

**RAMGHRIA SIKH ASSOCIATION
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

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**Ramghria Sikh Association
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Ramghria Sikh Association
Trustees' Report For The Year Ended 31 December 2024

The trustees present their report and the financial statements for the year ended 31 December 2024.

Objectives and Activities

Aims and Objectives

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 £117,659 (in 2023 it was £105,213) 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.

Achievements and Performance

Main Achievements

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, as 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 Ramgharia 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. Ramgharia 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.

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**Ramghria Sikh Association
Trustees' Report (continued)
For The Year Ended 31 December 2024**

Main Achievements - continued

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.

Financial Review

Financial Position

Principal funding sources

The main source of income was Voluntary income £246,647 (2023: £247,721).
The charity received investment income of £36,700 (2023: £36,700).

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 departure 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 in 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

Trustees

S Sarbjeet Singh Bhambra - President
S Darshan Singh Panesar - General Secretary
S Manvinder Singh Plahi - Vice President
S Gurmit Singh Matharu - Assistant Jathedar
B Avtar Kaur Bilkhu - Assistant Secretary
S Nirmal Singh Bansal - Storekeeper
S Hardip Singh Bhogal - Treasurer
B Surinder Kaur Saggu - Assistant Treasurer

**Ramghria Sikh Association
Trustees' Report (continued)
For The Year Ended 31 December 2024**

S Manjit Singh Chana - Assistant Treasurer
S Mandeep Singh VirDI - Assistant Building Supervisor
B Kulwinder Kaur Sethi - Assistant General Secretary
S Harjinder Singh Sira - Jathedar
S Amrik Singh VirDI - Assistant Building Supervisor

Charity Number

1023236

Principal Address

Masons Hill
Woolwich
London
SE18 6EJ

Independent Examiner

Inderjot Matharu FCCA
Alchemy Financial Solutions Limited
ACCA CIMA
19 Edinburgh Drive
Staines upon thames
Surrey
TW18 1PJ

Co-Op members

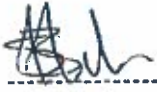
S Karnail Singh Briah
B Hardev Kaur Sandhu
S Blkramjit Singh Seehra
B Kalvinder Kaur Rayat - Ladies Salsang

In addition to the Executive Committee, the Association has Holding Trustees. Holding Trustees have no management responsibilities and are for the purpose of holding land under their name and comprises of five members of the Association. They must be life members for four years before they can be elected as a Holding Trustee, once elected they will hold office for five years. The current Holding Trustees are as follows:

1. Gurdev Singh Rayat
2. Karamjit Kaur Bhogal
3. Bhagwant Singh Sandhu
4. Joginder Singh Gabria
5. Kuldeep Kaur Seehra

**Ramghria Sikh Association
Trustees' Report (continued)
For The Year Ended 31 December 2024**

The trustees' report was approved by the board of trustees and signed on its behalf by:



S Sarbjeet Singh Bhambra

Trustee
Date 9-12-2025



S Hardip Singh Bhogal

Treasurer
Date 13.12.2025

Ramghria Sikh Association
Independent Examiner's Report to the Trustees of Ramghria Sikh Association
For The Year Ended 31 December 2024

I report to the trustees on my examination of the accounts of Ramghria Sikh Association (the Trust) for the year ended 31 December 2024.

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 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

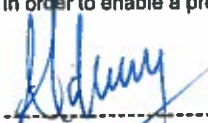
Independent Examiner's Statement

Since the Trust's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Association of Chartered Certified Accountants, 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 contents 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

Date
Alchemy Financial Solutions Limited
ACCA CIMA
19 Edinburgh Drive
Staines upon thames
Surrey
TW18 1PJ

**Ramghria Sikh Association
Statement of Financial Activities
For The Year Ended 31 December 2024**


		2024	2023
		Unrestricted funds	Unrestricted funds
	Notes	£	£
INCOME AND ENDOWMENTS FROM:			
Donations and legacies	3	261,108	251,721
Investments	4	41,018	39,769
		<u>302,126</u>	<u>291,490</u>
EXPENDITURE ON:			
Raising funds	6	(184,466)	(186,277)
NET INCOME		<u>117,660</u>	<u>105,213</u>
NET MOVEMENT IN FUNDS		117,660	105,213
RECONCILIATION OF FUNDS:			
Total funds brought forward		<u>2,534,800</u>	<u>2,429,587</u>
TOTAL FUNDS CARRIED FORWARD	14	<u><u>2,652,460</u></u>	<u><u>2,534,800</u></u>

The notes on pages 8 to 11 form part of these financial statements.

**Ramghria Sikh Association
Statement of Financial Position
As At 31 December 2024**

		2024	2023
		Unrestricted funds	Total funds
	Notes	£	£
FIXED ASSETS			
Tangible Assets	10	2,096,375	2,099,687
		<u>2,096,375</u>	<u>2,099,687</u>
CURRENT ASSETS			
Debtors	11	25,113	28,180
Cash at bank and in hand		534,500	423,305
		<u>559,613</u>	<u>451,485</u>
Creditors: Amounts Falling Due Within One Year	12	<u>(2,476)</u>	<u>(15,320)</u>
NET CURRENT ASSETS (LIABILITIES)		<u>557,137</u>	<u>436,165</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>2,653,512</u>	<u>2,535,852</u>
Creditors: Amounts Falling Due After More Than One Year	13	<u>(1,052)</u>	<u>(1,052)</u>
NET ASSETS		<u>2,652,460</u>	<u>2,534,800</u>
FUNDS OF THE CHARITY			
Unrestricted Funds		<u>2,652,460</u>	<u>2,534,800</u>
TOTAL FUNDS	14	<u>2,652,460</u>	<u>2,534,800</u>

On behalf of the board



S Sarbjeet Singh Bhambra

Trustee

Date 09-12-2025



S Hardip Singh Bhogal

Treasurer

Date 13.12.2025

The notes on pages 8 to 11 form part of these financial statements.

Ramghria Sikh Association
Notes to the Financial Statements
For The Year Ended 31 December 2024

1. General Information

Ramghria Sikh Association is an unincorporated charity registered with the Charity Commission, registered charity number 1023236. The principal address is Masons Hill, Woolwich, London, SE18 6EJ.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements 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 charity is a Public Benefit Entity as defined by FRS 102.

2.2. Incoming Resources

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.

2.3. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold	0%
Fixtures & Fittings	15%
Computer Equipment	25%

2.4. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

3. Income from Donations and Legacies

	2024	2023
	Unrestricted funds	Unrestricted funds
	£	£
Donations and gifts	246,647	247,721
Gift aid	14,461	4,000
	<u>261,108</u>	<u>251,721</u>

4. Investment Income

	2024	2023
	Unrestricted funds	Unrestricted funds
	£	£
Bank interest receivable	4,318	3,069
Rents received from investment properties	36,700	36,700
	<u>41,018</u>	<u>39,769</u>

Ramghria Sikh Association
Notes to the Financial Statements (continued)
For The Year Ended 31 December 2024

5. Net Income/(Expenditure)

The net income is stated after charging/(crediting):

	2024	2023
	£	£
Depreciation of tangible fixed assets - owned	<u>3,312</u>	<u>3,929</u>

6. Analysis of Expenditure

	2024
	Support costs (see note 7)
	£
Raising funds	<u>184,466</u>

	2023
	Support costs (see note 7)
	£
Raising funds	<u>186,277</u>

7. Support Costs

	2024
	Raising funds
	£
Employee costs	88,873
Premises expenses	68,073
General administration	24,208
Depreciation	3,312
	<u>184,466</u>

	2023
	Raising funds
	£
Employee costs	69,812
Premises expenses	79,656
General administration	32,880
Depreciation	3,929
	<u>186,277</u>

8. Staff Costs

Staff costs were as follows:

	2024	2023
	£	£
Wages and salaries	<u>88,873</u>	<u>69,812</u>

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

Ramghria Sikh Association
Notes to the Financial Statements (continued)
For The Year Ended 31 December 2024

9. Average Number of Employees

Average number of employees during the year was: 3 (2023: 3)

10. Tangible Assets

	Land & Property Freehold	Fixtures & Fittings	Computer Equipment	Total
	£	£	£	£
Cost				
As at 1 January 2024	2,078,116	208,727	3,238	2,290,081
As at 31 December 2024	<u>2,078,116</u>	<u>208,727</u>	<u>3,238</u>	<u>2,290,081</u>
Depreciation				
As at 1 January 2024	-	187,925	2,469	190,394
Provided during the period	-	3,120	192	3,312
As at 31 December 2024	<u>-</u>	<u>191,045</u>	<u>2,661</u>	<u>193,706</u>
Net Book Value				
As at 31 December 2024	<u>2,078,116</u>	<u>17,682</u>	<u>577</u>	<u>2,096,375</u>
As at 1 January 2024	<u>2,078,116</u>	<u>20,802</u>	<u>769</u>	<u>2,099,687</u>

11. Debtors

	2024	2023
	£	£
Due within one year		
Other debtors	<u>25,113</u>	<u>28,180</u>

12. Creditors: Amounts Falling Due Within One Year

	2024	2023
	£	£
Trade creditors	2	1
Other creditors	<u>2,474</u>	<u>15,319</u>
	<u>2,476</u>	<u>15,320</u>

13. Creditors: Amounts Falling Due After More Than One Year

	2024	2023
	£	£
Accruals and deferred income	<u>1,052</u>	<u>1,052</u>

Ramghria Sikh Association
Notes to the Financial Statements (continued)
For The Year Ended 31 December 2024

14. Movement in Funds

	As at 1 January 2024	Income	Expenditure	As at 31 December 2024
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	2,534,800	302,126	(184,466)	2,652,460
Total funds	<u>2,534,800</u>	<u>302,126</u>	<u>(184,466)</u>	<u>2,652,460</u>

	As at 1 January 2023	Income	Expenditure	As at 31 December 2023
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	2,429,587	291,490	(186,277)	2,534,800
Total funds	<u>2,429,587</u>	<u>291,490</u>	<u>(186,277)</u>	<u>2,534,800</u>

15. Related Party Disclosures

There were no related party transactions for the year ended 31st December 2024.

Ramghria Sikh Association
Detailed Statement of Financial Activities
For The Year Ended 31 December 2024

	2024	2023
	Total funds	Total funds
	£	£
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations and gifts	246,647	247,721
Gift aid	14,461	4,000
	<u>261,108</u>	<u>251,721</u>
Investments		
Rental income from investment property	38,700	36,700
Bank interest receivable	4,318	3,069
	<u>41,018</u>	<u>39,769</u>
	<u>302,126</u>	<u>291,490</u>
EXPENDITURE ON:		
Raising funds		
Wages and salaries	(88,873)	(69,812)
Light and heat	(40,899)	(37,251)
Repairs and maintenance	(19,351)	(32,102)
Cleaning	(4,688)	(7,577)
Premises insurance	(3,135)	(2,726)
Printing, postage and stationery	(2,013)	(1,487)
Telecommunications	(2,376)	(1,856)
Accountancy fees	(2,365)	(1,316)
Bank charges	(39)	-
Charitable donations	(5,637)	(7,197)
Sundry expenses	(282)	(992)
Gurmat Parchar	(5,961)	(12,955)
Ratlon	(5,535)	(7,077)
Depreciation of fixtures and fittings	(3,120)	(3,673)
Depreciation of computer equipment	(192)	(256)
	<u>(184,466)</u>	<u>(186,277)</u>
	<u>(184,466)</u>	<u>(186,277)</u>
NET INCOME	<u>117,660</u>	<u>105,213</u>

