

Charity registration number 1183917

RUH MINISTRIES

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2025



RUH MINISTRIES
FOR THE YEAR ENDED 30 JUNE 2025

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TRUST INFORMATION

Trustees

Karamjeet Ballagan
Kamaljeet Shemar
Manjit Mangat

Charity registration number

1183917

Principal Address

1 James Close
Smethwick
B67 7DS

Accountant

J R Caladine FCCA CTA FCIE
Caladine Limited
Chartered Certified Accountants
Chantry House
22 Upperton Road
Eastbourne
East Sussex
BN21 1BF

The Trustees of Ruh Ministries present their Annual Report and the Financial Statements of the Charity for the year ended 30 June 2025.

1 Objectives

The objects of the CIO are:

To advance the Christian religion in Birmingham, for the benefit of the public mainly, but not exclusively, through the holding of prayer meetings, lectures, public celebrations of religious festivals, broadcasting and distributing literature on the Christian faith to enlighten others about the Christian religion.

2 Review of activities

Ruh Ministries relies on volunteers wholly and our charity is grateful to Jesus Christ foremost and for the efforts and the goodwill of our members who are involved in our church service and charity activities. We are pleased that our prayers have come to pass and in November 2024, the charity purchased a three-bedroom property mission house - praise be to God and thank you to the generosity of all those who gave financially.

Our aim is to raise the value of active participation of our church members in meaningful, inspirational, reverential prayer and spirituality with the belief that all belongs to God our Father and is our act of worship. We empower our local congregations and families who are predominantly from the Punjabi and Asian communities with varying backgrounds to have a good understanding of Christ's teaching and to be His followers.

Worship and Prayer

Our Sunday services are held in Punjabi & English which includes worship, prayer, preaching and teaching and is an integral part of our Sunday services with the leading of the Holy Spirit.

The worship styles are varied with traditional Punjabi and English songs but again we are always open to the leading of the Holy Spirit, as we seek to deepen our personal faith. We have been blessed to have new people join our worship team and there has been a steady increase of numbers in our congregation.

Meals - We provide lunch after Sunday service for our church. We acknowledge the importance of our Christian faith and lifestyle creates community harmony, as Jesus tells us to serve and to love thy neighbour.

Our prayer meetings are held on zoom on Wednesday, which includes the reading of the word and prayer for our families, communities and nations. On Friday at the mission house.

Bible Study – Held on alternate Fridays and is to teach the Word of God to the congregation.

Social Media - to send our recorded Sunday service and worship on social media, YouTube Tv channel and will be looking at revisiting Facebook.

We are committed to respond to Jesus' call of service to others and His instruction to love others as we love ourselves. We will continue to encourage meaningful social action service provision across our networking with Church of God of Prophecy church and strategically partner with other churches to bring hope to our communities.

We also provide financial aid to itinerant pastors who attend our church services. We believe that the donations received are for the glory of Kingdom of God and his people. The church continues to provide international aid to various projects in India particularly leprosy homes, mobile medical unit, orphanages and feeding the poor project.

Our long-term plan is do fundraising events to support the media ministry, film-making projects and help the poor in India.

2 Review of activities (continued)

Although, this year has proved to be far better year for the church financially, we still have many challenges along the way but our hope and faith is in Jesus Christ our Lord and Saviour and He will deliver and bring success and increase to the church. **Matthew 9:38** says "Ask the Lord of the harvest, therefore, to send out workers into his harvest field."

The trustees wish to thank all our leaders, members, volunteers, families, friends and community for their continued support over the past year.

3 Structure, governance and management

The Trust is a Charitable Incorporated Organisation, charity number 1183917, and was registered with the Charity Commission on 17 June 2019.

The Trust is governed by the Trustees who have ultimate oversight. The Trustees are appointed by a resolution of the majority of the existing Trustees. The Trustees who acted during the year were:

Karamjeet Ballagan
Kamaljeet Shemar
Manjit Mangat

4 Financial review and reserves policy

The Trust received cash income of £31,714 (2024: £38,806) in the year and made total cash payments of £72,917 (2024: £12,966) resulting in a cash deficit of £41,203 (2024: surplus of £25,840). During the year the charity purchased a freehold property, to be used for church purposes, financed by a mortgage with Kingdom Bank. The cash spending in the year included a deposit of £41,250 for the property.

Cash reserves at the year end were £5,686 (2024: £46,889).

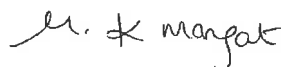
5 Public Benefit

The Trustees have considered the Charity Commission guidance on public benefit when planning and undertaking its activities.

6 Risk Management

The Trustees have assessed the major risks to which the trust is exposed, and are satisfied that systems are in place to mitigate exposure to major risks.

Approved by the Trustees and signed on their behalf by:



.....
Mrs Manjit Mangat
Trustee

Date: 18 October 2025

Independent Examiner's Report to the Trustees of Ruh Ministries

I report to the charity trustees on my examination of the accounts of Ruh Ministries for the year ended 30 June 2025, which are set out on pages 4 to 6.

Responsibilities and basis of report

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

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 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

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

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

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



J R Caladine FCCA CTA FCIE
Caladine Limited
Chartered Certified Accountants
Chantry House
22 Upperton Road
Eastbourne
BN21 1BF

Date: 23 October 2025

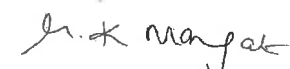
Receipts and Payments Account

	2025	2024
	£	£
Receipts		
Weekly cash offerings	8,509	5,223
Standing orders	15,393	27,447
Gift aid tax reclaim	7,412	6,136
Sale of equipment	400	-
Total incoming resources	<u>31,714</u>	<u>38,806</u>
Payments		
Donations overseas	1,070	5,900
Equipment and consumables (church)	117	165
Insurance	782	246
Donations UK	40	470
Website and software subscriptions	112	83
Rent	2,817	1,777
Accountancy	960	480
Ministry expenses	498	905
Travel	1,090	200
Utilities	362	-
Deposit for Mission House	41,250	-
Mortgage payments	6,235	-
Property repairs, refurbishment and equipment	12,640	-
Legal and professional fees	4,944	2,740
Total resources expended	<u>72,917</u>	<u>12,966</u>
Net receipts/(payments)	(41,203)	25,840
Cash funds brought forward 1 July 2024	46,889	21,049
Cash funds carried forward 30 June 2025	<u><u>5,686</u></u>	<u><u>46,889</u></u>

Statement of Assets and Liabilities

	2025	2024
	£	£
<u>Cash funds</u>		
Current account	5,196	46,356
Cash	490	533
	<u>5,686</u>	<u>46,889</u>
<u>Land and buildings</u>		
1 James Close, Smethwick, B67 7DS (at cost)	165,000	-
	<u>165,000</u>	<u>-</u>
<u>Equipment</u>		
Equipment at cost at 1 July 2024	8,134	8,071
Cost price of assets sold in year	-	-
Equipment purchased in the year	2,093	63
Equipment at cost as at 30 June 2025	<u>10,227</u>	<u>8,134</u>
<u>Debtors</u>		
HMRC Gift Aid claim	5,891	7,412
	<u>5,891</u>	<u>7,412</u>
<u>Liabilities</u>		
Accountancy fee	780	720
Mortgage on property (see Note 4)	123,028	-
	<u>123,808</u>	<u>720</u>

Approved by the Trustees' of Ruh Ministries



.....
 Mrs Manjit Mangat
 Trustee

Date: 18 October 2025

NOTES TO THE FINANCIAL STATEMENTS

1. Accounting Policies

The financial statements have been prepared as a Receipts and Payments in accordance with section 133 of the Charities Act 2011.

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

2. Trustee remuneration and expenses

No remuneration was received by any of the Trustees and no expenses were re-imbursed to the Trustees in the year ended 30 June 2025 (2024: £Nil).

3. Related party disclosure

There are no related party disclosures.

4. Mortgage

A mortgage with Kingdom Bank was secured on 1 James Close, Smethwick, B67 7DS for a term of 30 years to facilitate the purchase of the property in 2024.