

**REPORT OF THE TRUSTEES AND  
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021  
FOR  
RAMGHARIA SIKH ASSOCIATION**

Alchemy Financial Solutions Ltd  
19 Edinburgh Drive  
Staines - Upon - Thames  
Surrey  
TW18 1PJ

**RAMGHARIA SIKH ASSOCIATION**

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FOR THE YEAR ENDED 31 DECEMBER 2021**

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**RAMGHARIA SIKH ASSOCIATION**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2021. 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 January 2019).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

**Our aims**

The objectives of the charity are summarised as follows:

The objective of the Association shall be the advancement of the Sikh Religion in accordance with Panth's Sikh Rehat Maryada among the Ramgharia Sikh Community in particular and the whole Sikh Community at large, in general Woolwich, surrounding areas and the whole world at large. In furtherance of these objectives but not further or otherwise the Association shall have the following powers:

- a) To provide a meeting place for members of the community.
- b) To provide educational facilities to enable the Sikh religion to be taught along with related subjects.
- c) To hold services etc.
- d) To perform marriages etc.
- e) To create a religious atmosphere and infusing a spirit of service, fraternity and brotherhood amongst the members and the Association and the whole Community at large.
- f) To establish a Library and Information and Advisory Bureau.
- g) To engage and pay Minister(s) (Guranthi) and other persons to carry out and assist in carrying out the work of the Association.
- h) To create special efforts to promote goodwill and to harmonize the relations between the host and immigrant communities.

**Significant activities**

The trustees consider the results of the Association for this year has been most satisfactory. The net income for the year was £112,700 (in 2020 it was £63,442) on page 7 of the accounts.

The association would not be able to provide such a wide service to our members without the continued support of a large number of willing management members who give their services voluntarily.

**RAMGHARIA SIKH ASSOCIATION**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

**ACHIEVEMENT AND PERFORMANCE**

**Charitable activities**

**How the Charity's activities deliver public benefit**

The charity carries out a wide range of activities in pursuance of its charitable aim. The trustees consider that these activities, summarized below, provide a benefit to both those who worship at the Charity's Gurdwara and the wider Community.

During the year the charity provided the following services in advancement of its charitable activities:

**Religious Activities**

1. The organization of events of religious importance where all members of the community can take part and benefit.
2. The invitation of lecturers and musicians from abroad to enlighten the congregation on various aspects of the Sikh religion and culture.

**Community Activities**

1. The organization of health awareness workshops covering issues such as health check-ups, diabetes, depression and so forth.
2. The honoring of people who have acquired/gained specific achievements in the community.
3. The organization of Gurmat camps for children during the holidays.
4. The organization of day trips to various places of interest and seaside trips for young children and the elderly.
5. The setting up of yoga and keep fit classes for both men and women at the Ramgarhia Community Centre.
6. The organization of marriage bureau programs during the year.
7. The majority of lights in the main hall have been converted to low energy lighting to contribute towards energy conservation and carbon footprint reduction. The Temple is looking into ways to boost energy efficiency.
8. Ramgarhia Sikh Association has participated again in the organization of a Nagar Kirtan this year. It involves the parade of the Holy Guru Granth Sahib on a specially modified vehicle with palki and the Kirtan Jatha performing Kirtan with five beloved ones and the congregation following the Holy Granth Sahib on foot. This year the procession was extremely large and raised the awareness of Sikh values to the ordinary people of the community. Free food/langar was also provided.

**Community Educational Activities**

1. The provision of Punjabi classes from toddlers to GCSE level. This provides an insight into the Punjabi language and allows young people to learn the Punjabi language, thereby allowing them to read the Holy Guru Granth Sahib and understand Sikh values.
2. The setting up of a computer learning suite for teaching information technology and the teaching of the Punjabi language.
3. The provision of Gurmat and classical musical classes to help the whole congregation, especially young people, to understand the Gurbani and wider Sikh values.
4. Gurbani classes are also provided for people of all ages so that people can read and comprehend the Holy Guru Granth Sahib, in order for a deeper understanding of the Sikh doctrine can be attained.

**RAMGHARIA SIKH ASSOCIATION**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

**FINANCIAL REVIEW**

**Principal funding sources**

The main source of income was Voluntary income £176,159 (2020: £195,136).

The charity received investment income of £35,409 (2020: £35,738).

**FREEHOLD PROPERTIES**

The properties were independently valued by Clarke Wilson, Chartered Surveyors based on existing use in March 2006 as follows:

Sikh Temple Masons Hill	£1,200,000
Community Centre Crescent Road	£600,000
Land at Wilmount Road	£100,000

**Reserves policy**

Presently there is no Reserve Policy. Surplus funds are maintained at a high level for future unrestricted expenditure. This provides sufficient funds to cover management administration and support costs. Unrestricted funds are maintained at this level through the year.

**STATEMENT OF RESPONSIBILITIES**

- a) Select suitable accounting policies and apply them consistently.
- b) Make judgements and estimates that are reasonable and prudent.
- c) State whether applicable accounting standard and recommended practice have been followed subject to any material departures disclosed and explained in the accounts.
- d) Prepare the financial statements on a going concern basis unless it is appropriate to presume that the charity will continue operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safe guarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

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

**Induction and training of new trustees**

Most trustees are already familiar with the particular work of the charity when they are appointed. Training is provided as required.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1023236

**Principal address**

Masons Hill  
Woolwich  
London  
SE18 6EJ

## RAMGHARIA SIKH ASSOCIATION

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

#### Trustees

Board of trustees (at the date the report was approved)

1. Mr. Davinder Singh Kundi - President
2. Mr. Amarjit Singh Virdee - Vice President RSAUK
3. Mr. Sarbjeet Singh Bhambra - General Secretary RSAUK
4. Mr. Nirmal Singh Virdi - Assistant General Secretary RSAUK (1)
5. Mr. Harjeet Singh Virdi - Assistant General Secretary RSAUK (2)
6. Mr. Gurcharan Singh Chana ( Expired post YE)
7. Mr. Jagtar Singh Assistant - Treasurer RSAUK (1)
8. Mr. Karnail Singh Briaah - Assistant Treasurer RSAUK (2)
9. Mr. Kulwant Singh Matharu - Store Keeper RSAUK
10. Mr. Jawahar Singh Marwara - Assistant Store Keeper RSAUK
11. Mr. Gurbachan Singh Ajimal ( Expired)
12. Mr. Surinder Singh Dhooper - Assistant Jathedar RSAUK
13. Mr. Gurmit Singh Matharu - Assistant Jathedar RSAUK
14. Mr. Bikramjit Singh Seehra - Building Supervisor RSAUK
15. Mr. Satwinder Singh Bajwa - Assistant Building Supervisor RSAUK

#### Assistants

1. Mr. Hardeep Singh Marwa - External Projects RSAUK
2. Mr. Gurdip Singh Kundi - IT & Web RSAUK
3. Mrs. Baljit Kaur Neta - Office RSAUK
4. Mr. Tajinderpal Singh Chaggar - Web

#### Co-opted Members

1. Mr. Gurdeep Singh Chaggar
2. Mrs. Surinder Kaur Virdi
3. Mr. Baldev Singh Bahra
4. Mr. Tarlok Singh Bhambra
5. Mr. Gurmail Singh Bhamra
6. Mrs. Kuldeep Kaur Seehra

In addition to the Executive Committee, the Association has Holding Trustees. Holding Trustees are for the purpose of holding land a comprises of five members of the Association. They must be life members for four years before they can be elected as a Holdi Trustee, once elected they will hold office for five years. The current Holding Trustees are as follows:

1. Mr. Charanjit Singh Matharu
2. Mr. Nirmal Singh Bansal
3. Mr. Gurmit Singh Neta
4. Mrs. Avtar Kaur Bilku
5. Mr. Jaswinder Singh Jandhu

#### Independent Examiner

Inderjot Matharu

FCCA

Alchemy Financial Solutions Ltd

19 Edinburgh Drive

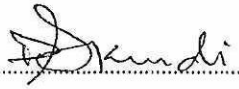
Staines - Upon - Thames

Surrey

TW18 1PJ

RAMGHARIA SIKH ASSOCIATION  
REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2021

Approved by order of the board of trustees on 01 MAY 2022 and signed on its behalf by:

  
.....  
Trustee  
D.S. KUNDI

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF RAMGHARIA SIKH ASSOCIATION

### Independent examiner's report to the trustees of Ramgharia Sikh Association

I report to the charity trustees on my examination of the accounts of Ramgharia Sikh Association (the Trust) for the year ended 31 December 2021.

### 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').

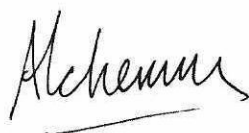
I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### Independent examiner's statement

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.



Inderjot Matharu  
FCCA  
Alchemy Financial Solutions Ltd  
19 Edinburgh Drive  
Staines - Upon - Thames  
Surrey  
TW18 1PJ

Date: 27<sup>th</sup> October 2022

RAMGHARIA SIKH ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	Unrestricted fund £	Restricted fund £	2021 Total funds £	2020 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		176,159	-	176,159	195,136
Investment income	2	35,409	-	35,409	35,738
Other income		17,050	-	17,050	-
<b>Total</b>		<u>228,618</u>	<u>-</u>	<u>228,618</u>	<u>230,874</u>
<b>EXPENDITURE ON</b>					
Raising funds	3	77,505	-	77,505	129,609
Other		38,359	-	38,359	37,823
<b>Total</b>		<u>115,864</u>	<u>-</u>	<u>115,864</u>	<u>167,432</u>
<b>NET INCOME</b>		112,754	-	112,754	63,442
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		2,149,669	-	2,149,669	2,086,227
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>2,262,423</u></u>	<u><u>-</u></u>	<u><u>2,262,423</u></u>	<u><u>2,149,669</u></u>


The notes form part of these financial statements

RAMGHARIA SIKH ASSOCIATION

BALANCE SHEET  
31 DECEMBER 2021

	Notes	Unrestricted fund £	Restricted fund £	2021 Total funds £	2020 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	6	1,795,976	-	1,795,976	1,794,510
<b>CURRENT ASSETS</b>					
Debtors	7	28,180	-	28,180	28,180
Cash at bank and in hand		453,163	-	453,163	340,776
		<u>481,343</u>	-	<u>481,343</u>	<u>368,956</u>
<b>CREDITORS</b>					
Amounts falling due within one year	8	(14,896)	-	(14,896)	(13,797)
<b>NET CURRENT ASSETS</b>		<u>466,447</u>	-	<u>466,447</u>	<u>355,159</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>2,262,423</u>	-	<u>2,262,423</u>	<u>2,149,669</u>
<b>NET ASSETS</b>		<u>2,262,423</u>	-	<u>2,262,423</u>	<u>2,149,669</u>
<b>FUNDS</b>					
Unrestricted funds:	9				
General fund				<u>2,262,423</u>	<u>2,149,669</u>
<b>TOTAL FUNDS</b>				<u>2,262,423</u>	<u>2,149,669</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 01 May 2022 and we signed on its behalf by:

  
Trustee  
D. S. KUNDI

The notes form part of these financial statements

## RAMGHARIA SIKH ASSOCIATION

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

#### 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 historic 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 the 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 costs 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.

Fixtures and fittings	- 15% on reducing balance
Computer equipment	- 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.

#### 2. INVESTMENT INCOME

	2021	2020
	£	£
Rents received	35,375	34,115
Interest receivable - trading	34	1,623
	<u>35,409</u>	<u>35,738</u>

**RAMGHARIA SIKH ASSOCIATION**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2021**

**3. RAISING FUNDS**

**Raising donations and legacies**

	2021	2020
	£	£
Staff costs	26,103	38,405
Sundries	125	240
Support costs	51,277	90,964
	<u>77,505</u>	<u>129,609</u>

**4. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 December 2021 nor for the year end 31 December 2020.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 December 2021 nor for the year ended 31 December 2020.

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

	Unrestricted fund £	Restricted fund £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	195,136	-	195,136
Investment income	35,738	-	35,738
<b>Total</b>	<u>230,874</u>	<u>-</u>	<u>230,874</u>
<b>EXPENDITURE ON</b>			
Raising funds	129,609	-	129,609
Other	37,823	-	37,823
<b>Total</b>	<u>167,432</u>	<u>-</u>	<u>167,432</u>
<b>NET INCOME</b>	63,442	-	63,442
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	2,086,227	-	2,086,227
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>2,149,669</u>	<u>-</u>	<u>2,149,669</u>

RAMGHARIA SIKH ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2021

6. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Computer equipment £	Totals £
<b>COST</b>				
At 1 January 2021	1,765,816	201,723	3,238	1,970,777
Additions	-	7,004	-	7,004
At 31 December 2021	<u>1,765,816</u>	<u>208,727</u>	<u>3,238</u>	<u>1,977,781</u>
<b>DEPRECIATION</b>				
At 1 January 2021	-	174,851	1,416	176,267
Charge for year	-	5,082	456	5,538
At 31 December 2021	<u>-</u>	<u>179,933</u>	<u>1,872</u>	<u>181,805</u>
<b>NET BOOK VALUE</b>				
At 31 December 2021	<u>1,765,816</u>	<u>28,794</u>	<u>1,366</u>	<u>1,795,976</u>
At 31 December 2020	<u>1,765,816</u>	<u>26,872</u>	<u>1,822</u>	<u>1,794,510</u>

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Other debtors	<u>28,180</u>	<u>28,180</u>

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade creditors	-	1
Other creditors	<u>14,896</u>	<u>13,796</u>
	<u>14,896</u>	<u>13,797</u>

9. MOVEMENT IN FUNDS

	At 1.1.21 £	Net movement in funds £	At 31.12.21 £
<b>Unrestricted funds</b>			
General fund	2,149,669	112,754	2,262,423
<b>TOTAL FUNDS</b>	<u>2,149,669</u>	<u>112,754</u>	<u>2,262,423</u>

**RAMGHARIA SIKH ASSOCIATION**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2021**

9. **MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	228,618	(115,864)	112,754
<b>TOTAL FUNDS</b>	<u>228,618</u>	<u>(115,864)</u>	<u>112,754</u>

Comparatives for movement in funds

	At 1.1.20 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	2,086,227	63,442	2,149,669
<b>TOTAL FUNDS</b>	<u>2,086,227</u>	<u>63,442</u>	<u>2,149,669</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	230,874	(167,432)	63,442
<b>TOTAL FUNDS</b>	<u>230,874</u>	<u>(167,432)</u>	<u>63,442</u>

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

	At 1.1.20 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	2,086,227	176,196	2,262,423
<b>TOTAL FUNDS</b>	<u>2,086,227</u>	<u>176,196</u>	<u>2,262,423</u>

RAMGHARIA SIKH ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2021

9. MOVEMENT IN FUNDS - continued

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 £
Unrestricted funds			
General fund	459,492	(283,296)	176,196
<b>TOTAL FUNDS</b>	<u>459,492</u>	<u>(283,296)</u>	<u>176,196</u>

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2021.