

RAMGARHIA SIKH SOCIETY

England & Wales · Charity number 266296

Details

Status Registered

Legal form Other

Registered 1973-09-25

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

Contact

Address Ramgarhia Sikh Society Bedford
33-39 Ampthill Street
Bedford
MK42 9BT

Phone 01234342969

Email info@ramgarhiassbedford.org

Activities

Objects: TO PROMOTE SIKHISM, THE DOCTRINE OF THE HOLY SIRI GURU GRANTH AND THE TEN GURUS.

Activities: TO PROMOTE THE SIKH RELIGION TO MANAGE THE SRI GURDWARA SAHIB IN BEDFORD AND PROVIDE SERVICES TO SOCIETY IN ACCORDANCE WITH "THE SRI GURU GRANTH SAHIB JI" TO HOLD DAILY PRAYERS AND ARRANGE ALL SIKH CEREMONIES AS DICTATED BY THE SIKH FAITH TO FACILITATE THE SOCIAL AND CULTURAL NEEDS FOR THE IMMEDIATE COMMUNITY WITHIN THE GURDWARA AREA.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, Religious Activities, Arts/culture/heritage/science, Environment/conservation/heritage, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- **Area of benefit:** BEDFORD TOWN OR WITHIN A TEN MILE RADIUS THEREOF
- Bedford
- Central Bedfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-30	£72,677	£62,110	-	-
2024-04-30	£100,275	£49,611	-	-
2023-04-30	£113,957	£48,274	-	-
2022-04-30	£68,901	£36,160	-	-
2021-04-30	£78,043	£38,314	-	-

Trustees

Name	Role	Appointed
Amarijit Singh Bhogal		2016-05-01
Baldev Singh Bhachu		2025-12-21
Baldev Singh Bhogal		2025-12-21
Balwinder Singh Gahir		2016-05-01
Bhupinder Singh Bharj		2025-09-28
Dev Singh Bahra		2025-12-21
Gurmail Singh Jootle		2016-05-01
KULDIP SINGH RUPRA OBE		2025-09-28
Kulwant Singh Ubhi		2016-05-01
Sandeep Singh Sira		2016-05-01
Sharanjit Kaur Sira		2023-10-22
Tara Singh Chana		2016-05-01

RAMGARHIA SIKH SOCIETY

England & Wales - Charity number 266296

Accounts

RAMGARHIA SIKH SOCIETY BEDFORD

33-39 Ampthill Street, Bedford, MK42 9BT

Registered Charity Number: 266296

ANNUAL REPORT AND ACCOUNTS

FOR THE YEAR ENDED 30th APRIL 2025

RAMGARHIA SIKH SOCIETY BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 30TH APRIL 2025

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ANNUAL REPORT FOR THE YEAR ENDED 30TH APRIL 2025

Name of Charity: Ramgarhia Sikh Society

Registered Charity No 266296

Governing Document: Constitution

Address: 33- 39 Ampthill Street, Bedford, MK42 9BT

Trustees: The following persons served as Members of the Executive Committee of the Gurudwara: (Management Trustees)

- | | |
|------------------------|-----------------------|
| 1) President – | Gurmail Singh Jootle |
| 2) Deputy President – | Baldev Singh Bhogal |
| 3) Secretary – | Balwinder Singh Gahir |
| 4) Deputy Secretary – | Satnam Singh Galsin |
| 5) Treasurer – | Sharanjit Kaur Sira |
| 6) Deputy Treasurer – | Amarjit Singh Bhogal |
| 7) Committee Member – | Kulwant Singh Bahra |
| 8) Committee Member – | Sandeep Singh Sira |
| 9) Committee Member – | Tara Singh Chana |
| 10) Committee Member – | Kulwant Singh Ubhi |

Bankers: National Westminster Bank
81 High Street
Bedford
MK40 JNE

*Jasbir Singh Sira
Baldev Singh Bhachu.*

Accountants/Independent Examiners: Haines Watts
First Floor Woburn Court
2 Railton Road
Woburn Road Industrial Estate
Kempston
Bedfordshire
MK42 7PN

ANNUAL REPORT FOR THE YEAR ENDED 30TH APRIL 2025

Trustees of the charity

Please refer to page 1 for trustee information.

Structure, Governance and Management

The charity is an unincorporated organisation. It is governed by the regulations set out in its constitution. New Board members are elected every two years at the Annual General Meeting (AGM).

The management board is aware of the potential risks to the charity, including financial risks and has implemented strategies to control or minimise these risks. Assessments have been undertaken of the major risks, governance and compliance with law and regulations.

Objectives and Activities for the Public Benefit

The Gurdwara has been in existence ever since 1960 as a Place of Worship for the Sikh Community, initially in Victoria Road, Bedford and later at its present site at 33-39 Ampthill Street, Bedford.

Objects: The objects of the Gurudwara (Charity) are to advance, permit and propagate the Sikh religion in Bedford and surrounding areas (a Place of Worship).

1. by celebrating the principal Sikh Religious Festivals.
2. by extending a welcome to all Sikhs newly arrived in or visiting Bedford and
3. to manage the Gurudwara in accordance with Sikh tenets and local Government rules and regulations.

The charities trustees have regarded that the services undertaken do benefit the public. All the charitable activities focus on the advancement of the Sikh religion, counselling advice and information to the community.

Achievements and Performance

All the object listed above were carried out to the fullest by the trustees in the year to 30/04/2025.

ANNUAL REPORT FOR THE YEAR ENDED 30TH APRIL 2025 continued...

Financial Review

The charitable organisation services are mainly reliant on voluntary income from the congregation. The trustees feel that this was a particularly good year.

A summary statement of the financial activities for the year is shown on page 6 of the accounts. This shows that during year total income of £72,677 was received and after expenses the net surplus of £10,567 was added to reserves.

The Gurdwara' s current reserves policy is simply to maintain sufficient cash flow for known commitments and running costs for the next 6 months. The trustees have forecast the level of free reserves (bank and cash reserves) as being £1,104,339 which are all in the form of unrestricted funds.

Plans for future periods and Public Benefit

The building works at the new premises (located at the rear of the present Gurdwara) have not been commenced yet. However, any progress will be reported in the future accounts by the trustees. Once completed there will be more room for extra devotees/congregation.

RAMGARHIA SIKH SOCIETY BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 30TH APRIL 2025

Statement of Trustees Responsibilities

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

The trustees are required by law to prepare accounts for each financial year, which give a true and fair view of the financial activities of the charity and its financial position at the end of that year. In preparing these financial statements, the trustees are required to:

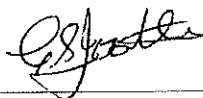
- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether accounting standards and statement of recommended practice have been followed subject to any material departures disclosed and explained in the accounts;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of charity and to enable them to ensure that financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations. 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.

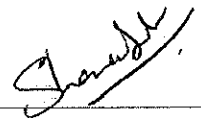
In so far as the trustees are aware - there is no relevant information of which the charity's examiners are unaware; and the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the examiners are aware of that information.

Approval

This report was approved by the trustees on 21/12/2025 and signed on their behalf.



Gurmail Singh Jootle
(PRESIDENT)



Sharanjit Kaur Sira
(HON. TREASURER)

Independent Examiner's Report to the Trustees of Ramgarhia Sikh Society Bedford

I report on the accounts of the charity for the year ended 30 April 2025 which are set out on pages 6 to 16.

Responsibilities and basis of report

As the charity's trustees 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 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 report

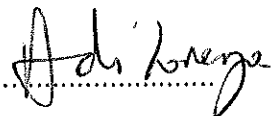
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

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; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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

Alberto Di Lorenzo FCA

Date



23/12/2025

Haines Watts
Chartered Accountants
First Floor, 2 Woburn Court
2 Railton Road
Kempston
Bedford MK42 7PN


RAMGARHIA SIKH SOCIETY BEDFORD
Statement of Financial Activities
For the year ended 30th April 2025

		<u>2025</u>	<u>2024</u>
	<u>Notes</u>	<u>Unrestricted Funds</u>	<u>Unrestricted Funds</u>
		£	£
<u>Incoming Resources</u>			
Donations & Grants	(2)	72,677	100,275
<u>Total Income</u>		72,677	100,275
<u>Expenditure on</u>			
Charitable Activities: (including governance costs)	(3)	62,110	49,611
<u>Total Resources Expended</u>		62,110	49,611
Net Movement in funds		10,567	50,664
<u>Funds at 30th April 2024</u>	(11)	1,093,772	1,043,108
<u>Total Funds at 30th April 2025</u>		1,104,339	1,093,772

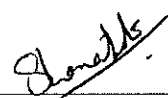
RAMGARHIA SIKH SOCIETY BEDFORD
BALANCE SHEET as at 30TH APRIL 2025

		<u>2025</u>	<u>2024</u>
		£	£
<u>Fixed Assets</u>			
Tangible Assets	(7)	554,584	555,619
<u>Current Assets</u>			
Stocks		200	250
Cash In Bank and in Hand		438,341	429,236
Debtors & Prepayments	(9)	111,827	109,727
		<hr/>	<hr/>
		550,368	539,213
Creditors: amounts due within one year	(8)	(613)	(1,060)
		<hr/>	<hr/>
Net Current Assets		549,755	538,153
Net Assets	(10)	1,104,339	1,093,772
		<hr/>	<hr/>
<u>Charity Funds:</u>			
Restricted Funds		-	-
<u>Unrestricted Funds</u>			
General Funds		678,988	677,674
Designated Funds		425,351	416,098
		<hr/>	<hr/>
Total Funds	(11)	1,104,339	1,093,772
		<hr/>	<hr/>

Approved by us on 21/12/2025 for and on behalf of all the trustees



 Gurmail Singh Jootle
 (PRESIDENT)



 Sharanjit Kaur Sira
 (HON. TREASURER)

RAMGARHIA SIKH SOCIETY BEDFORD**NOTES to the Financial Statements for the year ended 30th April 2025****1) ACCOUNTING POLICIES****Basis of preparation**

The charity constitutes a public benefit entity as defined by FRS 102. 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 issued in October 2020, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice.

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 the 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 issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Departure from SORP

The charity is seeking planning permission to construct a new building, and the trustees have considered the value of the land and building currently held by the charity to be at cost, and as such has not charged depreciation on the building element.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £

Incoming Resources

Incoming resources are recognised in the statement of financial activities when entitlement has passed to the charity and the amounts are certain and, measurable. Any incoming resources received that relate exclusively to future periods are deferred on the Balance Sheet.

Resources Expended

Expenditure is recognised in the statement of financial activities when a liability is incurred or increased without a commensurate increase in recognised assets or a reduction in liabilities. All expenditure is accounted on an accruals basis.

Allocation of Costs

Direct Activity Costs comprise those costs that contribute directly to an activity and are allocated to the relevant activity.

Support Costs comprise those costs that are necessary to deliver an activity but in themselves do not produce or deliver an activity.

Governance Costs are those costs incurred to meet statutory and constitutional requirements.

RAMGARHIA SIKH SOCIETY BEDFORD**NOTES to the Financial Statements for the year ended 30th April 2025 continued...****Funds**

- (a) Unrestricted funds, which are credited to the Income and Expenditure accounts are normally expendable at the discretion of the management.
- (b) Restricted funds, which are for specific purpose declared by the donors and are credited to the Income and Expenditure account when received and debited to the same account when paid.
- (c) Designated funds represent funds set aside by the trustees for specific purposes.

Depreciation

Depreciation is calculated so as to write off the cost of tangible fixed assets on a reducing balance over their useful lives. The rates applied are as follows:

Office Equipment	10% on Reducing Balance Basis
Fixtures & Fittings	10% on Reducing Balance Basis

The land has not been depreciated. The building is under construction and depreciation will only start once completed.

Taxation:

The organisation is exempt from tax on its charitable activities.

RAMGARHIA SIKH SOCIETY BEDFORD**NOTES to the Financial Statements for the year ended 30th April 2025 continued...**

2)	<u>2025</u>	<u>2024</u>				
<u>Donations and legacies</u>	£	£				
General Donations	72,677	100,275				
Gift Aid	-	-				
	72,677	100,275				
3)	<u>TOTAL RESOURCES EXPENDED</u>					
<u>Costs directly allocated to activities</u>	<u>Basis of allocation</u>	<u>Religions Services</u>	<u>Governance</u>	<u>Total 2025</u>	<u>Total 2024</u>	
		£	£	£	£	
Salaries costs	Direct	11,057	-	11,057	19,983	
Repairs, Renewals and cleaning	Direct	7,807	-	7,807	1,765	
Sundries/Food	Direct	7,601	-	7,601	5,195	
Light/Heat & Water Rates	Direct	12,010	-	12,010	9,293	
Religious Function Donations	Direct	18,067	-	18,067	7,123	
Depreciation/loss on disposals	Direct	1,035	-	1,035	1,059	
<u>Support Costs allocated to activities</u>						
Premises & Administration	Usage	1,422	-	1,422	1,336	
Bank charges	Usage	503	-	503	759	
General office	Usage	2,008	-	2,008	1,986	
Legal and Professional	Usage	-	600	600	1,112	
		61,510	600	62,110	49,611	

RAMGARHIA SIKH SOCIETY BEDFORD**NOTES to the Financial Statements for the year ended 30th April 2025 continued...****4) Net movements of funds for the year****This is stated after charging:**

	<u>30/04/2025</u>	<u>30/04/2024</u>
	£	£
Depreciation/Loss on disposal	1,035	1,059

5) STAFF COSTS AND TRUSTEES REMUNERATION

	<u>30/04/2025</u>	<u>30/04/2024</u>
	£	£
<u>Staff Costs and Trustee's Remuneration</u>		
Wages and Salaries (including Social Security Costs)	11,057	19,983

No employee earned more than 60,000 per annum.

The trustees were not remunerated for the year ended 30th April 2025.

6) STAFF NUMBERS

The average monthly number of employees during the year were 1 (2024: 3)

RAMGARHIA SIKH SOCIETY BEDFORD
NOTES to the Financial Statements for the year ended 30th April 2025 continued...

7) TANGIBLE FIXED ASSETS

	<u>Land & Buildings</u>	<u>Fixtures/Fittings & Equipment</u>	<u>Total</u>
	£	£	£
Cost b/fwd	545,267	35,338	580,605
Additions	-	-	-
Cost at 30/04/2024	545,267	35,338	580,605
Depreciation b/fwd	-	24,986	24,986
Charge for the year	-	1,035	1,035
At 30/04/2024	-	26,021	26,021
Net Book Value			
At 30/04/2024	545,267	10,352	555,619
At 30/04/2025	545,267	9,317	554,584

8) CREDITORS AMOUNTS FALLING DUE WITHIN ONE YEAR

	<u>30/04/2025</u>	<u>30/04/2024</u>
	£	£
Accruals	570	540
Other Creditors	-	520
PAYE	63	-
	<u>613</u>	<u>1,060</u>

RAMGARHIA SIKH SOCIETY BEDFORD**NOTES to the Financial Statements for the year ended 30th April 2025 continued...****9) DEBTORS AND PREPAYMENTS**

	<u>30/04/2025</u>	<u>30/04/2024</u>
	£	£
Debtor – Gift Aid reclaim	-	-
Prepayments	<u>111,827</u>	<u>109,727</u>
	<u>111,827</u>	<u>109,727</u>

10) ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Tangible Fixed Assets	554,584	-	554,584
Stock	200	-	200
Debtors	111,827	-	111,827
Cash at Bank in Hand	438,341	-	438,341
Current Liabilities	<u>(613)</u>	-	<u>(613)</u>
Net Assets as at 30/04/2025	<u>1,104,339</u>	-	<u>1,104,339</u>

11) Movement in Funds

	Balance b/fwd 01/05/2024	Incoming resources	Resources expended	Transfer between funds	Balance c/fwd 30/04/2025
	£	£	£	£	£
Restricted Funds	-	-	-	-	-
Unrestricted- Designated Funds	416,098	16,563	(7,310)	-	425,351
Unrestricted- General Funds	<u>677,674</u>	<u>56,114</u>	<u>(54,800)</u>	-	<u>678,988</u>
	<u>1,093,772</u>	<u>72,677</u>	<u>(62,110)</u>	-	<u>1,104,339</u>

NOTES to the Financial Statements for the year ended 30th April 2025 continued...

12) Governance Costs

The figure of £600 is the fee for the independent examination.

13) Unrestricted Funds

All funds are used for unrestricted purposes to spend on activities that further any of the purposes of the charity.

The designated funds have been set aside by the Trustees for the purposes of building a new temple.

RAMGARHIA SIKH SOCIETY (BEDFORD)**BALANCE SHEET as at 30th April 2025**

<u>FIXED ASSETS</u>	£	<u>2025</u>		<u>2024</u>	
		£		£	£
Freehold property & Improvements		545,267		545,267	
Fixtures/Fittings/Equipment	35,338		34,345		
Additions	-		993		
	<u>35,338</u>		<u>35,338</u>		
Less: Depreciation	<u>26,021</u>		<u>24,986</u>		
		<u>9,317</u>		<u>10,352</u>	
		554,584		555,619	
<u>CURRENT ASSETS</u>					
Stocks of Food etc.	200		250		
Debtors & prepayments	111,827		109,727		
Bank Account 8051968	45,252		35,685		
Bank Account 68888880	387,307		389,254		
Cash	<u>5,782</u>		<u>4,297</u>		
	550,368		539,213		
<u>CURRENT LIABILITIES</u>					
PAYE/Pension	43		-		
Creditors / Accruals	<u>570</u>		<u>1,060</u>		
	613		1,060		
<u>TOTAL ASSETS OVER LIABILITIES</u>		549,755		538,153	
<u>TOTAL EXCESS OF ASSETS OVER LIABILITIES</u>		<u>1,104,339</u>		<u>1,093,772</u>	
<u>REPRESENTED BY:</u>					
Accumulated Funds b/fwd.(unrestricted)		1,093,772		1,043,108	
Add: Surplus Inc. Over Exp. (unrestricted)		<u>10,567</u>		<u>50,664</u>	
		<u>1,104,339</u>		<u>1,093,772</u>	

RAMGARHIA SIKH SOCIETY (BEDFORD)**INCOME & EXPENDITURE ACCOUNT****for the year ended 30th April 2025**

<u>INCOME (unrestricted)</u>	<u>2025</u>		<u>2024</u>	
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Subscriptions/ Donations / grants		56,114		61,553
Buildings Fund		16,563		38,722
Tax Refunds/Accrued Income		-		-
		<hr/>		<hr/>
Total Income		72,677		100,275
 <u>LESS EXPENSES</u>				
Water Rates	1,866		2,520	
Light & Heat	9,777		6,458	
Telephone	357		407	
Printing / Stationery / Postage	230		478	
Kirtan & Path Expenses	18,067		7,123	
Salary & NI	11,057		19,983	
Insurance	1,779		1,509	
Repairs & Renewals	7,357		1,145	
Refuse Collection	368		315	
Pest Control	795		769	
Accountancy	600		576	
Laundry/Cleaning	354		620	
Sundry Expenses	2,183		1,543	
Depreciation: Fixture & Fittings	1,035		1,059	
TV Licence	-		159	
Professional fees	-		536	
Food etc.	5,782		3,652	
Bank charges	503		759	
		<hr/>		<hr/>
		62,110		49,611
 <u>SURPLUS INCOME (unrestricted)</u>		<u>10,567</u>		<u>50,664</u>

RAMGARHIA SIKH SOCIETY

England & Wales - Charity number 266296

Accounts

RAMGARHIA SIKH SOCIETY BEDFORD

33-39 Ampthill Street, Bedford, MK42 9BT

Registered Charity Number: 266296

ANNUAL REPORT AND ACCOUNTS

FOR THE YEAR ENDED 30th APRIL 2024

RAMGARHIA SIKH SOCIETY BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 30TH APRIL 2024

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ANNUAL REPORT FOR THE YEAR ENDED 30TH APRIL 2024

Name of Charity: Ramgarhia Sikh Society

Registered Charity No 266296

Governing Document: Constitution

Address: 33- 39 Amptill Street, Bedford, MK42 9BT

Trustees: The following persons served as Members of the Executive Committee of the Gurudwara: (Management Trustees)

- | | |
|------------------------|-----------------------|
| 1) President – | Gurmail Singh Jootle |
| 2) Deputy President – | Baldev Singh Bhogal |
| 3) Secretary – | Balwinder Singh Gahir |
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Bankers: National Westminster Bank
81 High Street
Bedford
MK40 JNE

Accountants/Independent Examiners: Haines Watts
First Floor Woburn Court
2 Railton Road
Woburn Road Industrial Estate
Kempston
Bedfordshire
MK42 7PN

ANNUAL REPORT FOR THE YEAR ENDED 30TH APRIL 2024

Trustees of the charity

Please refer to page 1 for trustee information.

Structure, Governance and Management

The charity is an unincorporated organisation. It is governed by the regulations set out in its constitution. New Board members are elected every two years at the Annual General Meeting (AGM).

The management board is aware of the potential risks to the charity, including financial risks and has implemented strategies to control or minimise these risks. Assessments have been undertaken of the major risks, governance and compliance with law and regulations.

Objectives and Activities for the Public Benefit

The Gurdwara has been in existence ever since 1960 as a Place of Worship for the Sikh Community, initially in Victoria Road, Bedford and later at its present site at 33-39 Ampthill Street, Bedford.

Objects: The objects of the Gurudwara (Charity) are to advance, permit and propagate the Sikh religion in Bedford and surrounding areas (a Place of Worship).

1. by celebrating the principal Sikh Religious Festivals.
2. by extending a welcome to all Sikhs newly arrived in or visiting Bedford and
3. to manage the Gurudwara in accordance with Sikh tenets and local Government rules and regulations.

The charities trustees have regarded that the services undertaken do benefit the public. All the charitable activities focus on the advancement of the Sikh religion, counselling advice and information to the community.

Achievements and Performance

All the object listed above were carried out to the fullest by the trustees in the year to 30/04/2024.

ANNUAL REPORT FOR THE YEAR ENDED 30TH APRIL 2024 continued...

Financial Review

The charitable organisation services are mainly reliant on voluntary income from the congregation. The trustees feel that this was a particularly good year.

A summary statement of the financial activities for the year is shown on page 6 of the accounts. This shows that during year total income of £100,275 was received and after expenses the net surplus of £50,664 was added to reserves.

The Gurdwara' s current reserves policy is simply to maintain sufficient cash flow for known commitments and running costs for the next 6 months. The trustees have forecast the level of free reserves (bank and cash reserves) as being £1,093,772 which are all in the form of unrestricted funds.

Plans for future periods and Public Benefit

The building works at the new premises (located at the rear of the present Gurdwara) have not been commenced yet. However, any progress will be reported in the future accounts by the trustees. Once completed there will be more room for extra devotees/congregation.

RAMGARHIA SIKH SOCIETY BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 30TH APRIL 2024

Statement of Trustees Responsibilities

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

The trustees are required by law to prepare accounts for each financial year, which give a true and fair view of the financial activities of the charity and its financial position at the end of that year. In preparing these financial statements, the trustees are required to:

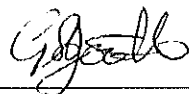
- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether accounting standards and statement of recommended practice have been followed subject to any material departures disclosed and explained in the accounts;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of charity and to enable them to ensure that financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations. 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.

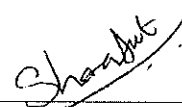
In so far as the trustees are aware - there is no relevant information of which the charity's examiners are unaware; and the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the examiners are aware of that information.

Approval

This report was approved by the trustees on 23/02/2025 and signed on their behalf.



Gurmail Singh Jootle
(PRESIDENT)



Sharanjit Kaur Sira
(HON. TREASURER)

Independent Examiner's Report to the Trustees of Ramgarhia Sikh Society Bedford

I report on the accounts of the charity for the year ended 30 April 2024 which are set out on pages 6 to 14.

Responsibilities and basis of report

As the charity's trustees 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 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 report

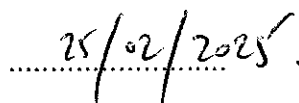
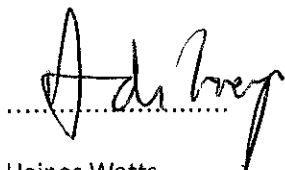
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

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; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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

Alberto Di Lorenzo FCA

Date



Haines Watts
Chartered Accountants
First Floor, 2 Woburn Court
2 Railton Road Road
Kempston
Bedford MK42 7PN

RAMGARHIA SIKH SOCIETY BEDFORD
Statement of Financial Activities
For the year ended 30TH April 2024

		<u>2024</u>	<u>2023</u>
	<u>Notes</u>	<u>Unrestricted Funds</u>	<u>Unrestricted Funds</u>
<u>Incoming Resources</u>		£	£
Donations & Grants	(2)	100,275	113,957
<u>Total Income</u>		100,275	113,957
 <u>Expenditure on</u>			
Charitable Activities: (including governance costs)	(3)	49,611	48,274
<u>Total Resources Expended</u>		49,611	48,274
Net Movement in funds		50,664	65,683
<u>Funds at 30th April 2023</u>	(11)	1,043,108	977,425
<u>Total Funds at 30th April 2024</u>		1,093,772	1,043,108

RAMGARHIA SIKH SOCIETY BEDFORD
BALANCE SHEET as at 30TH APRIL 2024

<u>Fixed Assets</u>		<u>2024</u> £	<u>2023</u> £
Tangible Assets	(7)	555,619	507,362
 <u>Current Assets</u>			
Stocks		250	500
Cash in Bank and in Hand		429,236	415,286
Debtors & Prepayments	(9)	109,727	124,634
		539,213	540,420
 Creditors: amounts due within one year	 (8)	 (1,060)	 (4,674)
 Net Current Assets		538,153	535,746
 Net Assets	 (10)	1,093,772	1,043,108
 <u>Charity Funds:</u>			
Restricted Funds		-	-
 <u>Unrestricted Funds</u>			
General Funds		677,674	649,447
Designated Funds		416,098	393,661
		1,093,772	1,043,108
 Total Funds	 (11)	 1,093,772	 1,043,108

Approved by us on _____ for and on behalf of all the trustees

Gurmail Singh Jootle
(PRESIDENT)

Sharanjit Kaur Sira
(HON. TREASURER)

RAMGARHIA SIKH SOCIETY BEDFORD**NOTES to the Financial Statements for the year ended 30th April 2024****1) ACCOUNTING POLICIES****Basis of preparation**

The charity constitutes a public benefit entity as defined by FRS 102. 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 issued in October 2020, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice.

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 the 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 issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Departure from SORP

The charity is seeking planning permission to construct a new building, and the trustees have considered the value of the land and building currently held by the charity to be at cost, and as such has not charged depreciation on the building element.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £

Incoming Resources

Incoming resources are recognised in the statement of financial activities when entitlement has passed to the charity and the amounts are certain and, measurable. Any incoming resources received that relate exclusively to future periods are deferred on the Balance Sheet.

Resources Expended

Expenditure is recognised in the statement of financial activities when a liability is incurred or increased without a commensurate increase in recognised assets or a reduction in liabilities. All expenditure is accounted on an accruals basis.

Allocation of Costs

Direct Activity Costs comprise those costs that contribute directly to an activity and are allocated to the relevant activity.

Support Costs comprise those costs that are necessary to deliver an activity but in themselves do not produce or deliver an activity.

Governance Costs are those costs incurred to meet statutory and constitutional requirements.

RAMGARHIA SIKH SOCIETY BEDFORD**NOTES to the Financial Statements for the year ended 30th April 2024 continued...**Funds

- (a) Unrestricted funds, which are credited to the Income and Expenditure accounts are normally expendable at the discretion of the management.
- (b) Restricted funds, which are for specific purpose declared by the donors and are credited to the Income and Expenditure account when received and debited to the same account when paid.
- (c) Designated funds represent funds set aside by the trustees for specific purposes.

Depreciation

Depreciation is calculated so as to write off the cost of tangible fixed assets on a reducing balance over their useful lives. The rates applied are as follows:

Office Equipment	10% on Reducing Balance Basis
Fixtures & Fittings	10% on Reducing Balance Basis

The land has not been depreciated. The building is under construction and depreciation will only start once completed.

Taxation:

The organisation is exempt from tax on its charitable activities.

RAMGARHIA SIKH SOCIETY BEDFORD**NOTES to the Financial Statements for the year ended 30th April 2024 continued...**

2)	<u>2024</u>	<u>2023</u>			
<u>Donations and legacies</u>	£	£			
General Donations	100,275	99,028			
Gift Aid	-	14,929			
	100,275	113,957			
3)	<u>TOTAL RESOURCES EXPENDED</u>				
<u>Costs directly allocated to activities</u>	<u>Basis of allocation</u>	<u>Religions Services</u>	<u>Governance</u>	<u>Total 2024</u>	<u>Total 2023</u>
		£	£	£	£
Salaries costs	Direct	19,983	-	19,983	23,483
Repairs, Renewals and cleaning	Direct	1,765	-	1,765	2,535
Sundries/Food	Direct	5,195	-	5,195	3,814
Light/Heat & Water Rates	Direct	9,293	-	9,293	10,196
Religious Function Donations	Direct	7,123	-	7,123	353
Depreciation/loss on disposals	Direct	1,059	-	1,059	1,158
<u>Support Costs allocated to activities</u>					
Loan written off		-	-	-	2,000
Premises & Administration	Usage	1,336	-	1,336	1,512
Bank charges	Usage	759	-	759	736
General office	Usage	1,986	-	1,986	1,352
Legal and Professional	Usage	-	1,112	1,112	1,136
		48,499	1,112	49,611	48,274

RAMGARHIA SIKH SOCIETY BEDFORD**NOTES to the Financial Statements for the year ended 30th April 2024 continued...****4) Net movements of funds for the year****This is stated after charging:**

	<u>30/04/2024</u>	<u>30/04/2023</u>
	£	£
Depreciation/Loss on disposal	1,059	1,158

5) STAFF COSTS AND TRUSTEES REMUNERATION

	<u>30/04/2024</u>	<u>30/04/2023</u>
	£	£
<u>Staff Costs and Trustee's Remuneration</u>		
Wages and Salaries (including Social Security Costs)	19,983	23,483

No employee earned more than 60,000 per annum.

The trustees were not remunerated for the year ended 30th April 2024.

6) STAFF NUMBERS

The average monthly number of employees during the year were 3 (2023: 4)

RAMGARHIA SIKH SOCIETY BEDFORD**NOTES to the Financial Statements for the year ended 30th April 2024 continued...****7) TANGIBLE FIXED ASSETS**

	<u>Land & Buildings</u>	<u>Fixtures/Fittings & Equipment</u>	<u>Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>
Cost b/fwd	496,944	34,345	531,289
Additions	48,323	993	49,316
Cost at 30/04/2024	545,267	35,338	580,605
Depreciation b/fwd	-	23,927	23,927
Charge for the year	-	1,059	1,059
At 30/04/2024	-	24,986	24,986
Net Book Value			
At 30/04/2023	496,944	10,418	507,362
At 30/04/2024	545,267	10,352	555,619

8) CREDITORS AMOUNTS FALLING DUE WITHIN ONE YEAR

	<u>30/04/2024</u>	<u>30/04/2023</u>
	<u>£</u>	<u>£</u>
Accruals	540	504
Other Creditors	520	2,170
Loan	-	2,000
	<u>1,060</u>	<u>4,674</u>

RAMGARHIA SIKH SOCIETY BEDFORD**NOTES to the Financial Statements for the year ended 30th April 2024 continued...****9) DEBTORS AND PREPAYMENTS**

	<u>30/04/2024</u>	<u>30/04/2023</u>
	£	£
Debtors - Gift Aid reclaim	-	14,929
Prepayments	109,727	109,705
	<u>109,727</u>	<u>124,634</u>

10) ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Tangible Fixed Assets	555,619	-	555,619
Stock	250	-	250
Debtors	109,727	-	109,727
Cash at Bank in Hand	429,236	-	429,236
Current Liabilities	(1,060)	-	(3,060)
Net Assets as at 30/04/2024	<u>1,093,772</u>	-	<u>1,093,772</u>

11) Movement in Funds

	Balance b/fwd 01/05/2023	Incoming resources	Resources expended	Transfer between funds	Balance c/fwd 30/04/2024
Restricted Funds	-	-	-	-	-
Unrestricted- Designated Funds	393,661	22,128	(191)	500	416,098
Unrestricted- General Funds	649,447	78,147	(49,420)	(500)	677,674
	<u>1,043,108</u>	<u>100,275</u>	<u>(49,611)</u>	-	<u>1,093,772</u>

NOTES to the Financial Statements for the year ended 30th April 2024 continued...

12) Governance Costs

The figure of £1,112 is the accountancy and professional costs for the organisation.

13) Unrestricted Funds

All funds are used for unrestricted purposes to spend on activities that further any of the purposes of the charity.

The designated funds have been set aside by the Trustees for the purposes of building a new temple.

RAMGARHIA SIKH SOCIETY (BEDFORD)**BALANCE SHEET as at 30th April 2024**

<u>FIXED ASSETS</u>	£	<u>2024</u>	£	<u>2023</u>	£
Freehold property & Improvements		545,267			496,944
Fixtures/Fittings/Equipment	34,345			34,345	
Additions	993			-	
	<u>35,338</u>			<u>34,345</u>	
Less: Depreciation	<u>24,986</u>			<u>23,927</u>	
		<u>10,352</u>		<u>10,418</u>	
		555,619		507,362	
<u>CURRENT ASSETS</u>					
Stocks of Food etc.	250			500	
Debtors & prepayments	109,727			124,634	
Bank Account 8051968	35,685			17,506	
Bank Account 68888880	389,254			393,661	
Cash	<u>4,297</u>			<u>4,119</u>	
	539,213			540,420	
<u>CURRENT LIABILITIES</u>					
IFL	-			2,000	
PAYE/Pension	-			184	
Creditors / Accruals	<u>1,060</u>			<u>2,490</u>	
	3,060			4,674	
<u>TOTAL ASSETS OVER LIABILITIES</u>		538,153		535,746	
<u>TOTAL EXCESS OF ASSETS OVER LIABILITIES</u>		<u>1,093,772</u>		<u>1,043,108</u>	
<u>REPRESENTED BY:</u>					
Accumulated Funds b/fwd.(unrestricted)	1,043,108			977,425	
Add: Surplus Inc. Over Exp. (unrestricted)	50,664			65,683	
	<u>1,093,772</u>			<u>1,043,108</u>	

RAMGARHIA SIKH SOCIETY (BEDFORD)**INCOME & EXPENDITURE ACCOUNT****for the year ended 30th April 2024**

<u>INCOME (unrestricted)</u>	<u>2024</u>		<u>2023</u>	
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Subscriptions/ Donations / grants		61,553		36,468
Buildings Fund		38,722		62,560
Tax Refunds/Accrued Income		-		14,929
		<hr/>		<hr/>
Total Income		100,275		113,957
 <u>LESS EXPENSES</u>				
Water Rates	2,520		5,674	
Light & Heat	6,458		4,209	
Telephone	407		158	
Printing / Stationery / Postage	478		256	
Kirtan & Path Expenses	7,123		353	
Salary & NI	19,983		23,483	
Insurance	1,509		1,352	
Repairs & Renewals	1,145		1,813	
Refuse Collection	315		312	
Pest Control	769		939	
Accountancy	576		600	
Laundry/Cleaning	620		722	
Sundry Expenses	1,543		848	
Depreciation: Fixture & Fittings	1,059		1,158	
TV Licence	159		159	
Professional fees	536		536	
Food etc.	3,652		2,965	
Loan written off	-		2,000	
Bank charges	759		736	
		<hr/>		<hr/>
		49,611		48,274
 <u>SURPLUS INCOME (unrestricted)</u>		 <u>50,664</u>		 <u>65,683</u>

RAMGARHIA SIKH SOCIETY

England & Wales - Charity number 266296

Accounts

RAMGARHIA SIKH SOCIETY BEDFORD

33-39 Ampthill Street, Bedford, MK42 9BT

Registered Charity Number: 266296

ANNUAL REPORT AND ACCOUNTS

FOR THE YEAR ENDED 30th APRIL 2023

RAMGARHIA SIKH SOCIETY BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 30TH APRIL 2023

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Charity reference and administrative information	1
Annual report	2 to 4
Independent Examiners Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to Financial Statements	8 to 14

ANNUAL REPORT FOR THE YEAR ENDED 30TH APRIL 2023

Name of Charity: Ramgarhia Sikh Society

Registered Charity 266296

No: Governing Constitution

document: Address: 33-39 Amptill Street, Bedford, MK429BT

Trustees: The following persons served as Members of the Executive Committee of the Gurudwara: (Management Trustees)

- 1) President – Baldev Singh Bhogal
- 2) Secretary – Malkit Singh Sehmbi
- 3) Treasurer – Harkran Singh Sehmbi
- 4) Vice President – Gurmail Singh Jootle
- 5) Vice Secretary – Balwinder Singh Gahir
- 6) Vice Treasurer – Amarjit Singh Bhogal
- 7) Vice Treasurer – Kulwant Singh Bahra
- 8) Building Maintenance – Amrik Singh Sehmbi
- 9) Building Maintenance – Tara Singh Chana
- 10) Store Keeper – Kulwant Singh Ubhi
- 11) Building Project – Charanjeev Singh Bamrah
- 12) Building Project – Sandeep Singh Sira

Bankers: National Westminster Bank
81 High Street
Bedford
MK40 JNE

**Accountants/Independent
Examiners** Haines Watts
First Floor Woburn Court
2 Railton Road
Woburn Road Industrial Estate
Kempston
Bedfordshire
MK42 7PN

ANNUAL REPORT FOR THE YEAR ENDED 30TH APRIL 2023

Trustees of the charity

Please refer to page 1 for trustee information.

Structure, Governance and Management

The charity is an unincorporated organisation. It is governed by the regulations set out in its constitution. New Board members are elected every two years at the Annual General Meeting (AGM).

The management board is aware of the potential risks to the charity, including financial risks and has implemented strategies to control or minimise these risks. Assessments have been undertaken of the major risks, governance and compliance with law and regulations.

Objectives and Activities for the Public Benefit

The Gurdwara has been in existence ever since 1960 as a Place of Worship for the Sikh Community, initially in Victoria Road, Bedford and later at its present site at 33-39 Ampthill Street, Bedford.

Objects: The objects of the Gurudwara (Charity) are to advance, permit and propagate the Sikh religion in Bedford and surrounding areas (a Place of Worship).

1. by celebrating the principal Sikh Religious Festivals.
2. by extending a welcome to all Sikhs newly arrived in or visiting Bedford and
3. to manage the Gurudwara in accordance with Sikh tenets and local Government rules and regulations.

The charities trustees have regarded that the services undertaken do benefit the public. All the charitable activities focus on the advancement of the Sikh religion, counselling advice and information to the community.

Achievements and Performance

All the object listed above were carried out to the fullest by the trustees in the year to 30/04/2023.

ANNUAL REPORT FOR THE YEAR ENDED 30TH APRIL 2023 continued...

Financial Review

The charitable organisation services are mainly reliant on voluntary income from the congregation. The trustees feel that this was a particularly good year.

A summary statement of the financial activities for the year is shown on page 6 of the accounts. This shows that during year total income of £113,957 was received and after expenses the net surplus of £67,683 was added to reserves.

The Gurdwara' s current reserves policy is simply to maintain sufficient cash flow for known commitments and running costs for the next 6 months. The trustees have forecast the level of free reserves (bank and cash reserves) as being £1,045,108 which are all in the form of unrestricted funds.

Plans for future periods and Public Benefit

The building works at the new premises (located at the rear of the present Gurdwara) have not been commenced yet. However, any progress will be reported in the future accounts by the trustees. Once completed there will be more room for extra devotees/congregation.

RAMGARHIA SIKH SOCIETY BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 30TH APRIL 2023

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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.

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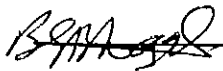
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- make judgments and estimates that are reasonable and prudent;
- state whether accounting standards and statement of recommended practice have been followed subject to any material departures disclosed and explained in the accounts;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of charity and to enable them to ensure that financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations. 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.

In so far as the trustees are aware - there is no relevant information of which the charity's examiners are unaware; and the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the examiners are aware of that information.

Approval

This report was approved by the trustees on.....23/01/2024..... and signed on their behalf.



(Baldev Singh Bhogal) (President)



Harkaran Singh Sembhi
(Hons. Treasurer)

Independent Examiner's Report to the Trustees of Ramgarhia Sikh Society Bedford

I report on the accounts of the charity for the year ended 30 April 2023 which are set out on pages 6 to 13.

Responsibilities and basis of report

As the charity's trustees 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 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 report

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; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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

Alberto Di Lorenzo FCA

Date

.....

.....

Haines Watts
Chartered Accountants
First Floor, 2 Woburn Court
2 Railton Road Road
Kempston
Bedford MK42 7PN

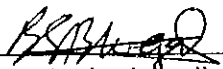
RAMGARHIA SIKH SOCIETY BEDFORD
Statement of Financial Activities
For the year ended 30TH April 2023


		<u>2023</u>	<u>2022</u>
	<u>Notes</u>	<u>Unrestricted Funds</u>	<u>Unrestricted Funds</u>
<u>Incoming Resources</u>		£	£
Donations & Grants	(2)	113,957	68,901
<u>Total Income</u>		113,957	68,901
<u>Expenditure on</u>			
Charitable Activities: (including governance costs)	(3)	48,274	36,160
<u>Total Resources Expended</u>		48,274	36,160
Net Movement in funds		65,683	32,741
<u>Funds at 30th April 2022</u>	(11)	977,425	944,684
<u>Total Funds at 30th April 2023</u>		1,043,108	977,425

RAMGARHIA SIKH SOCIETY BEDFORD
BALANCE SHEET as at 30TH APRIL 2023

<u>Fixed Assets</u>		<u>2023</u> £	<u>2022</u> £
Tangible Assets	(7)	507,362	508,520
 <u>Current Assets</u>			
Stocks		500	500
Cash in Bank and in Hand		415,286	356,317
Debtors & Prepayments	(9)	124,634	115,072
		540,420	471,889
 Creditors: amounts due within one year	 (8)	 (4,674)	 (2,984)
		535,746	468,905
Net Current Assets			
Net Assets	(10)	1,043,108	977,425
 <u>Charity Funds:</u>			
Restricted Funds		-	-
 <u>Unrestricted Funds</u>			
General Funds		649,447	664,324
Designated Funds		393,661	313,101
		1,043,108	977,425
 Total Funds	 (11)	 1,043,108	 977,425

Approved by us on 23/01/2024 for and on behalf of all the trustees


 (Baldev Singh Bhogal)
 (PRESIDENT)


 (Harkaran Singh Sembhi)
 (HON. TREASURER)

RAMGARHIA SIKH SOCIETY BEDFORD**NOTES to the Financial Statements for the year ended 30th April 2023 continued...**

2)	<u>2023</u>	<u>2022</u>			
<u>Donations and legacies</u>	£	£			
General Donations	99,028	65,490			
Gift Aid	14,929	81			
Grant - JRS	-	3,330			
	<u>113,957</u>	<u>68,901</u>			
3)	<u>TOTAL RESOURCES EXPENDED</u>				
	<u>Basis of allocation</u>	<u>Religions Services</u>	<u>Governance</u>	<u>Total 2023</u>	<u>Total 2022</u>
		£	£	£	£
	<u>Costs directly allocated to activities</u>				
Salaries costs	Direct	23,483	-	23,483	22,985
Repairs, Renewals and cleaning	Direct	2,535	-	2,535	3,121
Sundries/Food	Direct	3,814	-	3,814	1,360
Light/Heat & Water Rates	Direct	10,196	-	10,196	7,262
Religious Function Donations	Direct	353	-	353	11
Depreciation/loss on disposals	Direct	1,158	-	1,158	1,286
	<u>Support Costs allocated to activities</u>				
Loan written off		2,000	-	2,000	(2,000)
Premises & Administration	Usage	1,512	-	1,512	567
Bank charges	Usage	736	-	736	-
General office	Usage	1,351	-	1,352	1,142
Legal and Professional	Usage	-	1,136	1,136	426
		<u>47,138</u>	<u>1,136</u>	<u>48,274</u>	<u>36,160</u>

RAMGARHIA SIKH SOCIETY BEDFORD**NOTES to the Financial Statements for the year ended 30th April 2023 continued...****4) Net movements of funds for the year****This is stated after charging:**

	<u>30/04/2023</u>	<u>30/04/2022</u>
	£	£
Depreciation/Loss on disposal	1,158	1,286

5) STAFF COSTS AND TRUSTEES REMUNERATION

	<u>30/04/2023</u>	<u>30/04/2022</u>
	£	£
<u>Staff Costs and Trustee's Remuneration</u>		
Wages and Salaries (including Social Security Costs)	23,483	22,985

No employee earned more than 60,000 per annum.

The trustees were not remunerated for the year ended 30th April 2023.

6) STAFF NUMBERS

The average monthly number of employees during the year were 4 (2022: 4)

RAMGARHIA SIKH SOCIETY BEDFORD**NOTES to the Financial Statements for the year ended 30th April 2023 continued...****7) TANGIBLE FIXED ASSETS**

	<u>Land & Buildings</u> £	<u>Fixtures/Fittings & Equipment</u> £	Total £
Cost b/fwd	496,944	34,345	531,289
Additions	-	-	-
Cost at 30/04/2023	496,944	34,345	531,289
Depreciation b/fwd	-	22,769	22,769
Charge for the year	-	1,158	1,158
At 30/04/2023	-	23,927	23,927
Net Book Value			
At 30/04/2022	496,944	11,576	508,520
At 30/04/2023	496,944	10,418	507,362

8) CREDITORS AMOUNTS FALLING DUE WITHIN ONE YEAR

	<u>30/04/2023</u> £	<u>30/04/2022</u> £
Trade creditors	-	408
Accruals	504	408
Other Creditors	2,170	2,168
Loan	<u>2,000</u>	-
	<u>4,674</u>	<u>2,984</u>

RAMGARHIA SIKH SOCIETY BEDFORD**NOTES to the Financial Statements for the year ended 30th April 2023 continued...****9) DEBTORS AND PREPAYMENTS**

	<u>30/04/2023</u>	<u>30/04/2022</u>
	£	£
Debtors - Gift Aid reclaim	14,929	8,410
Prepayments	109,705	106,662
	<u>124,634</u>	<u>115,072</u>

10) ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Tangible Fixed Assets	507,362	-	507,362
Stock	500	-	500
Debtors	124,634	-	124,634
Cash at Bank in Hand	415,286	-	415,286
Current Liabilities	<u>(4,674)</u>	-	<u>(4,674)</u>
Net Assets as at 30/04/2023	<u>1,043,108</u>	-	<u>1,043,108</u>

11) Movement in Funds

	Balance b/fwd 01/05/2022	Incoming resources 30/04/2023	Resources expended	Transfer between funds	Balance c/fwd 30/04/2023
Restricted Funds	-	-	-		-
Unrestricted- Designated Funds	313,101	62,560	-	18,000	393,661
Unrestricted- General Funds	664,324	51,397	(48,274)	(18,000)	649,447
	<u>977,425</u>	<u>113,957</u>	<u>(48,274)</u>	-	<u>1,043,108</u>

RAMGARHIA SIKH SOCIETY (BEDFORD)**INCOME & EXPENDITURE ACCOUNT****for the year ended 30th April 2023**

<u>INCOME (unrestricted)</u>	<u>2023</u>		<u>2022</u>	
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Subscriptions/ Donations / grants		36,468		23,166
Buildings Fund		62,560		42,324
Tax Refunds/Accrued Income		14,929		81
Grants -JRS		<u>-</u>		<u>3,330</u>
Total Income		113,957		68,901
 <u>LESS EXPENSES</u>				
Water Rates	5,674		2,113	
Light & Heat	4,209		4,932	
Telephone	158		-	
Printing / Stationery / Postage	256		408	
Kirtan & Path Expenses	353		11	
Salary & NI (RTI)	23,483		22,985	
Insurance	1,352		1,142	
Repairs & Renewals	1,813		1,887	
Refuse Collection	312		216	
Pest Control	939		-	
Accountancy	600		426	
Laundry/Cleaning	722		1,234	
Sundry Expenses	849		770	
Depreciation: Fixture & Fittings	1,158		1,286	
TV Licence	159		159	
Professional fees	536		-	
Food etc.	2,965		591	
Loan written off	2,000		(2,000)	
Bank charges	736		-	
		<u>48,274</u>		<u>36,160</u>
 <u>SURPLUS INCOME (unrestricted)</u>		 <u>65,683</u>		 <u>32,741</u>

RAMGARHIA SIKH SOCIETY

England & Wales - Charity number 266296

Accounts

RAMGARHIA SIKH SOCIETY BEDFORD

33-39 Ampthill Street, Bedford, MK42 9BT

Registered Charity Number: 266296

ANNUAL REPORT AND ACCOUNTS

FOR THE YEAR ENDED 30th APRIL 2022

RAMGARHIA SIKH SOCIETY BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 30TH APRIL 2022

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RAMGARHIA SIKH SOCIETY BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 30TH APRIL 2022

Name of Charity: Ramgarhia Sikh Society

Registered Charity 266296

No: Governing Constitution

document: Address: 33-39 Ampthill Street, Bedford, MK42 9BT

Trustees: The following persons served as Members of the Executive Committee of the Gurudwara: (Management Trustees)

- 1) President – Baldev Singh Bhogal
- 2) Secretary – Malkit Singh Sehmbi
- 3) Treasurer – Harkran Singh Sehmbi
- 4) Vice President – Gurmail Singh Jootle
- 5) Vice Secretary – Balwinder Singh Gahir
- 6) Vice Treasurer – Amarjit Singh Bhogal
- 7) Vice Treasurer – Kulwant Singh Bahra
- 8) Building Maintenance – Amrik Singh Sehmbi
- 9) Building Maintenance – Tara Singh Chana
- 10) Store Keeper – Kulwant Singh Ubhi
- 11) Building Project – Charanjeev Singh Bamrah
- 12) Building Project – Sandeep Singh Sira

Bankers: National Westminster Bank
81 High Street
Bedford
MK40 JNE

Accountants/Independent Examiners Haines Watts
First Floor Woburn Court
2 Railton Road
Woburn Road Industrial Estate
Kempston
Bedfordshire
MK42 7PN

RAMGARHIA SIKH SOCIETY BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 30TH APRIL 2022

Trustees of the charity

Please refer to page 1 for trustee information.

Structure, Governance and Management

The charity is an unincorporated organisation. It is governed by the regulations set out in its constitution. New Board members are elected every two years at the Annual General Meeting (AGM).

The management board is aware of the potential risks to the charity, including financial risks and has implemented strategies to control or minimise these risks. Assessments have been undertaken of the major risks, governance and compliance with law and regulations.

Objectives and Activities for the Public Benefit

The Gurdwara has been in existence ever since 1960 as a Place of Worship for the Sikh Community, initially in Victoria Road, Bedford and later at its present site at 33-39 Ampthill Street, Bedford.

Objects: The objects of the Gurudwara (Charity) are to advance, permit and propagate the Sikh religion in Bedford and surrounding areas (a Place of Worship).

1. by celebrating the principal Sikh Religious Festivals.
2. by extending a welcome to all Sikhs newly arrived in or visiting Bedford and
3. to manage the Gurudwara in accordance with Sikh tenets and local Government rules and regulations.

The charities trustees have regarded that the services undertaken do benefit the public. All the charitable activities focus on the advancement of the Sikh religion, counselling advice and information to the community.

Achievements and Performance

All the object listed above were carried out to the fullest by the trustees in the year to 30/04/2022.

RAMGARHIA SIKH SOCIETY BEDFORD

Financial Review

The charitable organisation services are mainly reliant on voluntary income from the congregation. The trustees feel that this was a particularly good year.

A summary statement of the financial activities for the year is shown on page 6 of the accounts. This shows that during year total income of £68,820 was received and after expenses the net surplus of £32,741 was added to reserves.

The Gurdwara' s current reserves policy is simply to maintain sufficient cash flow for known commitments and running costs for the next 6 months. The trustees have forecast the level of free reserves (bank and cash reserves) as being £977,425 which are all in the form of unrestricted funds.

Plans for future periods and Public Benefit

The building works at the new premises (located at the rear of the present Gurdwara) have not been commenced yet. However, any progress will be reported in the future accounts by the trustees. Once completed there will be more room for extra devotees/congregation.

RAMGARHIA SIKH SOCIETY BEDFORD (Committee Account)**ANNUAL REPORT FOR THE YEAR ENDED 30TH APRIL 2022****Statement of Trustees Responsibilities**

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

The trustees are required by law to prepare accounts for each financial year, which give a true and fair view of the financial activities of the charity and its financial position at the end of that year. In preparing these financial statements, the trustees are required to:

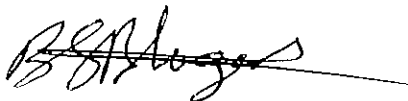
- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether accounting standards and statement of recommended practice have been followed subject to any material departures disclosed and explained in the accounts;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of charity and to enable them to ensure that financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations. 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.

In so far as the trustees are aware - there is no relevant information of which the charity's examiners are unaware; and the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the examiners are aware of that information.

Approval

This report was approved by the trustees on.....22/01/23 and signed on their behalf.



(Baldev Singh Bhogal) (President)



Harkaran Singh Sembhi
(Hons. Treasurer)

Independent Examiner's Report to the Trustees of Ramgarhia Sikh Society Bedford

I report on the accounts of the charity for the year ended 30 April 2021 which are set out on pages 6 to 13.

Responsibilities and basis of report

As the charity's trustees 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 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 report

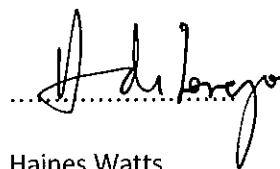
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

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; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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

Alberto Di Lorenzo FCA

Date



23/1/23

Haines Watts
Chartered Accountants
First Floor, 2 Woburn Court
2 Railton Road Road
Kempston
Bedford MK42 7PN

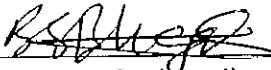
RAMGARHIA SIKH SOCIETY BEDFORD
Statement of Financial Activities
For the year ended 30TH April 2022


		<u>2022</u>	<u>2021</u>
	<u>Notes</u>	<u>Unrestricted Funds</u>	<u>Unrestricted Funds</u>
<u>Incoming Resources</u>		£	£
Donations & Grants	(2)	68,901	78,043
<u>Total Income</u>		68,901	78,043
<u>Expenditure on</u>			
Charitable Activities: (including governance costs)	(3)	36,160	38,314
<u>Total Resources Expended</u>		36,160	38,314
Net Movement in funds <u>Funds</u>		32,741	39,729
<u>at 30th April 2021</u>	(11)	944,684	904,955
<u>Total Funds at 30th April 2022</u>		977,425	944,684

RAMGARHIA SIKH SOCIETY BEDFORD
BALANCE SHEET as at 30TH APRIL 2022

		<u>2022</u>	<u>2021</u>
<u>Fixed Assets</u>		£	£
Tangible Assets	(7)	508,520	509,806
<u>Current Assets</u>			
Stocks		500	500
Cash in Bank and in Hand		356,317	337,155
Debtors & Prepayments	(9)	115,072	101,987
		471,889	439,642
Creditors: amounts due within one year	(8)	(2,984)	(4,764)
Net Current Assets		468,905	434,878
Net Assets	(10)	977,425	944,684
<u>Charity Funds:</u>			
<u>Restricted Funds</u>			
-			
<u>Unrestricted Funds</u>			
General Funds		664,324	747,231
Designated Funds		313,101	197,453
Total Funds	(11)	977,425	944,684

Approved by us on 22/01/2023 for and on behalf of all the trustees


 (Baldev Singh Bhogal)
 (PRESIDENT)


 (Harkaran Singh Sembhi)
 (HON. TREASURER)

RAMGARHIA SIKH SOCIETY BEDFORD**NOTES to the Financial Statements for the year ended 30th April 2022****1) ACCOUNTING POLICIES****Basis of preparation**

The charity constitutes a public benefit entity as defined by FRS 102. 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 issued in October 2020, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice.

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 the 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 issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Departure from SORP

The charity is seeking planning permission to construct a new building, and the trustees have considered the value of the land and building currently held by the charity to be at cost, and as such has not charged depreciation on the building element.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £

Incoming Resources

Incoming resources are recognised in the statement of financial activities when entitlement has passed to the charity and the amounts are certain and, measurable. Any incoming resources received that relate exclusively to future periods are deferred on the Balance Sheet.

Resources Expended

Expenditure is recognised in the statement of financial activities when a liability is incurred or increased without a commensurate increase in recognised assets or a reduction in liabilities. All expenditure is accounted on an accruals basis.

Allocation of Costs

Direct Activity Costs comprise those costs that contribute directly to an activity and are allocated to the relevant activity.

Support Costs comprise those costs that are necessary to deliver an activity but in themselves do not produce or deliver an activity.

Governance Costs are those costs incurred to meet statutory and constitutional requirements.

RAMGARHIA SIKH SOCIETY BEDFORD

NOTES to the Financial Statements for the year ended 30th April 2022 continued...

Funds

- (a) Unrestricted funds, which are credited to the Income and Expenditure accounts are normally expendable at the discretion of the management.
- (b) Restricted funds, which are for specific purpose declared by the donors and are credited to the Income and Expenditure account when received and debited to the same account when paid.
- (c) Designated funds represent funds set aside by the trustees for specific purposes.

Depreciation

Depreciation is calculated so as to write off the cost of tangible fixed assets on a reducing balance over their useful lives. The rates applied are as follows:

Office Equipment	10% on Reducing Balance Basis
Fixtures & Fittings	10% on Reducing Balance Basis
The land has not been depreciated.	

Taxation:

The organisation is exempt from tax on its charitable activities.

RAMGARHIA SIKH SOCIETY BEDFORD**NOTES to the Financial Statements for the year ended 30th April 2022 continued...**

2)	<u>2022</u>	<u>2021</u>				
<u>Donations and legacies</u>	£	£				
General Donations	65,490	34,006				
Gift Aid	81	33,729				
Grant - JRS	3,330	10,308				
	<u>68,901</u>	<u>78,043</u>				
3)	<u>TOTAL RESOURCES EXPENDED</u>					
<u>Costs directly allocated to activities</u>	<u>Basis of allocation</u>	<u>Religions Services</u>	<u>Governance</u>	<u>Total 2022</u>	<u>Total 2021</u>	
		£	£	£	£	
Salaries costs	Direct	22,985	-	22,985	21,352	
Repairs, Renewals and cleaning	Direct	3,121	-	3,121	1,006	
Sundries/Food	Direct	1,360	-	1,360	80	
Light/Heat & Water Rates	Direct	7,262	-	7,262	10,159	
Religious Function Donations	Direct	11	-	11	-	
Depreciation/loss on disposals	Direct	1,286	-	1,286	1,429	
<u>Support Costs allocated to activities</u>						
Loan written off		(2,000)	-	(2,000)	-	
Premises & Administration	Usage	567	-	567	1,268	
General office	Usage	1,142	-	1,142	1,620	
Legal and Professional	Usage	-	426	426	1,400	
		<u>35,734</u>	<u>426</u>	<u>36,160</u>	<u>38,314</u>	

RAMGARHIA SIKH SOCIETY BEDFORD**NOTES to the Financial Statements for the year ended 30th April 2022 continued...****4) Net movements of funds for the year****This is stated after charging:**

	<u>30/04/2022</u>	<u>30/04/2021</u>
	£	£
Depreciation/Loss on disposal	1,286	1,429

5) STAFF COSTS AND TRUSTEES REMUNERATION

	<u>30/04/2022</u>	<u>30/04/2021</u>
	£	£
<u>Staff Costs and Trustee's Remuneration</u>		
Wages and Salaries (including Social Security Costs)	22,985	21,352

No employee earned more than 60,000 per annum.

The trustees were not remunerated for the year ended 30th April 2022.

6) STAFF NUMBERS

The average monthly number of employees during the year were 4 (2021: 4)

RAMGARHIA SIKH SOCIETY BEDFORD**NOTES to the Financial Statements for the year ended 30th April 2022 continued...****7) TANGIBLE FIXED ASSETS**

	<u>Land & Buildings</u>	<u>Fixtures/Fittings & Equipment</u>	<u>Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>
Cost b/fwd	496,944	34,345	531,289
Additions	-	-	-
Cost at 30/04/2022	496,944	34,345	531,289
Depreciation b/fwd	-	21,483	21,483
Charge for the year	-	1,286	1,286
At 30/04/2022	-	22,769	22,769
Net Book Value			
At 30/04/2021	496,944	12,862	509,806
At 30/04/2022	496,944	11,576	508,520

8) CREDITORS AMOUNTS FALLING DUE WITHIN ONE YEAR

	<u>30/04/2022</u>	<u>30/04/2021</u>
	<u>£</u>	<u>£</u>
Trade creditors	408	-
Accruals	408	390
Other Creditors	2,168	2,374
Loans	-	2,000
	<u>2,984</u>	<u>4,764</u>

RAMGARHIA SIKH SOCIETY BEDFORD (Committee Account)
NOTES to the Financial Statements for the year ended 30th April 2022 continued...

9) DEBTORS AND PREPAYMENTS

	<u>30/04/2022</u>	<u>30/04/2021</u>
	£	£
Debtors - Gift Aid reclaim	8,410	8,329
Prepayments	106,662	93,659
	<u>115,072</u>	<u>101,988</u>

10) ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Tangible Fixed Assets	508,520	-	508,520
Stock	500	-	500
Debtors	115,072	-	115,072
Cash at Bank in Hand	356,317	-	356,317
Current Liabilities	<u>(2,984)</u>	-	<u>(2,984)</u>
Net Assets as at 30/04/2022	<u>977,425</u>	-	<u>977,425</u>

11) Movement in Funds

	Balance b/fwd 01/05/2021	Incoming resources 30/04/2022	Resources expended	Transfer between funds	Balance c/fwd 30/04/2022
Restricted Funds	-	-	-	-	-
Unrestricted- Designated Funds	197,453	67,419	-	48,229	313,101
Unrestricted- General Funds	747,231	1,482	(36,160)	(48,229)	664,324
	<u>944,684</u>	<u>68,901</u>	<u>(36,160)</u>	-	<u>977,425</u>

RAMGARHIA SIKH SOCIETY BEDFORD (Committee Account)
NOTES to the Financial Statements for the year ended 30th April 2022 continued...

12) Governance Costs

The figure of £426 is the accountancy and professional costs for the organisation.

13) Unrestricted Funds

All funds are used for unrestricted purposes to spend on activities that further any of the purposes of the charity.

The designated funds have been set aside by the Trustees for the purposes of building a new temple.

RAMGARHIA SIKH SOCIETY (BEDFORD)

BALANCE SHEET as at 30th April 2022

<u>FIXED ASSETS</u>	<u>£</u>	<u>2022</u>	<u>£</u>	<u>2021</u>	<u>£</u>
Freehold property & Improvements		496,944		496,944	
Fixtures/Fittings/Equipment	34,345			34,345	
Additions	-			-	
	<u>34,345</u>			<u>34,345</u>	
Less: Depreciation	<u>22,769</u>			<u>21,483</u>	
		<u>11,576</u>		<u>12,862</u>	
		<u>508,520</u>		<u>509,806</u>	
<u>CURRENT ASSETS</u>					
Stocks of Food etc.	500			500	
Debtors & prepayments	115,072			101,988	
Bank Account 8051968	41,420			100,056	
Bank Account 68888880	313,101			234,980	
Cash	<u>1,796</u>			<u>2,118</u>	
	<u>471,889</u>			<u>439,642</u>	
<u>CURRENT LIABILITIES</u>					
IFL	-			2,000	
PAYE/Pension	472			416	
Creditors / Accruals	<u>2,512</u>			<u>2,348</u>	
	<u>2,984</u>			<u>4,764</u>	
<u>TOTAL ASSETS OVER LIABILITIES</u>		<u>468,905</u>		<u>434,878</u>	
<u>TOTAL EXCESS OF ASSETS OVER LIABILITIES</u>		<u>977,425</u>		<u>944,684</u>	
<u>REPRESENTED BY:</u>					
Accumulated Funds b/fwd(unrestricted)		946,765		904,955	
Add: Surplus Inc. Over Exp. (unrestricted)		<u>30,660</u>		<u>39,729</u>	
		<u>977,425</u>		<u>944,684</u>	

RAMGARHIA SIKH SOCIETY (BEDFORD)

INCOME & EXPENDITURE ACCOUNT

for the year ended 30th April 2022

<u>INCOME (unrestricted)</u>	<u>2022</u>		<u>2021</u>	
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Subscriptions/ Donations / grants		23,166		26,434
Buildings Fund		42,324		7,572
Tax Refunds/Accrued Income		81		33,729
Grants -JRS		<u>3,330</u>		<u>10,308</u>
Total Income		68,901		78,043
<u>LESS EXPENSES</u>				
Water Rates	2,113		4,287	
Light & Heat	4,932		4,984	
Telephone	-		186	
Printing / Stationery / Postage	408		405	
Kirtan & Path Expenses	11		-	
Salary & NI (RTI)	22,985		21,352	
Insurance	1,142		1,214	
Repairs & Renewals	1,887		940	
Refuse Collection	216		889	
Pest Control	-		925	
Accountancy	426		390	
Laundry/Cleaning	1,234		66	
Sundry Expenses	770		80	
Depreciation: Fixture & Fittings	1,286		1,429	
TV Licence	159		157	
Professional fees	-		1,010	
Food etc.	591		-	
Loan written off	(2,000)			
		<u>36,160</u>		<u>38,314</u>
<u>SURPLUS INCOME (unrestricted)</u>		<u>32,741</u>		<u>107,616</u>

RAMGARHIA SIKH SOCIETY

England & Wales - Charity number 266296

Accounts

RAMGARHIA SIKH SOCIETY BEDFORD

33-39 Ampthill Street, Bedford, MK42 9BT

Registered Charity Number: 266296

ANNUAL REPORT AND ACCOUNTS

FOR THE YEAR ENDED 30th APRIL 2021

RAMGARHIA SIKH SOCIETY BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 30TH APRIL 2021

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Statement of Financial Activities	6
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RAMGARHIA SIKH SOCIETY BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 30TH APRIL 2021

Name of Charity: Ramgarhia Sikh Society
Registered Charity 266296
No: Governing Constitution
document: Address: 33-39 Ampthill Street, Bedford, MK42 9BT

Trustees: The following persons served as Members of the Executive Committee of the Gurudwara: (Management Trustees)

- 1) President – Baldev Singh Bhogal
- 2) Secretary – Malkit Singh Sehmbi
- 3) Treasurer – Harkran Singh Sehmbi
- 4) Vice President – Gurmail Singh Jootle
- 5) Vice Secretary – Balwinder Singh Gahir
- 6) Vice Treasurer – Amarjit Singh Bhogal
- 7) Vice Treasurer – Kulwant Singh Bahra
- 8) Building Maintenance – Amrik Singh Sehmbi
- 9) Building Maintenance – Tara Singh Chana
- 10) Store Keeper – Kulwant Singh Ubhi
- 11) Building Project – Charanjeev Singh Bamrah
- 12) Building Project – Sandeep Singh Sira

Bankers: National Westminster Bank
81 High Street
Bedford
MK40 JNE

Accountants/Independent Examiners Haines Watts
First Floor Woburn Court
2 Railton Road
Woburn Road Industrial Estate
Kempston
Bedfordshire
MK42 7PN

RAMGARHIA SIKH SOCIETY BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 30TH APRIL 2021

Trustees of the charity

Please refer to page 1 for trustee information.

Structure, Governance and Management

The charity is an unincorporated organisation. It is governed by the regulations set out in its constitution. New Board members are elected every two years at the Annual General Meeting (AGM). This has not happened in the last two years due to Covid 19 restrictions.

The management board is aware of the potential risks to the charity, including financial risks and has implemented strategies to control or minimise these risks. Assessments have been undertaken of the major risks, governance and compliance with law and regulations.

Objectives and Activities for the Public Benefit

The Gurdwara has been in existence ever since 1960 as a Place of Worship for the Sikh Community, initially in Victoria Road, Bedford and later at its present site at 33-39 Amphill Street, Bedford.

Objects: The objects of the Gurudwara (Charity) are to advance, permit and propagate the Sikh religion in Bedford and surrounding areas (a Place of Worship).

1. by celebrating the principal Sikh Religious Festivals.
2. by extending a welcome to all Sikhs newly arrived in or visiting Bedford and
3. to manage the Gurudwara in accordance with Sikh tenets and local Government rules and regulations.

The charities trustees have regarded that the services undertaken do benefit the public. All the charitable activities focus on the advancement of the Sikh religion, counselling advice and information to the community.

Achievements and Performance

All the object listed above were carried out to the fullest by the trustees in the year to 30/04/2021.

RAMGARHIA SIKH SOCIETY BEDFORD

Financial Review

The charitable organisation services are mainly reliant on voluntary income from the congregation. The trustees feel that this was a particularly good year.

A summary statement of the financial activities for the year is shown on page 6 of the accounts. This shows that during year total income of £78,043 was received and after expenses the net surplus of £39,729 was added to reserves.

The Gurdwara' s current reserves policy is simply to maintain sufficient cash flow for known commitments and running costs for the next 6 months. The trustees have forecast the level of free reserves (bank and cash reserves) as being £944,684 which are all in the form of unrestricted funds.

Plans for future periods and Public Benefit

The building works at the new premises (located at the rear of the present Gurdwara) have not been commenced yet. However, any progress will be reported in the future accounts by the trustees. Once completed there will be more room for extra devotees/congregation.

RAMGARHIA SIKH SOCIETY BEDFORD (Committee Account)

ANNUAL REPORT FOR THE YEAR ENDED 30TH APRIL 2021

Statement of Trustees Responsibilities

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

The trustees are required by law to prepare accounts for each financial year, which give a true and fair view of the financial activities of the charity and its financial position at the end of that year. In preparing these financial statements, the trustees are required to:

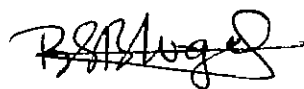
- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether accounting standards and statement of recommended practice have been followed subject to any material departures disclosed and explained in the accounts;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of charity and to enable them to ensure that financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations. 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.

In so far as the trustees are aware - there is no relevant information of which the charity's examiners are unaware; and the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the examiners are aware of that information.

Approval

This report was approved by the trustees on 22/02/2022 and signed on their behalf.



(Baldev Singh Bhogal) (President)



Harkaran Singh Sembhi
(Hons. Treasurer)

Independent Examiner's Report to the Trustees of Ramgarhia Sikh Society Bedford

I report on the accounts of the charity for the year ended 30 April 2021 which are set out on pages 6 to 13.

Responsibilities and basis of report

As the charity's trustees 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 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 report

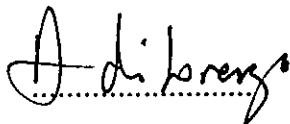
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

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; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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

Alberto Di Lorenzo FCA

Date



23/02/2022

Haines Watts
Chartered Accountants
First Floor, 2 Woburn Court
2 Railton Road Road
Kempston
Bedford MK42 7PN

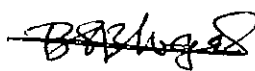
RAMGARHIA SIKH SOCIETY BEDFORD
Statement of Financial Activities
For the year ended 30THApril2021

		<u>2021</u>	<u>2020</u>
	<u>Notes</u>	<u>Unrestricted Funds</u>	<u>Unrestricted Funds</u>
<u>Incoming Resources</u>		£	£
Donations & Grants	(2)	78,043	150,602
<u>Total Income</u>		<u>78,043</u>	<u>150,602</u>
 <u>Expenditure on</u>			
Charitable Activities: (including governance costs)	(3)	38,314	42,986
<u>Total Resources Expended</u>		<u>38,314</u>	<u>42,986</u>
Net Movement in funds <u>Funds</u>		39,729	107,616
<u>at 30th April 2020</u>	(11)	<u>904,955</u>	<u>797,339</u>
<u>Total Funds at 30th April 2021</u>		<u>944,684</u>	<u>904,955</u>


RAMGARHIA SIKH SOCIETY BEDFORD
BALANCE SHEET as at 30TH APRIL 2021

		<u>2021</u>	<u>2020</u>
		£	£
<u>Fixed Assets</u>			
Tangible Assets	(7)	509,806	511,235
<u>Current Assets</u>			
Stocks		500	500
Cash in Bank and in Hand		337,155	288,392
Debtors & Prepayments	(9)	101,987	110,160
		<hr/>	<hr/>
		439,642	399,052
Creditors: amounts due within one year	(8)	(4,764)	(5,332)
		<hr/>	<hr/>
Net Current Assets		434,878	393,720
Net Assets	(10)	944,684	904,955
		<hr/>	<hr/>
<u>Charity Funds:</u>			
Restricted Funds			
		-	-
<u>Unrestricted Funds</u>			
General Funds		747,231	715,074
Designated Funds		197,453	189,881
		<hr/>	<hr/>
Total Funds	(11)	944,684	904,955
		<hr/> <hr/>	<hr/> <hr/>

Approved by us on 22/02/2022 for and on behalf of all the trustees



(Baldev Singh
Bhogal)
(PRESIDENT)



(Harkaran Singh Sembhi)
(HON. TREASURER)

RAMGARHIA SIKH SOCIETY BEDFORD**NOTES to the Financial Statements for the year ended 30th April 2021****1) ACCOUNTING POLICIES****Basis of preparation**

The charity constitutes a public benefit entity as defined by FRS 102. 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 issued in October 2020, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice.

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 the 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 issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Departure from SORP

The charity is seeking planning permission to construct a new building, and the trustees have considered the value of the land and building currently held by the charity to be at cost, and as such has not charged depreciation on the building element.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £

Incoming Resources

Incoming resources are recognised in the statement of financial activities when entitlement has passed to the charity and the amounts are certain and, measurable. Any incoming resources received that relate exclusively to future periods are deferred on the Balance Sheet.

Resources Expended

Expenditure is recognised in the statement of financial activities when a liability is incurred or increased without a commensurate increase in recognised assets or a reduction in liabilities. All expenditure is accounted on an accruals basis.

Allocation of Costs

Direct Activity Costs comprise those costs that contribute directly to an activity and are allocated to the relevant activity.

Support Costs comprise those costs that are necessary to deliver an activity but in themselves do not produce or deliver an activity.

Governance Costs are those costs incurred to meet statutory and constitutional requirements.

RAMGARHIA SIKH SOCIETY BEDFORD

Funds

- (a) Unrestricted funds, which are credited to the Income and Expenditure accounts are normally expendable at the discretion of the management.
- (b) Restricted funds, which are for specific purpose declared by the donors and are credited to the Income and Expenditure account when received and debited to the same account when paid.
- (c) Designated funds represent funds set aside by the trustees for specific purposes.

Depreciation

Depreciation is calculated so as to write off the cost of tangible fixed assets on a reducing balance over their useful lives. The rates applied are as follows:

Office Equipment	10% on Reducing Balance Basis
Fixtures & Fittings	10% on Reducing Balance Basis
The land has not been depreciated.	

Taxation:

The organisation is exempt from tax on its charitable activities.

RAMGARHIA SIKH SOCIETY BEDFORD**NOTES to the Financial Statements for the year ended 30th April 2021 continued...**

2)	<u>2021</u>	<u>2020</u>				
<u>Donations and legacies</u>	£	£				
General Donations	34,006	133,275				
Gift Aid	33,729	17,327				
Grant - JRS	10,308	-				
	<u>78,043</u>	<u>150,602</u>				
3)	<u>TOTAL RESOURCES EXPENDED</u>					
<u>Costs directly allocated to activities</u>	<u>Basis of allocation</u>	<u>Religions Services</u>	<u>Governance</u>	<u>Total 2021</u>	<u>Total 2020</u>	
		£	£	£	£	
Salaries costs	Direct	21,352	-	21,352	22,042	
Repairs, Renewals and cleaning	Direct	1,006	-	1,006	1,231	
Sundries/Food	Direct	80	-	80	3,587	
Light/Heat & Water Rates	Direct	10,159	-	10,159	9,783	
Religious Function Donations	Direct	-	-	-	1,105	
Depreciation/loss on disposals	Direct	1,429	-	1,429	1,297	
<u>Support Costs allocated to activities</u>						
Premises & Administration	Usage	1,268	-	1,282	1,282	
General office	Usage	1,620	-	1,759	1,759	
Legal and Professional	Usage	-	1,400	1,400	900	
		<u>36,914</u>	<u>1,400</u>	<u>38,314</u>	<u>42,986</u>	

RAMGARHIA SIKH SOCIETY BEDFORD**NOTES to the Financial Statements for the year ended 30th April 2021 continued...****4) Net movements of funds for the year****This is stated after charging:**

	<u>30/04/2021</u>	<u>30/04/2020</u>
	£	£
Depreciation/Loss on disposal	1,429	1,297

5) STAFF COSTS AND TRUSTEES REMUNERATION

	<u>30/04/2021</u>	<u>30/04/2020</u>
	£	£
<u>Staff Costs and Trustee's Remuneration</u>		
Wages and Salaries (including Social Security Costs)	21,352	22,042

No employee earned more than 60,000 per annum.

The trustees were not remunerated for the year ended 30th April 2021.

6) STAFF NUMBERS

The average monthly number of employees during the year were 4 (2020: 3)

RAMGARHIA SIKH SOCIETY BEDFORD**NOTES to the Financial Statements for the year ended 30th April 2021 continued...****7) TANGIBLE FIXED ASSETS**

	<u>Land & Buildings</u>	<u>Fixtures/Fittings & Equipment</u>	Total
	£	£	£
Cost b/fwd	496,944	34,345	531,289
Additions	-	-	-
Cost at 30/04/2021	496,944	34,345	531,289
Depreciation b/fwd	-	20,054	20,054
Charge for the year	-	1,429	1,429
At 30/04/2021	-	21,483	21,483
Net Book Value			
At 30/04/2020	496,944	14,291	511,235
At 30/04/2021	496,944	12,862	509,806

8) CREDITORS AMOUNTS FALLING DUE WITHIN ONE YEAR

	<u>30/04/2021</u>	<u>30/04/2020</u>
	£	£
Accruals	390	390
Other Creditors	2,374	2,942
Loans	<u>2,000</u>	<u>2,000</u>
	<u>4,764</u>	<u>5,332</u>

RAMGARHIA SIKH SOCIETY BEDFORD (Committee Account)
NOTES to the Financial Statements for the year ended 30th April 2021 continued...

9) DEBTORS AND PREPAYMENTS

	<u>30/04/2021</u>	<u>30/04/2020</u>
	£	£
Debtors - Gift Aid reclaim	8,329	22,157
Prepayments	93,659	88,003
	<u>101,988</u>	<u>110,160</u>

10) ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Tangible Fixed Assets	509,806	-	509,806
Stock	500	-	500
Debtors	101,987	-	101,987
Cash at Bank in Hand	337,155	-	337,155
Current Liabilities	(4,764)	-	(4,764)
Net Assets as at 30/04/2021	<u>944,684</u>	-	<u>944,684</u>

11) Movement in Funds

	Balance b/fwd 01/05/2020	Incoming resources 30/04/2021	Resources expended	Balance c/fwd 30/04/2021
Restricted Funds	-	-	-	-
Unrestricted- Designated Funds	189,881	7,572	-	197,453
Unrestricted- General Funds	715,074	70,471	(38,314)	747,231
	<u>904,955</u>	<u>78,043</u>	<u>(38,314)</u>	<u>944,684</u>

12) Governance Costs

The figure of £1,400 is the accountancy and professional costs for the organisation.

13) Unrestricted Funds

All funds are used for unrestricted purposes to spend on activities that further any of the purposes of the charity.

The designated funds have been set aside by the Trustees for the purposes of building a new temple.

RAMGARHIA SIKH SOCIETY (BEDFORD)

BALANCE SHEET as at 30th April 2021

<u>FIXED ASSETS</u>	<u>£</u>	<u>2021</u>	<u>£</u>	<u>2020</u>	<u>£</u>
Freehold property & Improvements		496,944		496,944	
Fixtures/Fittings/Equipment	34,345			30,852	
Additions	-			3,493	
	<u>34,345</u>			<u>34,345</u>	
Less: Depreciation	<u>21,483</u>			<u>20,054</u>	
		<u>12,862</u>		<u>14,291</u>	
		509,806		511,235	
<u>CURRENT ASSETS</u>					
Stocks of Food etc.	500			500	
Debtors & prepayments	101,988			110,160	
Bank Account 8051968	100,056			98,161	
Bank Account 68888880	234,980			189,881	
Cash	<u>2,118</u>			<u>350</u>	
	439,642			399,052	
<u>CURRENT LIABILITIES</u>					
IFL	2,000			2,000	
PAYE/Pension	416			36	
Creditors / Accruals	<u>2,348</u>			<u>3,296</u>	
	4,764			5,332	
<u>TOTAL ASSETS OVER LIABILITIES</u>		434,878		393,720	
<u>TOTAL EXCESS OF ASSETS OVER LIABILITIES</u>		<u>944,684</u>		<u>904,955</u>	
<u>REPRESENTED BY:</u>					
Accumulated Funds b/fwd(unrestricted)		904,955		797,339	
Add: Surplus Inc. Over Exp. (unrestricted)		<u>39,729</u>		<u>107,616</u>	
		<u>944,684</u>		<u>904,955</u>	

RAMGARHIA SIKH SOCIETY (BEDFORD)

INCOME & EXPENDITURE ACCOUNT

for the year ended 30th April 2021

<u>INCOME (unrestricted)</u>	<u>2021</u>		<u>2020</u>	
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Subscriptions/ Donations / grants		26,434		56,781
Buildings Fund		7,572		76,494
Tax Refunds/Accrued Income		33,729		17,327
Grants -JRS		<u>10,308</u>		<u>-</u>
Total Income		78,043		150,602
 <u>LESS EXPENSES</u>				
Water Rates	4,287		1,177	
Light & Heat	4,984		7,718	
Telephone	186		597	
Printing / Stationery / Postage	405		309	
Kirtan & Path Expenses	-		105	
Salary & NI (RTI)	21,352		22,042	
Punjabi School	-		1,000	
Insurance	1,214		1,450	
Repairs & Renewals	940		921	
Refuse Collection	889		889	
Pest Control	925		530	
Accountancy	390		455	
Laundry/Cleaning	66		310	
Sundry Expenses	80		1,372	
Depreciation: Fixture & Fittings	1,429		1,297	
TV Licence	157		155	
Professional fees	1,010		445	
Food etc.	-		2,214	
		<u>38,314</u>		<u>42,986</u>
 <u>SURPLUS INCOME (unrestricted)</u>		 <u>39,729</u>		 <u>107,616</u>