**(SHREE JALARAM MANDIR - GREENFORD)**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

**6 Raising funds**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<u>Costs of generating donations and legacies</u>		
Fund raising social events	34,008	47,901
Advertising	775	3,225
	<hr/>	<hr/>
Costs of generating donations and legacies	<b>34,783</b>	<b>51,126</b>
	<hr/> <hr/>	<hr/> <hr/>

All costs of generating donations and legacies in 2024 and 2023 relate to unrestricted funds.

**RAGHUVANSHI MAHAJAN LONDON ('RAMA')  
(SHREE JALARAM MANDIR - GREENFORD)  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**7 Charitable activities**

	Advancement of Hindu Culture, Education & Religion 2024 £	Social Welfare Activities for the Community 2024 £	Total 2024 £	Advancement of Hindu Culture, Education & Religion 2023 £	Social Welfare Activities for the Community 2023 £	Total 2023 £
Staff costs	66,550	266,203	332,753	55,925	223,701	279,626
Light and heat	26,649	62,178	88,827	49,291	115,005	164,296
Social events - food	-	202,849	202,849	-	171,152	171,152
Repairs and maintenance	25,334	25,334	50,668	26,337	26,337	52,674
Printing, postage and stationery	3,707	-	3,707	3,400	-	3,400
Telephone and fax	1,791	-	1,791	3,350	-	3,350
Insurance	14,469	-	14,469	10,613	-	10,613
Sundry	5,360	-	5,360	3,481	-	3,481
Bank charges	4,748	-	4,748	3,959	-	3,959
Parking	21,565	-	21,565	22,858	-	22,858
Rent & rates	2,625	-	2,625	10,214	-	10,214
Computer running costs	1,696	3,958	5,654	1,113	2,597	3,710
Overseas Covid relief costs	-	34,169	34,169	-	54,663	54,663
	<u>174,494</u>	<u>594,691</u>	<u>769,185</u>	<u>190,541</u>	<u>593,455</u>	<u>783,996</u>
Grant funding of activities (see note 8)	69,040	-	69,040	97,463	-	97,463
Share of support costs (see note 9)	106,882	193,821	300,703	111,808	202,753	314,561
Share of governance costs (see note 9)	7,074	20,135	27,209	7,840	22,314	30,154
	<u>357,490</u>	<u>808,647</u>	<u>1,166,137</u>	<u>407,652</u>	<u>818,522</u>	<u>1,226,174</u>
<b>Analysis by fund</b>						
Unrestricted funds - general	357,490	808,647	1,166,137	407,652	818,522	1,226,174
Unrestricted funds - designated	-	-	-	-	-	-
	<u>357,490</u>	<u>808,647</u>	<u>1,166,137</u>	<u>407,652</u>	<u>818,522</u>	<u>1,226,174</u>

**RAGHUVANSHI MAHAJAN LONDON ('RAMA')  
(SHREE JALARAM MANDIR - GREENFORD)  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

**8 Grants payable**

	Advancement of Hindu Culture, Education & Religion 2024 £	Advancement of Hindu Culture, Education & Religion 2023 £
Grants to institutions:		
Institutions	69,040	96,303
Individuals	-	1,160
	<u>69,040</u>	<u>97,463</u>

A total of 12 (2023: 11) grants were given to institutions during the year. £Nil was paid to one individual in the year (2023: £1,160).

**9 Support costs**

	Support costs £	Governance costs £	2024 £	Support costs £	Governance costs £	2023 £
Depreciation	134,061	-	134,061	144,304	-	144,304
Cleaning and waste collection	24,865	-	24,865	32,879	-	32,879
Security, health and safety	141,777	-	141,777	137,378	-	137,378
Audit fees	-	6,600	6,600	-	6,000	6,000
Legal and professional	-	20,609	20,609	-	24,154	24,154
	<u>300,703</u>	<u>27,209</u>	<u>327,912</u>	<u>314,561</u>	<u>30,154</u>	<u>344,715</u>
Analysed between Charitable activities	<u>300,703</u>	<u>27,209</u>	<u>327,912</u>	<u>314,561</u>	<u>30,154</u>	<u>344,715</u>

Governance costs include payments to the auditors of £6,600 (2023: £6,000) for audit fees.

**10 Trustees**

The trustees represent the key management personnel for the charity.

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

**RAGHUVANSHI MAHAJAN LONDON ('RAMA')  
(SHREE JALARAM MANDIR - GREENFORD)  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**11 Employees**

**Number of employees**

The average monthly number of employees during the year was:

	<b>2024</b>	<b>2023</b>
	<b>Number</b>	<b>Number</b>
Operational	18	16

**Employment costs**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Wages and salaries	308,510	262,643
Social security costs	20,027	14,187
Other pension costs	4,216	2,796
	<b>332,753</b>	<b>279,626</b>

There were no employees whose annual remuneration was £60,000 or more.

**RAGHUVANSHI MAHAJAN LONDON ('RAMA')  
(SHREE JALARAM MANDIR - GREENFORD)  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

**12 Tangible fixed assets**

	Freehold land & buildings	Fixtures, fittings & equipment	Motor vehicles	Total
	£	£	£	£
<b>Cost</b>				
At 1 January 2024	6,278,424	186,941	43,338	6,508,703
Additions	14,252	4,881	-	19,133
At 31 December 2024	6,292,676	191,822	43,338	6,527,836
<b>Depreciation and impairment</b>				
At 1 January 2024	477,973	135,326	19,708	633,007
Depreciation charged in the year	108,460	11,299	14,302	134,061
At 31 December 2024	586,433	146,625	34,010	767,068
<b>Carrying amount</b>				
At 31 December 2024	5,706,243	45,197	9,328	5,760,768
At 31 December 2023	5,800,451	51,615	23,630	5,875,696

Included in land and buildings are two flats which are used in the undertaking of the charity's objectives in providing religious services.

**13 Investment**

	Freehold Investment Property £	Total £
<b>Cost or revaluation</b>		
At 1 January 2024	557,498	557,498
At 31 December 2024	557,498	557,498
<b>Net book Values</b>		
At 31 December 2024	557,498	557,498

**14 Stocks**

	2024 £	2023 £
Food stocks	8,870	8,120

**15 Debtors**

	2024 £	2023 £
<b>Amounts falling due within one year:</b>		
Other debtors	31,125	38,494
Prepayments and accrued income	-	7,394
	31,125	45,888

**RAGHUVANSHI MAHAJAN LONDON ('RAMA')  
(SHREE JALARAM MANDIR - GREENFORD)  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**16 Current asset investments**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Deposit with maturities of greater than 3 months	745,037	560,775

**17 Creditors: amounts falling due within one year**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Bank loans	-	10,000
Trade creditors	30,986	30,380
Other taxation and social security	11,215	13,950
Other creditors	100,805	38,532
Accruals and deferred income	18,669	86,165
	<u>161,675</u>	<u>179,027</u>

**18 Creditors: amounts falling due after more than one year**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Bank loans	-	18,865
	<u>-</u>	<u>18,865</u>

**19 Retirement benefit schemes**

**Defined contribution schemes**

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to profit or loss in respect of defined contribution schemes was £4,216 (2023: £2,796).



**RAGHUVANSHI MAHAJAN LONDON ('RAMA')  
(SHREE JALARAM MANDIR - GREENFORD)  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

**20 Designated funds**

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 January 2023	Incoming resources	Resources expended	Balance at 1 January 2024	Incoming resources	Resources expended	Balance at 31 December 2024
	£	£	£	£	£	£	£
Existing property reserve	6,097,358	-	-	6,097,358	-	-	6,097,358
Sadavrat fund	408,355	-	-	408,355	-	-	408,355
General charitable fund	471,123	125,156	-	596,279	17,265	-	613,544
	<u>6,976,836</u>	<u>125,156</u>	<u>-</u>	<u>7,101,992</u>	<u>17,265</u>	<u>-</u>	<u>7,119,257</u>

The property reserve fund represents the original cost of land and buildings previously bought by the charity plus the cost of re-construction.

The Sadavrat fund is open to all, without reference to caste, creed or colour, to provide hot kitchen facilities. During the year £202,849 (2023: £171,152) was spent providing food for the devotees and homeless and at the year end the funds from unrestricted funds replenished the fund to £400,000 (2023: £400,000) for the next year. This equates to approximately one year's worth of expenditure.

The general charitable fund represents the reserves to meet the charity's objects and aims for public benefit.

**RAGHUVANSHI MAHAJAN LONDON ('RAMA')**  
**(SHREE JALARAM MANDIR - GREENFORD)**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

**21 Analysis of net assets between funds**

	Unrestricted funds	Designated funds	Restricted funds	Total	Unrestricted funds	Designated funds	Restricted funds	Total
	2024	2024	2024	2024	2023	2023	2023	2023
	£	£	£	£	£	£	£	£
Fund balances at 31 December 2024 are represented by:								
Tangible assets	-	6,318,266	-	6,318,266	-	6,433,194	-	6,433,194
Current assets/(liabilities)	-	800,991	-	800,991	-	687,663	-	687,663
Long term liabilities	-	-	-	-	-	(18,865)	-	(18,865)
	<u>-</u>	<u>7,119,257</u>	<u>-</u>	<u>7,119,257</u>	<u>-</u>	<u>7,101,992</u>	<u>-</u>	<u>7,101,992</u>

**RAGHUVANSHI MAHAJAN LONDON ('RAMA')  
(SHREE JALARAM MANDIR - GREENFORD)  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

**22 Related party transactions**

During the year, various trustees made donations to the charity totaling £13,864 (2023: £23,809).

<b>23 Cash generated from operations</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Surplus for the year	17,265	125,156
Adjustments for:		
Investment income recognised in statement of financial activities	(31,972)	(24,226)
Depreciation and impairment of tangible fixed assets	134,061	144,304
Movements in working capital:		
(Increase)/decrease in stocks	(750)	(2,175)
(Increase)/decrease in debtors	14,763	536,646
Increase/(decrease) in creditors	(7,352)	33,171
<b>Cash generated from operations</b>	<b>126,015</b>	<b>812,876</b>

19 September 2025

RMR Partnership LLP  
Vyman House  
104 College Road  
Harrow  
HA1 1BQ

Dear Sirs

This representation letter is provided in connection with your audit of the financial statements of Raghuvanshi Mahajan London ('RAMA') for the year ended 31 December 2024 for the purpose of expressing an opinion as to whether the financial statements give a true and fair view of the results and financial position of Raghuvanshi Mahajan London ('RAMA') in accordance with the Charities Act 2011 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

*Financial statements*

1. We have fulfilled our responsibilities as trustees, as set out in the terms of your engagement dated 25 October 2021 under the Charities Act 2011 for preparing financial statements in accordance with FRS 102 accounting framework which give a true and fair view of the financial position of the charity as of 31 December 2024 and of the results of its operations and its cash flows for the year then ended and for making accurate representations to you.
2. Significant assumptions used by us in making accounting estimates, including those measured at fair value, are reasonable.
3. We have no plans or intentions that may materially alter the carrying value and where relevant the fair value measurements or classification of assets and liabilities reflected in the financial statements.
4. We have disclosed all known actual or possible litigation and claims whose effects should be considered when preparing the financial statements and these have been disclosed in accordance with the requirements of accounting standards.
5. Related party relationships and transactions have been appropriately accounted for and disclosed in accordance with the requirements of accounting standards.
6. All events since the balance sheet date which require disclosure or which would materially affect the amounts in the financial statements have been adjusted or disclosed in the financial statements.
7. We confirm the financial statements are free of material misstatements, including omissions. We confirm the list of adjusted errors attached to this letter are required for the true and fair view of the financial statements. We believe that those uncorrected misstatements identified during the audit are immaterial both individually and in aggregate to the financial statements as a whole. A list of these items is attached to this letter of representation, together with our reasons for not correcting them.
8. We confirm that, having considered our expectations and intentions for the next twelve months, and the availability of working capital, the charity is a going concern. We confirm that the disclosures in the accounting policies are an accurate reflection of the reasons for our consideration that the financial statements should be drawn up on a going concern basis.

9. We confirm all grants and support received from government in relation to COVID-19 has been correctly claimed and presented on the financial statements in accordance with government guidance.

*Information provided*

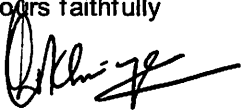
10. All accounting records and relevant information have been made available to you for the purpose of your audit. We have provided to you all other information requested and given unrestricted access to persons within the entity from whom you have deemed it necessary to obtain audit evidence. All other records and related information including minutes of all management and shareholders meetings have been made available to you.
11. All transactions undertaken by the charity have been properly reflected in the accounting records and are reflected in the financial statements.
12. We acknowledge our responsibility for the design, implementation and maintenance of controls to prevent and detect fraud. We have disclosed to you the results of our assessment of the risk that the financial statements may be materially misstated as a result of fraud.
13. We have disclosed to you all information in relation to fraud or suspected fraud that we are aware of and that affects the entity and involves, management, employees who have significant roles in internal control, or others, where fraud could have a material effect on the financial statements.
14. We have disclosed to you all information in relation to allegations of fraud, or suspected fraud affecting the entity's financial statements communicated by employees, former employees, analysts, regulators or others.
15. We confirm that we are not aware of any possible or actual instance of non-compliance with those laws and regulations which provide a legal framework within which the charity conducts its business and which could affect the financial statements. The charity has complied with all aspects of contractual agreements that could have a material effect on the financial statements in the event of non-compliance.
16. We confirm that we have disclosed to you the identity of the entity's related parties and all related party relationships and transactions relevant to the charity that we are aware of.
17. The charity has satisfactory title to all assets, and there are no liens or encumbrances on the assets except for those disclosed in the financial statements.
18. There are no liabilities, contingent liabilities or guarantees to third parties other than those disclosed in the financial statements.
19. We have disclosed to you all information and supporting calculations of government support and grants received in relation to COVID-19.

We confirm to the best of our knowledge and belief that the above representations are made on the basis of enquiries of management and staff with relevant knowledge and experience and, where appropriate, of inspection of supporting documentation sufficient to satisfy ourselves that we can properly make each of the above representations to you.

We acknowledge our legal responsibilities regarding disclosure of information to you as auditors and confirm that so far as we are aware, there is no relevant audit information needed by you in connection with preparing your audit report of which you are unaware. Each trustee has taken all the

steps that he/she ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that you are aware of that information.

Yours faithfully

A handwritten signature in black ink, appearing to read 'Rajnikant Chhotalal Khiroya', with a stylized flourish at the end.

Rajnikant Chhotalal Khiroya  
Trustee

Signed on behalf of the Board of Trustees  
Raghuvanshi Mahajan London ('RAMA')

Dated: 19 September 2025