

**Report of the Trustees and  
Financial Statements for the Year Ended 31 December 2020  
for  
RAMGARHIA SIKH ASSOCIATION HAYES**

Sagoo & Co  
Chartered Accountants  
63 The Grove  
Ealing  
London  
W5 5LL

**RAMGARHIA SIKH ASSOCIATION HAYES**

**Contents of the Financial Statements  
FOR THE YEAR ENDED 31 DECEMBER 2020**

	<b>Page</b>
<b>Report of the Trustees</b>	1 to 3
<b>Independent Examiner's Report</b>	4
<b>Statement of Financial Activities</b>	5
<b>Balance Sheet</b>	6
<b>Notes to the Financial Statements</b>	7 to 11
<b>Detailed Statement of Financial Activities</b>	12 to 13

# **RAMGARHIA SIKH ASSOCIATION HAYES**

## **Report of the Trustees FOR THE YEAR ENDED 31 DECEMBER 2020**

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).

### **OBJECTIVES AND ACTIVITIES**

#### **Objectives and aims**

The principal aims of the charity are to promote Sikh religion and Sikh cultural activities to the Sikh community located in the West of London.

It is estimated that there is a Sikh population of approximately 45,000 in the London borough of Hillingdon.

#### **Significant Activities**

The Charity provides the following facilities to its congregation from its location in Golden Crescent, Hayes, Middlesex.

1. Early morning prayers daily from 5.00 a.m.
2. A full breakfast, lunch and evening meal for those that visit the temple including those in need. An estimated 1000 meals are served every day at the temple through charitable donations.
3. A special lady's congregation is held every Wednesday afternoon.
4. Sikh weddings and funerals in accordance with Sikh scriptures and rites.
5. Children's music and language classes that are attended by around 150 students for which the charity provides all stationery and reading materials.
6. Health related activities and awareness.
7. Annual children's summer camp
8. A full reading of the Sikh scriptures (48-hour service) almost every weekend but mostly on all Sikh Religious festivals and major Sikh religious occasions.
9. A full Sunday congregation from 5.00 a.m. till 8.30 p.m. which can be attended by over 500 followers at any given time

The Trustees are fully committed to serving the Sikh Community for the purposes of worship by holding Sikh congregations and providing facilities that include birth, death, baptism, and marriage ceremonies at the temple.

There was a huge impact during the COVID-19 on the charity's activities and fund raising with the temple being not fully functional and it was not able to fully serve the congregation or the community at large.

With the UK Government's programme for countrywide vaccination, there was a marked improvement in attendees at the temple during 2021

Food parcels for the needy and homeless were continued to be provided during this time for the general public at large which were very well received

### **ACHIEVEMENT AND PERFORMANCE**

#### **Charitable activities**

1. Health related activities such as yoga will be commencing again in the very near future
2. The senior citizens health visits are currently on hold due to lack of availability of trained volunteers.
3. Free use of the premises for other related charities who look after youngsters to guide them away from drug and alcohol abuse.
4. Inter faith meetings with other religious groups based in Hillingdon
5. Music and language classes

# **RAMGARHIA SIKH ASSOCIATION HAYES**

## **Report of the Trustees FOR THE YEAR ENDED 31 DECEMBER 2020**

### **FINANCIAL REVIEW**

#### **Principal funding sources**

The charity's principle funding sources are :

- 1 Golak -Offerings
- 2.Donations both in cash and food products .

#### **Investment policy and objectives**

- 1 .Short term letting of the library flats and the warehouse until future funding and re-development plans are re-established and put into place for the benefit of the community
2. COVID -19 has had a major setback on all the development projects that were in the pipeline of the temple

#### **Reserves policy**

The charity is holding reserves as it is contuning to pursue a policy of refurbshment and expansion of its existing premises.

The current premises are inadequate for its purpose due to the growing Sikh community in the vicinity of Hayes and Hillingdon borough .

### **FUTURE PLANS**

The pandemic has currently put on hold further charity expansion plans due to the lack of offerings and donations caused by the COVID 19 pandemic

The charity is now beginning to consult Architects and builders in order to put into place its expansion plans

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing document**

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

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

#### **Recruitment and appointment of new trustees**

One trustee must resign at the time of the general elections , which are held every two years and another one must be chosen on his/her place who must be unanimously elected by the general body.

### **REFERENCE AND ADMINISTRATIVE DETAILS**

#### **Registered Charity number**

282510

#### **Principal address**

Sikh Temple  
Golden Crescent  
Hayes  
Middlesex  
UB3 1AQ

#### **Trustees**

Mr Tarlochan Singh Bhogal (resigned 10.4.22)  
Hardev Singh Sagoo  
Mr Dalip Singh Sambhi  
Mr Kulwant Singh Bansal  
Mr Jaswinder Singh Kundi  
Mr Surinder Singh Jass (appointed 10.4.22)

**RAMGARHIA SIKH ASSOCIATION HAYES**

**Report of the Trustees  
FOR THE YEAR ENDED 31 DECEMBER 2020**

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Independent Examiner**

Mr Sukhdev Singh Sagoo , BSc , MSc , F.C A  
ICAEW  
Sagoo & Co  
Chartered Accountants  
63 The Grove  
Ealing  
London  
W5 5LL

Approved by order of the board of trustees on 16 January 2023 and signed on its behalf by:



Mr Dalip Singh Sambhi - Trustee



**Independent Examiner's Report to the Trustees of  
RAMGARHIA SIKH ASSOCIATION HAYES**

**Independent examiner's report to the trustees of RAMGARHIA SIKH ASSOCIATION HAYES**

I report to the charity trustees on my examination of the accounts of RAMGARHIA SIKH ASSOCIATION HAYES (the Trust) for the year ended 31 December 2020.

**Responsibilities and basis of report**

As the charity trustees of the Trust 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 Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

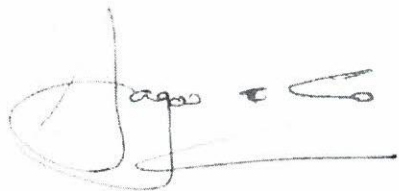
**Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW which is one of the listed bodies.

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 Trust 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.



Mr Sukhdev Singh Sagoo , BSc , MSc , F.C A  
ICAEW  
Sagoo & Co  
Chartered Accountants  
63 The Grove  
Ealing  
London  
W5 5LL

16 January 2023

**RAMGARHIA SIKH ASSOCIATION HAYES**

**Statement of Financial Activities  
FOR THE YEAR ENDED 31 DECEMBER 2020**

	Notes	31.12.20 Unrestricted fund £	31.12.19 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies		190,233	370,709
Investment income	2	71,678	77,070
Other income		-	13,925
<b>Total</b>		<u>261,911</u>	<u>461,704</u>
 <b>EXPENDITURE ON</b>			
Raising funds	3	-	184,688
Other		164,761	(20,628)
<b>Total</b>		<u>164,761</u>	<u>164,060</u>
 <b>NET INCOME</b>		<u>97,150</u>	<u>297,644</u>
 <b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward		3,487,705	3,191,757
 <b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>3,584,855</u></u>	<u><u>3,489,401</u></u>

The notes form part of these financial statements

# RAMGARHIA SIKH ASSOCIATION HAYES

## Balance Sheet 31 DECEMBER 2020

		31.12.20 Unrestricted fund £	31.12.19 Total funds £
<b>FIXED ASSETS</b>	Notes		
Tangible assets	7	4,059,059	3,688,584
<b>CURRENT ASSETS</b>			
Debtors	8	10,196	22,635
Prepayments and accrued income		7,602	7,217
Cash at bank and in hand		448,768	485,246
		<u>466,566</u>	<u>515,098</u>
<b>CREDITORS</b>			
Amounts falling due within one year	9	(535,619)	(67,055)
		<u>(69,053)</u>	<u>448,043</u>
<b>NET CURRENT ASSETS</b>			
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		3,990,006	4,136,627
<b>CREDITORS</b>			
Amounts falling due after more than one year	10	(405,151)	(648,922)
		<u>3,584,855</u>	<u>3,487,705</u>
<b>NET ASSETS</b>			
<b>FUNDS</b>	13		
Unrestricted funds		3,584,855	3,487,705
<b>TOTAL FUNDS</b>		<u>3,584,855</u>	<u>3,487,705</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 16 January 2023 and were signed on its behalf by:



Mr Dalip Singh Sambhi - Trustee



# RAMGARHIA SIKH ASSOCIATION HAYES

## Notes to the Financial Statements FOR THE YEAR ENDED 31 DECEMBER 2020

### 1. 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.

#### 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.

#### Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery - 25% on reducing balance

#### 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.

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.

### 2. INVESTMENT INCOME

	31.12.20	31.12.19
	£	£
Rents received	71,133	77,005
Deposit account interest	545	65
	<u>71,678</u>	<u>77,070</u>

# RAMGARHIA SIKH ASSOCIATION HAYES

## Notes to the Financial Statements - continued FOR THE YEAR ENDED 31 DECEMBER 2020

### 3. RAISING FUNDS

#### Raising donations and legacies

	31.12.20	31.12.19
	£	£
Support costs	-	184,688
	<u>          </u>	<u>          </u>

### 4. 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.

### 5. STAFF COSTS

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

	31.12.20	31.12.19
	2	2
Staff	<u>          </u>	<u>          </u>

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

### 6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
<b>INCOME AND ENDOWMENTS FROM</b>	
Donations and legacies	370,709
Investment income	77,070
Other income	13,925
<b>Total</b>	<u>461,704</u>
<b>EXPENDITURE ON</b>	
Raising funds	184,688
Other	(20,628)
<b>Total</b>	<u>164,060</u>
<b>NET INCOME</b>	<u>297,644</u>
<b>RECONCILIATION OF FUNDS</b>	
Total funds brought forward	3,191,757
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>3,489,401</u>

**RAMGARHIA SIKH ASSOCIATION HAYES**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 DECEMBER 2020**

**7. TANGIBLE FIXED ASSETS**

	Freehold property £	Plant and machinery £	Totals £
<b>COST</b>			
At 1 January 2020	3,663,727	79,488	3,743,215
Additions	376,486	271	376,757
	<hr/>	<hr/>	<hr/>
At 31 December 2020	4,040,213	79,759	4,119,972
	<hr/>	<hr/>	<hr/>
<b>DEPRECIATION</b>			
At 1 January 2020	-	54,631	54,631
Charge for year	-	6,282	6,282
	<hr/>	<hr/>	<hr/>
At 31 December 2020	-	60,913	60,913
	<hr/>	<hr/>	<hr/>
<b>NET BOOK VALUE</b>			
At 31 December 2020	4,040,213	18,846	4,059,059
	<hr/>	<hr/>	<hr/>
At 31 December 2019	3,663,727	24,857	3,688,584
	<hr/>	<hr/>	<hr/>

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

	31.12.20 £	31.12.19 £
Other debtors	10,196	22,635
	<hr/>	<hr/>

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

	31.12.20 £	31.12.19 £
Bank loans and overdrafts (see note 11)	510,794	48,756
Trade creditors	-	(1)
Other creditors	24,825	18,300
	<hr/>	<hr/>
	535,619	67,055
	<hr/>	<hr/>

**10. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR**

	31.12.20 £	31.12.19 £
Bank loans (see note 11)	405,151	648,922
	<hr/>	<hr/>

**11. LOANS**

An analysis of the maturity of loans is given below:

	31.12.20 £	31.12.19 £
Amounts falling due within one year on demand:		
Bank loans	510,794	48,756
	<hr/>	<hr/>
Amounts falling between one and two years:		
Bank loans - 1-2 years	136,461	48,756
	<hr/>	<hr/>
Amounts falling due between two and five years:		
Bank loans - 2-5 years	268,690	146,269
	<hr/>	<hr/>

**RAMGARHIA SIKH ASSOCIATION HAYES**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 DECEMBER 2020**

**11. LOANS - continued**

	31.12.20 £	31.12.19 £
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans more 5 yr by instal	-	453,897

**12. SECURED DEBTS**

The following secured debts are included within creditors:

	31.12.20 £	31.12.19 £
Bank loans	<u>915,945</u>	<u>697,678</u>

The bank loans are secured by a charge on the freehold premises

**13. MOVEMENT IN FUNDS**

	At 1.1.20 £	Net movement in funds £	At 31.12.20 £
<b>Unrestricted funds</b>			
General fund	3,487,705	97,150	3,584,855
<b>TOTAL FUNDS</b>	<u>3,487,705</u>	<u>97,150</u>	<u>3,584,855</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	261,911	(164,761)	97,150
<b>TOTAL FUNDS</b>	<u>261,911</u>	<u>(164,761)</u>	<u>97,150</u>

**Comparatives for movement in funds**

	At 1.1.19 £	Net movement in funds £	At 31.12.19 £
<b>Unrestricted funds</b>			
General fund	3,191,757	295,948	3,487,705
<b>TOTAL FUNDS</b>	<u>3,191,757</u>	<u>295,948</u>	<u>3,487,705</u>



# RAMGARHIA SIKH ASSOCIATION HAYES

## Notes to the Financial Statements - continued FOR THE YEAR ENDED 31 DECEMBER 2020

### 13. MOVEMENT IN FUNDS - continued

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	461,704	(165,756)	295,948
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>461,704</u>	<u>(165,756)</u>	<u>295,948</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	3,191,757	393,098	3,584,855
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>3,191,757</u>	<u>393,098</u>	<u>3,584,855</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	723,615	(330,517)	393,098
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>723,615</u>	<u>(330,517)</u>	<u>393,098</u>

### 14. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2020.

# RAMGARHIA SIKH ASSOCIATION HAYES

## Detailed Statement of Financial Activities FOR THE YEAR ENDED 31 DECEMBER 2020

	31.12.20 £	31.12.19 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Gifts	(1)	2
Donations	190,234	358,272
Gift aid	-	12,075
Membership fees	-	360
	<hr/>	<hr/>
	190,233	370,709
<b>Investment income</b>		
Rents received	71,133	77,005
Deposit account interest	545	65
	<hr/>	<hr/>
	71,678	77,070
<b>Other income</b>		
Sundry income	-	13,925
	<hr/>	<hr/>
<b>Total incoming resources</b>	261,911	461,704
<b>EXPENDITURE</b>		
<b>Other</b>		
Legal & professional fees	162	(21,378)
Sundry	1,276	-
	<hr/>	<hr/>
	1,438	(21,378)
<b>Support costs</b>		
<b>Management</b>		
Wages	36,191	32,432
Rates and water	22,072	6,743
Insurance	8,872	7,307
Light and heat	23,037	32,852
Telephone	2,415	2,729
Postage and stationery	1,096	1,490
Advertising	1,870	-
Waste disposal	540	1,939
Laundry & cleaning	482	332
Repairs & renewals	7,188	24,390
Kitchen expenses	6,253	28,977
Travelling	404	2,466
Security expenses	5,770	5,412
Hire of Marquee	-	2,780
Plant and machinery	6,282	8,286
	<hr/>	<hr/>
	122,472	158,135
<b>Finance</b>		
Bank charges	5,724	3,271
Carried forward	5,724	3,271

This page does not form part of the statutory financial statements



**RAMGARHIA SIKH ASSOCIATION HAYES**

**Detailed Statement of Financial Activities  
FOR THE YEAR ENDED 31 DECEMBER 2020**

	31.12.20 £	31.12.19 £
<b>Finance</b>		
Brought forward	5,724	3,271
Loan Interest	19,489	21,990
	<u>25,213</u>	<u>25,261</u>
 <b>Human resources</b>		
Pensions	1,438	1,292
 <b>Other</b>		
Pest control	2,400	-
Donations	11,000	-
	<u>13,400</u>	<u>-</u>
 <b>Governance costs</b>		
Accountancy and legal fees	800	750
	<u>164,761</u>	<u>164,060</u>
Total resources expended		
	<u>97,150</u>	<u>297,644</u>
<b>Net income</b>		
	<u><u>97,150</u></u>	<u><u>297,644</u></u>

This page does not form part of the statutory financial statements