



# RAMGARHIA SABHA

## Southall



REPORT OF THE TRUSTEES AND  
AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020  
FOR  
RAMGARHIA SABHA SOUTHALL

REGISTERED CHARITY NO: 279814

Chapmans Associates Ltd  
T/A Chapmans  
Statutory Auditors  
3 Coombe Road  
London  
NW10 0EB



**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2020**

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The Trustees present their report with the financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)) and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity meets the definition of a public benefit entity under FRS 102.

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2020**

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**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The charity's objectives are the propagation, advancement and practice of the Sikh religion and to provide means of social, recreational, cultural and educational activities for the community in the area.

In addition to this, the charity provides relief of poverty, improving the conditions of life of those persons who have need for such facilities.

During the year under review and with the COVID-19 restrictions in place the Charity fulfilled its mission by risk assessed approach to safe guard the congregation and volunteers:

- Organising series of cultural events and social activities for the community development.
- Providing advice, guidance on education, training and wellbeing of the community.
- Providing and organising sporting activities.
- Management and control of all the charities premises.
- Providing other assistance and support within the framework of the trust deed.
- Raised funds and donated to charities nationally and internationally.
- Osterley Sports and Wellbeing Centre refurbishment continues and has been used for the community and in the long term to build a state-of-the-art sports academy for the community

During this difficult year with COVID-19 pandemic the temple has run on a limited risk assessed footings. To safeguard our congregation and volunteers from the effects of COVID-19 we closed the Temple to the public 22nd March 2020, and we furloughed our 3 permanent employees from the 1st of April 2020 and unfortunately due to the closure and massive drop in donations we have had to now make them redundant 1st September 2020.

On the 31st of May 2020. The Trustees met to agree the COVID-19 restrictions and precautions to re-open the temple for worship only. This included risk assessing our buildings and creating one-way systems, hand washing / sanitiser station, temperatures checking, track and trace protocols, signage, specialised cleaning, and training for our volunteers.

On the 6th of July 2020, the Temple re-opened again to the congregation in line with Government Guidance. Since then, we have relied upon volunteers from our congregation to see the Temple through these difficult times.

The volunteers are assisting us at all levels of running the temple daily in managing the premises, giving guidance to the congregation, performing daily prayers in the morning and evening, managing funerals, and weddings. From April 2020 to December 2020 the temple was run by volunteers and we opened for 5 hours per day for 6 days and for 7 hours on Sundays.

During the closure of the Temple donations had stopped completely. Now when we re-opened the donations have reduced considerably and most programmes such as weddings, birthday celebrations and special religious programmes have been cancelled since April 2020 and going forward into next year.

In line with Government Guidance and following a thorough risk assessment of our premises, please note below our procedure and opening times that are currently in place and we review this continuously and publish any updates accordingly.

- o Please follow the instructions of the volunteers, notices, sign's, and floor markings.
- o You must always wear a mask whilst in the buildings.
- o A volunteer will check your temperature on entry using a contactless thermometer.
- o You will be able to wash and sanitise your hands in the shoe area and toilets.
- o Please observe social distancing measures in place.
- o Chaur Sahib Sewa will not be allowed during these times.
- o Parkarma around the palki will not be allowed during these times.
- o Matha Tek should be of a standing Namaskar

**DRY PARSHAD WILL BE SERVED IN PRE-PACKED BAGS.**

**LANGAR WILL NOT BE SERVED DURING THESE TIME.**



**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2020**

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CLEANING WILL BE CARRIED OUT BETWEEN THESE TIMES.

**OPENING TIMES:**

Monday to Saturday Morning Programme 08:00 am to 10:00 am

Monday to Saturday Evening Programme 05:00 pm to 07:00 pm

Sunday Morning Programme 08:00 am to 01:00 pm

Sunday Evening Programme 05:00 pm to 07:00 pm

**Significant Activities**

The Charity Trust is for the service of the community at large. During the year morning and evening religious services for the worshippers were provided seven days a week also special ceremonies for Sikh Guru's birthdays, anniversaries and Sikh Holy days were held and celebrated. Traditional services for weddings, funeral and other religious ceremonies were carried out and support provided to those who needed this.

Religious studies, teaching of Punjabi language, Sikh history culture and music lessons are taught in the Ramgarhia Sabha Southall Sikh Education Centre with over 200 students attending. All the teachers in the school are CRB checked Adult's classes are also held. The school is registered as an exam centre with Education Examination Boards.

The charity works closely with Indian High Commission, Police service, Multi-faith groups, Local Councillors and the UK Border Agency.

The charity provides Sikh Chaplaincy services including hospital visits.

Eminent Scholars are invited to address the Congregation and the Education Centre. Students from Local and other Schools and Universities around UK visited the charity to learn about and understand of the Sikh way of life.

Seminars on general wellbeing and good health, safe guarding, awareness of radicalisation are held in conjunction with local authority and medical services.

**Public benefit**

The trustees and the executive committee members have complied with their duty under the Charities Act to have due regard to guidance published by the Charity Commission, including public benefit guidance.

**FINANCIAL REVIEW**

**Financial position**

The trustees endeavour to ensure that the Sabha's revenue is in surplus every year. The net income for the year amounted to £114,722 (2019: £9,440). At 31 December 2020, the charity has unrestricted reserves of £4,089,722 (2019: £3,975,000).

**Reserves policy**

The management committee has no established reserve policy other than to maintain sufficient reserves to meet ongoing expenses. The committee has not committed or planned any major expenditure. Bearing this in mind, the committee feels that it holds sufficient reserves to be able to continue its current activities for foreseeable future.

**Going concern**

The management committee believe that maintaining reserves at current levels and regular review of the controls over key financial systems will enable the charity to have sufficient resources available in the event of adverse conditions. Accordingly, they continue to adopt a going concern basis in preparing the financial statements.

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2020**

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**FUTURE PLANS**

Throughout most of 2020 predominately the temple was in semi-lock down and this caused considerable hardship in loss of regular donations and all booked programmes and major religious events cancelled.

Our future plans are being monitored on a week by week basis whilst we are still in the grips of the pandemic. The overall plan is to maintain and enhance our premises to provide more digital capabilities such as contactless donation payments, broadcast programmes on multi media. Encourage our next generations, youngsters to come and participate in the Gurdwara. We will restart our Sunday School and Matrimonial Services. We aim to hold and promote community wellbeing, sports and social events to get the congregations slowly to start re-socialising. We will also employ a priest and kitchen hand as we slowly open full time. We already do so but will participate more in multi-faith and local authority events and initiatives that affect us and our congregation and our town as throughout the pandemic we have learnt and contributed to the wider community around us.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

**Recruitment and appointment of new trustees**

Appointment of trustees is governed by the Trust Deed of the Charity and by election at the AGM. Any eligible member of the charity may stand for election. New trustees are briefed by existing trustees and Executive Committee post holders are mentored by previous post holders.

**Organisational structure**

The trustees have delegated day to day management of the Sabha to the Executive Committee

**Risk management**

The trustees having examined its operational and business risks faced by the charity and confirm that they have established appropriate systems to mitigate significant risks.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

279814

**Principal address**

53/57 Oswald Road  
Southall  
Middlesex  
UB1 1HN

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2020**

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**Trustees**

The trustees who served during the year were:

**Holding (Custodial) Trustees**

Shaminder Singh Marway (Chair)  
Santokh Singh Ubhi  
Pargat Singh Mudhar  
Kewal Singh Sahota  
Tejpal Singh Rayit

**Executive Committee**

Bakhshish Singh Panesar - President  
Joga Singh Jutley - Assistant President  
Davinder Singh Virdee - General Secretary (passed away 30th October 2020)  
Malkit Singh Chana - Treasurer  
Atma Singh Sohal - Librarian

**Other Trustees**

Kuldip Singh Sehmi  
Dharam Singh Bhogal  
Amrik Singh Bhambra  
Baldev Singh Sahota  
Nirmal Singh Bhachu  
Balbir Singh Gahir  
Sohan Singh Mann  
Charanjit Singh Rayit  
Kewal Singh Dhiman  
Pritpal Singh Sehmi  
Manjinder Singh Devgon  
Gurdial Singh Viridi  
Jasvir Singh Matharu  
Navneetpaul Singh Bhogal

**Auditors**

Chapmans Associates Ltd  
T/A Chapmans  
Statutory Auditors  
3 Coombe Road  
London  
NW10 0EB

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

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



**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2020**

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**STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued**

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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

Approved by order of the board of trustees on ..... and signed on its behalf by:



Bakhshish Singh Panesar  
President



Kuldip Singh Sehmi  
Treasurer



Manjinder Singh Devgon  
General Secretary



Shaminder Singh Marway  
Holding Trustee



# REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF RAMGARHIA SABHA SOUTHALL

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## Opinion

We have audited the financial statements of Ramgarhia Sabha Southall (the 'charity') for the year ended 31 December 2020 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2020 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

## Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out in note 17 to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Conclusions relating to going concern

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

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

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

## Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

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

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

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



# REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF RAMGARHIA SABHA SOUTHALL

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## Responsibilities of trustees

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

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

## Our responsibilities for the audit of the financial statements

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

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

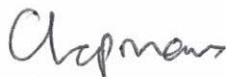
Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting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

- Discussions with trustees including consideration of known or suspected instances of non-compliance with laws and regulations and fraud, and review of reports made by management;
- Understanding of internal controls designed to prevent and detect irregularities
- Reviewing of relevant meeting minutes;
- Designing audit procedures to incorporate unpredictability around the nature, timing or extent of our testing of expenses;
- Reviewing unusual transactions outside the normal course of the charities activities.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Independent Auditors.

## Use of our report

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



Chapmans Associates Ltd  
T/A Chapmans  
Statutory Auditors

Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006  
3 Coombe Road  
London  
NW10 0EB

Date: 1/6/2021

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2020**

		2020 Unrestricted fund £	2019 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>	Notes		
<b>Charitable activities</b>	4		
Income from Activity		4,639	25,234
Direct charitable activity		171,682	402,747
Investment income	3	<u>133,890</u>	<u>91,804</u>
<b>Total</b>		310,211	519,785
 <b>EXPENDITURE ON</b>			
<b>Charitable activities</b>	5		
Grant and donations		2,218	10,027
Direct Charitable expense		23,015	119,743
Expenditure for activities		4,762	28,594
Management and administration of charity		<u>165,494</u>	<u>351,981</u>
<b>Total</b>		<u>195,489</u>	<u>510,345</u>
 <b>NET INCOME</b>		114,722	9,440
 <b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>		<u>3,975,000</u>	<u>3,965,560</u>
 <b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>4,089,722</u></u>	<u><u>3,975,000</u></u>

The notes form part of these financial statements

**BALANCE SHEET**  
**31 DECEMBER 2020**

	Notes	2020 Unrestricted fund £	2019 Total funds £
<b>FIXED ASSETS</b>			
Tangible assets	11	2,055,831	2,060,355
Investment property	12	<u>1,519,220</u>	<u>1,519,220</u>
		3,575,051	3,579,575
<b>CURRENT ASSETS</b>			
Debtors	13	18,925	23,119
Cash at bank and in hand		<u>499,946</u>	<u>385,222</u>
		518,871	408,341
<b>CREDITORS</b>			
Amounts falling due within one year	14	(4,200)	(12,916)
<b>NET CURRENT ASSETS</b>		<u>514,671</u>	<u>395,425</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>4,089,722</u>	<u>3,975,000</u>
<b>NET ASSETS</b>		<u>4,089,722</u>	<u>3,975,000</u>
<b>FUNDS</b>	15		
Unrestricted funds		<u>4,089,722</u>	<u>3,975,000</u>
<b>TOTAL FUNDS</b>		<u>4,089,722</u>	<u>3,975,000</u>

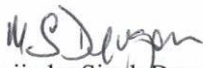
The financial statements were approved by the Board of Trustees and authorised for issue on 30-5-2021 and were signed on its behalf by:



Bakhshish Singh Panesar  
President



Kuldip Singh Sehmi  
Treasurer



Manjinder Singh Devgon  
General Secretary



Shaminder Singh Marway  
Holding Trustee



**CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 DECEMBER 2020**

	Notes	2020 £	2019 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	<u>(19,166)</u>	<u>(87,081)</u>
Net cash used in operating activities		<u>(19,166)</u>	<u>(87,081)</u>
<b>Cash flows from investing activities</b>			
Rental income		<u>133,890</u>	<u>96,487</u>
Net cash provided by investing activities		<u>133,890</u>	<u>96,487</u>
		<u>          </u>	<u>          </u>
<b>Change in cash and cash equivalents in the reporting period</b>		114,724	9,406
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>385,222</u>	<u>375,816</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u>499,946</u>	<u>385,222</u>

The notes form part of these financial statements

**NOTES TO THE CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 DECEMBER 2020**

**1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	2020 £	2019 £
<b>Net income for the reporting period (as per the Statement of Financial Activities)</b>	114,722	9,440
<b>Adjustments for:</b>		
Depreciation charges	4,524	6,032
Rental income	(133,890)	(96,487)
Decrease/(increase) in debtors	4,194	(8,585)
(Decrease)/increase in creditors	<u>(8,716)</u>	<u>2,519</u>
<b>Net cash used in operations</b>	<u><u>(19,166)</u></u>	<u><u>(87,081)</u></u>

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	At 1/1/20 £	Cash flow £	At 31/12/20 £
<b>Net cash</b>			
Cash at bank and in hand	<u>385,222</u>	<u>114,724</u>	<u>499,946</u>
	<u>385,222</u>	<u>114,724</u>	<u>499,946</u>
<b>Total</b>	<u><u>385,222</u></u>	<u><u>114,724</u></u>	<u><u>499,946</u></u>

The notes form part of these financial statements

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2020**

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**1. CHARITY INFORMATION**

Ramgarhia Sabha Southall is an unincorporated charity, charity number 279814 and its principal trading address is 53/57 Oswald Road, Southall, Middlesex, UB1 1HN.

**2. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

**Income**

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

Government Grants are recognised when received.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Tangible fixed assets**

Tangible fixed assets for use by the charity are stated at cost less depreciation.

Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases.

Freehold Property	Land not depreciated; Buildings over residual life
Fixtures, fittings and equipment, kitchen	25% on reducing balance
Paintings	No depreciation

The freehold property is valued at historical cost and no depreciation has been provided on it, as in the opinion of the trustees, its estimated residual value is equal to or greater than its net book value.

**Investment property**

Investment property is stated as fair value as determined by the trustees.

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

**2. ACCOUNTING POLICIES - continued**

**Fund accounting**

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**Pension costs and other post-retirement benefits**

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**Going concern**

As the charity has considerable financial resources, the trustees believe the charity is well placed to manage its risks successfully and they have reasonable expectation that the charity will continue in operational existence for the foreseeable future. Accordingly they continue to adopt the going concern basis in preparing the financial statements.

**Creditors and liabilities**

Creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities.

**3. INVESTMENT INCOME**

	2020	2019
	£	£
Rents received	<u>133,890</u>	<u>91,804</u>

**4. INCOME FROM CHARITABLE ACTIVITIES**

	Income from Activity	Direct charitable activity	2020	2019
	£	£	Total activities	Total activities
			£	£
Langar Prashad	-	33,301	33,301	64,067
Golak	-	42,847	42,847	107,937
Store	-	425	425	4,414
Istri Sabha	-	8,791	8,791	48,301
Path	-	47,054	47,054	92,335
Membership	-	860	860	320
Gift Aid Rebate	-	36,327	36,327	66,953
Other Donations	-	675	675	13,271
Lohri and punjabi	-	1,256	1,256	-
Annual Dinner	-	-	-	4,480
Education	940	-	940	9,673
Vaisakhi	-	-	-	7,686
Matrimonial	710	-	710	1,835
Variety Show	-	-	-	1,560
New Building Projects	-	-	-	5,149
Yoga	-	146	146	-
Sports club	<u>2,989</u>	<u>-</u>	<u>2,989</u>	<u>-</u>
	<u>4,639</u>	<u>171,682</u>	<u>176,321</u>	<u>427,981</u>



**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

**5. CHARITABLE ACTIVITIES COSTS**

	Direct Costs £	Grant funding of activities (see note 6) £	Support costs (see note 7) £	Totals £
Grant and donations	-	2,218	-	2,218
Direct charitable expense	23,015	-	-	23,015
Expenditure for activities	4,762	-	-	4,762
Management and administration of charity	<u>152,385</u>	<u>-</u>	<u>13,109</u>	<u>165,494</u>
	<u>180,162</u>	<u>2,218</u>	<u>13,109</u>	<u>195,489</u>

**6. GRANTS PAYABLE**

	2020 £	2019 £
Grant and donations	<u>2,218</u>	<u>10,027</u>

**7. SUPPORT COSTS**

	Finance £	Governance costs £	Totals £
Management and administration of charity	<u>1,142</u>	<u>11,967</u>	<u>13,109</u>

Support costs, included in the above, are as follows:

	2020	2019
Bank charges	1,142	2,023
Auditors' remuneration	2,400	2,400
Legal and professional fees	<u>9,567</u>	<u>3,240</u>
	<u>13,109</u>	<u>7,663</u>

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

**8. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 December 2020 nor for the year ended 31 December 2019.

**9. STAFF COSTS**

	2020	2019
	£	£
Wages and salaries	46,730	84,372
Social security costs	-	4,547
Other pension costs	<u>3,043</u>	<u>1,945</u>
	<u>49,773</u>	<u>90,864</u>

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

	2020	2019
Support	<u>3</u>	<u>6</u>

No employees received emoluments in excess of £60,000.

All the charity's employees were made redundant during the year.

**10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £
<b>INCOME AND ENDOWMENTS FROM</b>	
<b>Charitable activities</b>	
Income from Activity	25,234
Direct charitable activity	402,747
Investment income	<u>91,804</u>
<b>Total</b>	519,785
<b>EXPENDITURE ON</b>	
<b>Charitable activities</b>	
Grant and donations	10,027
Direct charitable expense	119,743
Expenditure for activities	28,594
Management and administration of charity	<u>351,981</u>
<b>Total</b>	510,345

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

**10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued**

	Unrestricted fund £
<b>NET INCOME</b>	9,440
<b>RECONCILIATION OF FUNDS</b>	
<b>Total funds brought forward</b>	3,965,560
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>3,975,000</u>

**11. TANGIBLE FIXED ASSETS**

	Freehold property £	Plant and machinery £	Fixtures and fittings £
<b>COST</b>			
At 1 January 2020 and 31 December 2020	<u>2,034,775</u>	<u>5,376</u>	<u>210,087</u>
<b>DEPRECIATION</b>			
At 1 January 2020	-	5,376	198,948
Charge for year	<u>-</u>	<u>-</u>	<u>2,785</u>
At 31 December 2020	<u>-</u>	<u>5,376</u>	<u>201,733</u>
<b>NET BOOK VALUE</b>			
At 31 December 2020	<u>2,034,775</u>	<u>-</u>	<u>8,354</u>
At 31 December 2019	<u>2,034,775</u>	<u>-</u>	<u>11,139</u>
	Kitchen £	Paintings £	Totals £
<b>COST</b>			
At 1 January 2020 and 31 December 2020	<u>145,104</u>	<u>7,485</u>	<u>2,402,827</u>
<b>DEPRECIATION</b>			
At 1 January 2020	138,148	-	342,472
Charge for year	<u>1,739</u>	<u>-</u>	<u>4,524</u>
At 31 December 2020	<u>139,887</u>	<u>-</u>	<u>346,996</u>
<b>NET BOOK VALUE</b>			
At 31 December 2020	<u>5,217</u>	<u>7,485</u>	<u>2,055,831</u>
At 31 December 2019	<u>6,956</u>	<u>7,485</u>	<u>2,060,355</u>

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

**12. INVESTMENT PROPERTY**

	£
<b>FAIR VALUE</b>	
At 1 January 2020	
and 31 December 2020	<u>1,519,220</u>
<b>NET BOOK VALUE</b>	
At 31 December 2020	<u>1,519,220</u>
At 31 December 2019	<u>1,519,220</u>

The Investment properties are stated at fair value as valued by the trustees. An independent valuation has not been carried out as the costs are considered to be prohibitive.

**13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2020	2019
	£	£
Prepayments and accrued income	<u>18,925</u>	<u>23,119</u>

**14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2020	2019
	£	£
Taxation and social security	-	2,235
Other creditors	<u>4,200</u>	<u>10,681</u>
	<u>4,200</u>	<u>12,916</u>

**15. MOVEMENT IN FUNDS**

	At 1/1/20	Net movement in funds	At 31/12/20
	£	£	£
<b>Unrestricted funds</b>			
General fund	3,975,000	114,722	4,089,722
	<u>3,975,000</u>	<u>114,722</u>	<u>4,089,722</u>
<b>TOTAL FUNDS</b>			
	<u>3,975,000</u>	<u>114,722</u>	<u>4,089,722</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	310,211	(195,489)	114,722
	<u>310,211</u>	<u>(195,489)</u>	<u>114,722</u>
<b>TOTAL FUNDS</b>			
	<u>310,211</u>	<u>(195,489)</u>	<u>114,722</u>



**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

**15. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1/1/19 £	Net movement in funds £	At 31/12/19 £
<b>Unrestricted funds</b>			
General fund	3,965,560	9,440	3,975,000
	<u>                    </u>	<u>                    </u>	<u>                    </u>
<b>TOTAL FUNDS</b>	<u>3,965,560</u>	<u>9,440</u>	<u>3,975,000</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	519,785	(510,345)	9,440
	<u>                    </u>	<u>                    </u>	<u>                    </u>
<b>TOTAL FUNDS</b>	<u>519,785</u>	<u>(510,345)</u>	<u>9,440</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/1/19 £	Net movement in funds £	At 31/12/20 £
<b>Unrestricted funds</b>			
General fund	3,965,560	124,162	4,089,722
	<u>                    </u>	<u>                    </u>	<u>                    </u>
<b>TOTAL FUNDS</b>	<u>3,965,560</u>	<u>124,162</u>	<u>4,089,722</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	829,996	(705,834)	124,162
	<u>                    </u>	<u>                    </u>	<u>                    </u>
<b>TOTAL FUNDS</b>	<u>829,996</u>	<u>(705,834)</u>	<u>124,162</u>

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

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**16. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 December 2020 (2019 – none).

**17. APB ETHICAL STANDARD - PROVISIONS AVAILABLE FOR SMALL ENTITIES**

In common with many other charities of our size and nature we use our auditors to assist with the preparation of the financial statements and to provide advice relating to statutory and regulatory compliance.

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2020**

	2020 £	2019 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Investment income</b>		
Rents received	133,890	91,804
<b>Charitable activities</b>		
Langar Prashad	33,301	64,067
Golak	42,847	107,937
Store	425	4,414
Istri Sabha	8,791	48,301
Path	47,054	92,335
Membership	860	320
Gift Aid Rebate	36,327	66,953
Other Donations	675	13,271
Lohri and punjabi	1,256	-
Annual Dinner	-	4,480
Education	940	9,673
Vaisakhi	-	7,686
Matrimonial	710	1,835
Variety Show	-	1,560
New Building Projects	-	5,149
Yoga	146	-
Sports club	2,989	-
	<u>176,321</u>	<u>427,981</u>
<b>Total incoming resources</b>	310,211	519,785
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Wages	46,730	84,372
Social security	-	4,547
Pensions	3,043	1,945
Rates and water	869	6,860
Insurance	7,097	8,426
Light and heat	18,500	25,917
Telephone	2,988	2,217
Publicity	573	5,057
Flowers	-	3,604
Stores	7,140	29,847
Sewadar	810	4,470
Istri Sabha	21	896
Path	13,284	32,535
Education	3,760	12,783
Vaisakhi	-	8,686
Carried forward	104,815	232,162

This page does not form part of the statutory financial statements

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2020**

	2020 £	2019 £
<b>Charitable activities</b>		
Brought forward	104,815	232,162
Sport and Tournament	-	1,000
Siropas	5,990	29,547
Laundry and Cleaning	8,791	8,550
Repairs and Maintenance	5,781	9,941
Pest Control	1,440	1,440
Parking Fees	5,935	27,052
Travel	-	573
Annual Dinner	-	4,500
Office Expenses	2,015	1,794
Property Costs	(259)	9,674
Osterly expenses	29,967	98,616
Facilities	8,401	11,758
Variety Show	1,002	1,000
New project	1,760	48,391
Matrimonial	-	625
Plant and machinery	1,739	2,319
Fixtures and fittings	2,785	3,713
Subscriptions and Donations	<u>2,218</u>	<u>10,027</u>
	182,380	502,682
<b>Support costs</b>		
<b>Finance</b>		
Bank charges	1,142	2,023
<b>Governance costs</b>		
Auditors' remuneration	2,400	2,400
Legal and professional fees	<u>9,567</u>	<u>3,240</u>
	<u>11,967</u>	<u>5,640</u>
Total resources expended	<u>195,489</u>	<u>510,345</u>
<b>Net income</b>	<u><u>114,722</u></u>	<u><u>9,440</u></u>