

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 |
| | Jasbir Singh Sira |
| | Baldev Singh Bhachu |

Bankers: National Westminster Bank
81 High Street
Bedford
MK40 1NE

**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:

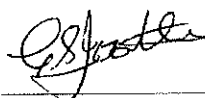
- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether accounting standards and statement of recommended practice have been followed subject to any material departures disclosed and explained in the accounts;
- 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.

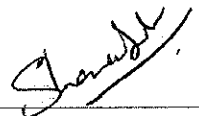
In so far as the trustees are aware - there is no relevant information of which the charity's examiners are unaware; and the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the examiners are aware of that information.

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

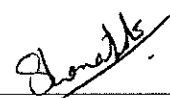
		<u>2025</u>	<u>2024</u>
	<u>Notes</u>	<u>Unrestricted Funds</u>	<u>Unrestricted Funds</u>
<u>Incoming Resources</u>		£	£
Donations & Grants	(2)	72,677	100,275
<u>Total Income</u>		<u>72,677</u>	<u>100,275</u>
<u>Expenditure on</u>			
Charitable Activities: (including governance costs)	(3)	62,110	49,611
<u>Total Resources Expended</u>		<u>62,110</u>	<u>49,611</u>
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>		<u>1,104,339</u>	<u>1,093,772</u>

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
		<u>550,368</u>	<u>539,213</u>
Creditors: amounts due within one year	(8)	(613)	(1,060)
		<u>549,755</u>	<u>538,153</u>
Net Current Assets			
Net Assets	(10)	<u>1,104,339</u>	<u>1,093,772</u>
<u>Charity Funds:</u>			
Restricted Funds		-	-
<u>Unrestricted Funds</u>			
General Funds		678,988	677,674
Designated Funds		425,351	416,098
		<u>678,988</u>	<u>416,098</u>
Total Funds	(11)	<u><u>1,104,339</u></u>	<u><u>1,093,772</u></u>

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>Donations and legacies</u>	<u>2025</u>	<u>2024</u>
		£	£
	General Donations	72,677	100,275
	Gift Aid	-	-
		<u>72,677</u>	<u>100,275</u>

3)	<u>TOTAL RESOURCES EXPENDED</u>	<u>Basis of allocation</u>	<u>Religions</u>	<u>Governance</u>	<u>Total</u>	<u>Total</u>
			<u>Services</u>		<u>2025</u>	<u>2024</u>
	<u>Costs directly allocated to activities</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
			<u>61,510</u>	<u>600</u>	<u>62,110</u>	<u>49,611</u>

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>Staff Costs and Trustee's Remuneration</u>	<u>30/04/2025</u>	<u>30/04/2024</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>
	<u>£</u>	<u>£</u>	<u>£</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>
	<u>£</u>	<u>£</u>
Accruals	570	540
Other Creditors	-	520
PAYE	<u>63</u>	<u>-</u>
	<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>