

**The Kalgidhar Trust  
(A Registered Charity)**

# **Trustees' Annual Report**

**Year Ended: 31 July 2020**

**Charity no: 1041548**

## THE KALGIDHAR TRUST

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**THE KALGIDHAR TRUST**  
**Report of the Trustees**  
**For the Year Ended 31 July 2020**

The Trustees submit their report and the financial statements of The Kalgidhar Trust (“the Charity” or “the Trust”) for the year ended 31 July 2020. The financial statements have been prepared in accordance with the accounting policies set out on pages 17 to 19 and comply with the Charity’s Trust Deed and applicable law. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) “Accounting and Reporting by Charities” (FRS 102) in preparing the annual report and financial statements of the Charity.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**FOR THE CHARITY, ITS TRUSTEES AND ADVISERS**

**Charity Registration Number – 1041548**

**Charity Address- 1<sup>st</sup> Floor, 30 Merrick Road, Southall Middlesex, UB2 4AU**

**Trustee-**  
**Baba Iqbal Singh Kingra**  
**Dr. Khem Singh Gill (Deceased on 17 September 2019)**  
**Dr. Davinder Singh Samloke (Appointed 6 January 2020)**  
**Giani Gurdev Singh (Deceased on 5 July 2021)**  
**S. Harkishan Singh**  
**S. Rajinderpal Singh Rai**  
**S. Ranbir Singh Attwal**

**Registered Office- 1<sup>st</sup> Floor, 30 Merrick Road, Southall Middlesex, UB2 4AU**

**Bankers- Barclays, 210 High Street, Hounslow TW3 1DL**

**Independent Auditor- Rawlinson & Hunter Audit LLP, 8<sup>th</sup> Floor, 6 New Street Square, New Fetter Lane,  
London, EC4A 3AQ**

The Charity is governed by virtue of constitution set out in its Trust Deed, which was adopted on 20 July 1992 and amended on 22 June 1994.

The Charity works along Sikh Places of worship in UK and also with The Kalgidhar Trust in India.

The success of any work of such magnitude depends upon the spirit of Sewa (selfless service), team-work and discipline. The Kalgidhar Trust emphasizes spiritual upliftment in all its programmes to establish permanent peace in the world.

The Kalgidhar Trust lays emphasis on moral upliftment of children through a blend of modern scientific education and spiritual education. This unique system of education inculcates moral values in the children, who become good global citizens and an asset to the society. These children having imbibed the virtues can become the leaders and torch-bearers for others also; thereby helping eradicate negative forces and vices amongst their contacts. Experience tells that one morally enlightened child can influence 25-30 members of the society around him or her.

# THE KALGIDHAR TRUST

## Report of the Trustees For the Year Ended 31 July 2020 (Continued)

### STRUCTURE, GOVERNANCE AND MANAGEMENT

#### Terms of Trust

The Trust is a registered charity (number 1041548) whose principal purpose is to finance charitable purposes in whatever manner the Trustees, in their absolute discretion, think fit.

The policy of the Trust is to seek sufficient finance to continue to fund the charitable expenditure of the Trustees.

#### Organisation

The Trustees of the Charity meet at least 4 times a year to discuss overall strategy and to determine how best to direct its resources to meet its objectives. During the Covid-19 pandemic and lockdown meetings were held on Zoom as and when required. The Board of the Trustees comprises its 6 trustees who are named on page 3. Baba Iqbal Singh Kingra acts as Honorary Chairman of the Board of the Trustees.

#### Appointment of Trustees

The appointment of Trustees is governed by the Governing document of the Charity being its Trust Deed. The authorisation to appoint Trustees, of which there must be at least 3, is vested in the Board of Trustees. 5 Trustees named on page 3 have served throughout the period covered by this report, 1 New Trustee was appointed and 1 Trustee deceased during the year. Further details are outlined on page 3.

#### Trustee induction and training

New trustees are made aware of their legal obligations under Charity Law, the decision-making processes at the Trust, its strategic aims and recent performance. They are also provided with a pack of relevant documentation, including a budget, planned charitable expenditure, a current list of practical projects and copies of recent publications and press releases.

Trustees are encouraged to attend training events where these will assist with their role.

#### Related parties

Transactions with related parties are disclosed in Note 9 to the financial statements.

#### Grant making policy

We consider requests for grants and make grants which meet the Charity's objects as outlined on page 5 et seq.

# THE KALGIDHAR TRUST

## Report of the Trustees For the Year Ended 31 July 2020 (Continued)

### OBJECTIVES, ACTIVITIES, FINANCIAL REVIEW AND FUTURE PLANS

The Charity's objectives are:

- To propagate the Sikh religion in accordance with the tenets of the Ten Gurus and the living Guru Granth Sahib Ji (The eternal living Guru). This is carried out through recitation of Gurbani/Kirtan (musical recitation), through religious discourse and using publications.
- To aid in relieving poverty in the UK and abroad.

These are carried out by delivering Value Based Education through a strong network of 130 Schools (Akal Academies) and 3 Universities (1 under construction) in Northern part of India.

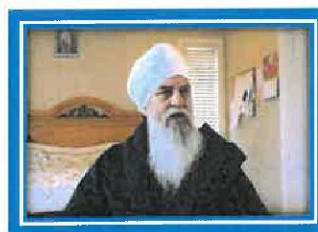
The Kalgidhar Trust advocates dismantling of all barriers and boundaries, embracing humanity by treating all human beings as one race (Manush Ki Jaat Sabhey Ekey Pehchanbo – Guru Gobind Singh Ji) and praying for welfare unto all (Sarbat Da Bhalla – Guru Nanak Dev Ji). This entails emancipation of societies by producing "Global Citizens" delivering equality, justice and welfare of all.

### OUR EXECUTIVE TEAM



**Baba Iqbal Singh Kingra**  
President, Chancellor - Eternal  
University

M.Sc., Former Director Agriculture,  
Himachal Pradesh, India



**Dr. Khem Singh Gill (Padma Bhushan)**  
Vice-President

PhD (California), Former Vice-Chancellor,  
Punjab Agricultural University (PAU),  
Ludhiana

Dr Khem Singh Gill's death is a great loss to mankind. He was not about length of life but Depth of life. Great legendary Saint-Scientist Padma Bhushan Dr Khem Singh Gill, 89 yrs, Vice-President of The Kalgidhar Trust, Chairman of Akal Academies, Father of Green Revolution and former Vice-Chancellor, PAU passed away in the early hours of 17 September 2019.

Dr Gill studied agriculture sciences at Khalsa College, Amritsar, in 1949, and subsequently pursued a Masters in genetics and plant breeding in 1952. He was one of the nuclear staff when PAU was established in 1962. After doing his PhD from California, he returned to India in 1966 to take over as professor and head of PAU's department of genetics at the Hisar campus. On 25 May 1968, Dr Gill was appointed the head of the department of plant breeding and became the right-hand man of Dr M S Randhawa, who played a major role in establishing agricultural research in India.

Dr Gill was the founding trustee of 'The Kalgidhar Trust' and Vice-President of the Kalgidhar Trust / Society, Baru Sahib. He was associated with Baba Iqbal Singh ji since the days that they met Sant Teja Singh ji at Khalsa College Amritsar. He had been the Chairman of Akal Academies in Punjab, Haryana, Himachal Pradesh (HP), Uttar Pradesh (UP) and Rajasthan. He had also been honoured with the PADMA BHUSHAN by the Govt of India. As director of the Akal Academies, he set up the first academy at Muktsar in 1993. This wave of setting up academies continued over the years, and today there are 129 Akal Academies in Punjab, Haryana, Rajasthan, UP and HP.

# THE KALGIDHAR TRUST

## Report of the Trustees For the Year Ended 31 July 2020 (Continued)

Dr Gill was credited with catalysing the Green Revolution in Punjab with his immense research in plant breeding, devoted all his life and every single breath in the service of mankind as mandated by his Masters, Sant Attar Singh ji and Sant Teja Singh Ji.

### WHO WE ARE/ OUR WORK/ WHAT WE DO

#### Kalgidhar Trust UK

The Kalgidhar Trust UK is a sister organisation of the Kalgidhar Trust/Society, India. The UK body supports and aspires to bring about a silent but sure change to uplift the socio-economic status of the rural disadvantaged Sikh children in India. In addition to fund raising activities it administers and promotes scholarships in Europe and the UK. The financial support and donations in kind are generously advanced by individuals, Gurdwaras and multiple diverse organisations. The task at hand is managed by a well-equipped office and staffed by highly qualified professional Sikh volunteers. The Sewadaars (volunteers) are passionate about Sikhi and in the development of the educational capacity of Sikhs in India and believe strongly in Taking Sikhi to the World.

#### The Kalgidhar Trust / Society -India

The Kalgidhar Society – Baru Sahib, is a not for profit, charitable organisation engaged in the delivery of value based educational programs at 129 low cost CBSE (Central Board of Secondary Education) Akal Academy schools spread out in the northern part of India. The 70,000 students who attend these schools are mostly from the deprived sections of society, regardless of caste, creed, religion, social status or geographic region of the country. The key strategy is to provide cost-effective, quality oriented holistic schooling to the rural under privileged children in India. The well-planned value-based education skilfully integrates a stark modern learning educational infrastructure.

### OUR SUCCESS STORIES

#### August 2019

Dr. Davinder Singh (Secretary, The Kalgidhar Trust, Baru Sahib) and Dr Neelam Kaur (adviser, healthcare and education, Akal Academy, Baru Sahib) visited the UK in August 2019.

#### Park Avenue Southall Gurdwara

Dr. Davinder Singh and Dr. Neelam Kaur delivered a lecture on 'How together we can empower rural Punjab by Education'. Gurdwara Sri Guru Singh Sabha Committee, Park Avenue, Southall members showed their warm support in this mission led by Baba Iqbal Singh Ji.

#### University of Birmingham

Dr. Davinder Singh delivered a presentation on 'Value Led Education', sharing various projects undertaken under the guidance of Baba Iqbal Singh ji. Bhai Sahib Bhai Mohinder Singh ji graced the presentation with his presence and divine words in their support and appreciation to the projects undertaken by Baru Sahib. Sewadaars from Baru Sahib and Nishkam Sewak Jatha, Birmingham, UK discussed the best we can do together for the community as a whole. Within all of us is a divine capacity to manifest and attract all that we need and desire.



# THE KALGIDHAR TRUST

## Report of the Trustees For the Year Ended 31 July 2020 (Continued)

### November 2019

550<sup>th</sup> Birth Anniversary of Guru Nanak Dev Ji- Seminar held at Guru Nanak Gurdwara Birmingham

To commemorate the 550th Birth Anniversary of Shri Guru Nanak Dev ji, a seminar was organized at Birmingham on 4 August, 2019 where Dr. Davinder Singh, Secretary, The Kalgidhar Trust Baru Sahib and Dr. Neelam Kaur participated from India and Mrs. Ravideep Kaur and S. Jaspal Singh represented our USA Team. This seminar was organized with an aim of sponsoring 550 rural childrens' lifetime sponsorship who belong to Granthi Singh, Ragi Singh and Martyr's families. The gathering was addressed by Dr. Davinder Singh who informed all about the project "Educate to Save" wherein rural children belonging to economically weak backgrounds are provided free education with the help of donors who sponsor a child's education through our Educate to Save scheme.

The seminar focused on honouring key supporters and donors of the Charity for their selfless support and partnership in growing and developing The Kalgidhar Trust into a formidable and leading panthic organisation. Also, to inform them of the Trust's future direction through technology and innovation. The focus of the event was for supporters to learn and explore the opportunities available to us all as to how best to engage in the betterment of the human race in the 21st Century.



**DR. NEELAM KAUR  
ADVISER, HEALTHCARE  
AND EDUCATION,  
AKAL ACADEMY,  
BARU SAHIB  
WAS HONOURED  
WITH EXCELLENCE  
IN SCHOOL  
EDUCATION AT  
UK HOUSE OF  
COMMONS**



[www.BaruSahib.org](http://www.BaruSahib.org)

Dr. Neelam Kaur, a noted educationalist adviser, healthcare and education Akal Academy, Baru Sahib (Sirmaur) was honoured with excellence in school education at UK House of Commons for her extraordinary work for the cause of education of underprivileged students and empowerment of women in Punjab, Haryana, Himachal Pradesh.

Recognising her efforts Intelligent Minds Trust organised an award function where Gaur Gopal Das spiritual leader and Seema Malhotra, Member of Parliament for Feltham and Heston were the chief guests. Dr. Neelam has spent last 25 years in providing formal education to underprivileged students of Punjab and other northern states.

Dr. Neelam expressed that it was her honour to receive this award and was an appreciation of the unique concept which lays emphasis on providing value education with formal education to children making them better human beings which was propounded and executed by Sant Attar Singh Ji, Sant Teja Singh Ji and now Baba Iqbal Singh Ji.

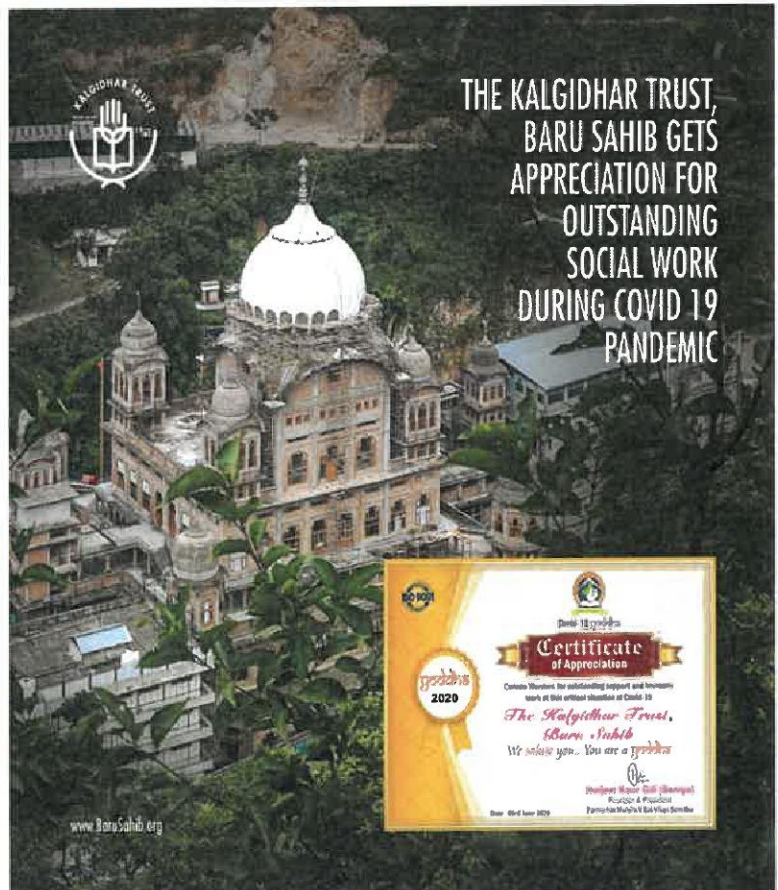
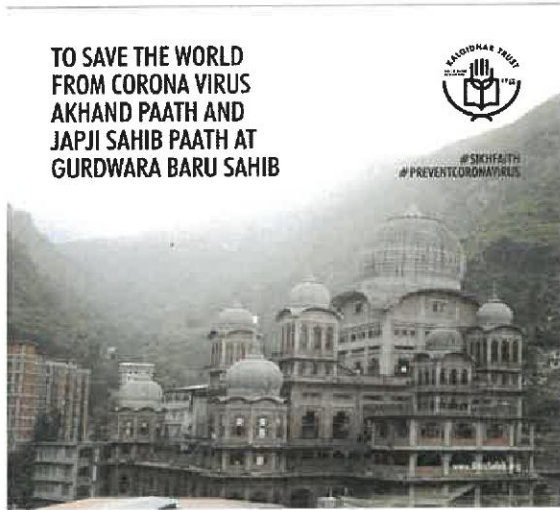
### March 2020 – Coronavirus Pandemic

The Kalgidhar Trust, Baru Sahib received appreciation for outstanding social work. Amid this deadly Coronavirus Pandemic Outbreak, The Kalgidhar Trust, Baru Sahib has tremendously worked for the needy masses out there. They have selflessly worked for the needy and the poor. If we talk about distributing food packets, Langar Seva, delivering ration to the needy and unemployed families and imparting quality education, providing a roof to the vulnerable several other social services, The Kalgidhar Trust, Baru Sahib is always there. They have been on the fore front like COVID-19 heroes during this pandemic.

# THE KALGIDHAR TRUST

## Report of the Trustees For the Year Ended 31 July 2020 (Continued)

Parivartan Mahila V Bal Vikas Sanstha has appreciated their outstanding work during this lockdown period. They have been conferred with the Certificate of Appreciation by this organisation. They have been stated as Corona Warriors for their outstanding support and humanity work at this critical situation at COVID-19 Pandemic Outbreak.



# THE KALGIDHAR TRUST

## Report of the Trustees For the Year Ended 31 July 2020 (Continued)

### FUTURE PLANS

The Kalgidhar Trust plans to "reach out to the unreached" through its various educational, health care and social vices eradication programmes under the project RURAL POOR DEVELOPMENT INITIATIVE ("RPDI"). It is expected that a silent socio-economic reform will result out of this sure-footed grass-root exercise of the RPDI. The footprints of "eradication of illiteracy and vices" would keep on growing and positively touch the lives and fulfil the needs of the rural deprived classes.

### PUBLIC BENEFIT

The Kalgidhar Trust works for the public benefit by raising public awareness and enhancing public participation in the key attributes of Sikh Dharm (Sikh way of life) such as Sarbatt da Bhalla (welfare of all), treating all human beings as one family, universal equality through creation of Global Citizens (Manas Ki Jaat Sabhe Ekey Pehchanho – Guru Gobind Singh Ji) and helping society by caring for each other and sharing our good fortunes with the less fortunate ones by contributing a minimum of 10% of our earnings for charitable purposes (Daswandh), overcoming social evils such as lust, anger, greed, possessiveness, arrogance and ego through divine wisdom and promoting social virtues like tolerance, patience and forgiveness. The Charity's activities clearly address its objectives and associated aims and activities as described on page 5 et seq and the Trustees and staff are mindful of the need to work for the public benefit.

### POLICY ON RESERVES

The balance held as restricted funds and unrestricted funds as at 31 July 2020 were £3,000 (2019 - £13,000) and £13,000 (2019 – £55,000). The Charity's policy is to aim for sufficient reserves to fund at least twelve months future expenditure at any time.

### INVESTMENT POWERS

The Trustee's investment powers are unrestricted within "ethical" limits.

### RISK MANAGEMENT

The Trustees have a risk management strategy which comprises:

- An annual review of the risks the Trust may face,
- The establishment of systems and procedures to mitigate those risks identified,
- The implementation of procedures designed to minimise any potential impact on the Trust should those risks materialise; and
- Quarterly Trust meetings regularly review apparent and inherent risks and the available tools to mitigate such risks.

### FUNDRAISING

The Trustees have referred to the Code of Fundraising Practice ("the Code") which was developed during 2017 by the fundraising community through the work of the Institute of Fundraising and Public Fundraising Association, and the Guidance on Charities and Fundraising issued by the Charity Commission ("CC20") and the Charities (Protection and Social Investment) Act 2016 ("the Act"). The Trustees consider that following a review of the Code requirements they are compliant.

# THE KALGIDHAR TRUST

## Report of the Trustees

### For the Year Ended 31 July 2020 (Continued)

#### TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees of The Kalgidhar Trust are responsible for preparing the Trustees' Annual Report and the financial statements of the charity in accordance with applicable law, the Charities Act 2011 and the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) issued in October 2019.

The law applicable to charities in England and Wales 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 during for that year. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

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

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

# THE KALGIDHAR TRUST

## Report of the Trustees

### For the Year Ended 31 July 2020 (Continued)

#### COVID-19

The Covid-19 pandemic that has taken hold in the UK will undoubtedly have an effect on all UK charities in a wide ranging manner, potentially affecting their operational capability, liquidity and financial position.

The Trustees have considered the implications and have put in place continuity plans that should allow the charity to continue in operation.

However, it is an early stage of this pandemic and Government policy is constantly evolving. Accordingly, the Trustees are unable to assess the full potential impact and are keeping the matter under constant review

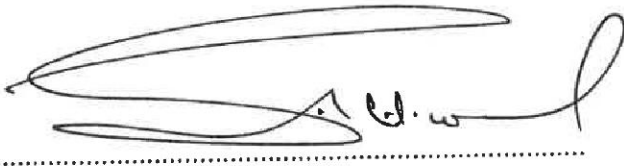
The impact of Covid-19 on the Charity has been minimal because most of its fundraising is national television and social media driven. The special Walk to Save initiative to counter Covid-19 challenge has resulted in sufficient additional donations so the resultant impact on donations has been immaterial. The operations of the Charity have remained largely unaffected during the pandemic.

However due to the ongoing crisis the Trustees are not in a position to foresee the potential impact in the current year.

#### INDEPENDENT AUDITOR

A resolution will be proposed at the Annual General Meeting that Rawlinson & Hunter Audit LLP be re-appointed as Auditor to the Charity for the ensuing year.

Approved by the Trustees and signed on their behalf by



Ranbir Singh Attwal

Trustee

Date:

**18 JAN 2022**

# THE KALGIDHAR TRUST

## Independent Auditor's Report to the Trustees of The Kalgidhar Trust

### Opinion

We have audited the financial statements of The Kalgidhar Trust ("the Charity") for the year ended 31 July 2020 which comprise the Statement of Financial Activities, Statement of Financial Position 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, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (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 July 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 Auditor's 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 Financial Reporting Council's Ethical Standard, 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

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you were:

- the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the Trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the Charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

## THE KALGIDHAR TRUST

### Independent Auditor's Report to the Trustees of The Kalgidhar Trust (Continued)

#### Other information

The Trustees are responsible for the other information. The other information comprises the information included in the Trustees' Annual Report and Financial Statements, other than the financial statements and our auditor's report 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 there is a material misstatement in the financial statements or a material misstatement of the other information. 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 in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

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

#### Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement set out on page 10, the Trustees are responsible for the preparation of 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.

## THE KALGIDHAR TRUST

### Independent Auditor's Report to the Trustees of The Kalgidhar Trust (Continued)

#### Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

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 an auditor's report 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.

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 auditor's report.

#### Use of 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 auditor's 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.



#### Rawlinson & Hunter Audit LLP

Statutory Auditor  
Chartered Accountants  
Eighth Floor  
6 New Street Square  
New Fetter Lane  
London  
EC4A 3AQ

Date: 18 January 2022

*Rawlinson & Hunter Audit LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.*

**THE KALGIDHAR TRUST**

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

	Notes	Restricted Funds £'000	Unrestricted Funds £'000	Total 2020 £'000	Restricted Funds £'000	Unrestricted Funds £'000	Total 2019 £'000
<b>Incoming Resources</b>							
Incoming resources from generated funds:							
Donations and gifts	2,3	502	180	682	388	209	597
Gift Aid		-	27	27	-	48	48
<b>Total incoming resources</b>	2,3	<u>502</u>	<u>207</u>	<u>709</u>	<u>388</u>	<u>257</u>	<u>645</u>
<b>Resources Expended</b>							
Cost of generating funds:							
Charitable activities		512	138	650	432	165	597
Governance & Support costs		-	111	111	-	124	124
<b>Total resources expended</b>	2,4	<u>512</u>	<u>249</u>	<u>761</u>	<u>432</u>	<u>289</u>	<u>721</u>
<b>Net movement in funds</b>		(10)	(42)	(52)	(44)	(32)	(76)
Fund balances brought forward at 1 August 2019		<u>13</u>	<u>55</u>	<u>68</u>	<u>57</u>	<u>87</u>	<u>144</u>
Fund balances carried forward at 31 July 2020		<u>3</u>	<u>13</u>	<u>16</u>	<u>13</u>	<u>55</u>	<u>68</u>


All of the above results are derived from continuing activities. All gains and losses recognised in the year are included above.

The notes on pages 17 to 23 form part of these financial statements.

**THE KALGIDHAR TRUST**  
**STATEMENT OF FINANCIAL POSITION AS AT 31 JULY 2020**

	Notes	2020	2019
		£'000	£'000
<b>Current Assets</b>			
Other debtors	8	6	2
Cash at bank and in hand	13	<u>19</u>	<u>72</u>
		25	74
<b>Creditors: amount falling due within one year</b>	8	<u>(9)</u>	<u>(6)</u>
<b>Net current assets</b>		<u>16</u>	<u>68</u>
<b>Total assets less current liabilities</b>		<u>16</u>	<u>68</u>
<b>Net Assets</b>		<u>16</u>	<u>68</u>
<b>Funds:</b>			
Restricted funds		3	13
Unrestricted funds		<u>13</u>	<u>55</u>
<b>Total Funds</b>	7,8	<u>16</u>	<u>68</u>

The financial statements were approved and authorised for issue by the Trustees on.....and signed on their behalf by:



18 JAN 2022

Ranbir Singh Attwal,  
Trustee

The notes on pages 17 to 23 form part of these financial statements.

# THE KALGIDHAR TRUST

## NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED

31 JULY 2020

### 1 Statement of Compliance

The Kalgidhar Trust ("the Charity"), registered charity number 1041548, is based and administered in the United Kingdom. The registered address is 1st Floor, 30 Merrick Road, Southall, Middlesex, UB2 4AU. The nature of the Charity's operations and principal activities are set out in the Trustees' Annual Report.

The financial statements have been prepared under the historical cost convention and in accordance with the Charities Act 2011 and with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019.

The Charity constitutes a public benefit entity as defined by Charities SORP 2019 (FRS 102).

The Charity has applied Update Bulletin 1 as published on 2 February 2016 and does not include a cash flow statement.

The financial statements are presented in pounds sterling which is the functional currency of the Charity and rounded to the nearest £000.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

### 2 Accounting policies

#### (a) Going concern

The Covid-19 pandemic has created significant operational and financial pressures on the Charity. Having considered the levels of funds held and the level of income and expenditure, together with the level of reserves of the Charity, the Trustees consider the adoption of the going concern basis in preparing these financial statements is appropriate.

#### (b) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal. Costs associated with raising and managing the restricted funds are charged to the restricted funds.

## THE KALGIDHAR TRUST

### NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED

31 JULY 2020 (continued)

#### **(c) Incoming resources**

All incoming resources are included in the Statement of Financial Activities when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. For legacies, entitlement is the earlier of the Charity being notified of an impending distribution or the legacy being received.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the Charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

#### **(d) Resources expended**

All 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 use of the resources.

Fund-raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the Charity.

#### **(e) Financial instruments**

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are recognised at transaction value, except where settlement is delayed, in which case the transaction is recognised at the present value of the settlement amount.

#### **(f) Donated services**

Donated professional services are recognised in income at their fair value when their economic benefit is probable, they can be measured reliably and the Charity has control over the item. Fair value is determined on the basis of the value of the gift to the Charity. A corresponding amount is recognised in expenditure.

**THE KALGIDHAR TRUST**  
**NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED**  
**31 JULY 2020 (continued)**

**(g) Debtors and creditors receivable / payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised as expenditure.

**(h) Cash and cash equivalents**

Cash is represented by cash in hand and deposits with financial institutions repayable without penalty on notice of not more than 24 hours. Cash equivalents are highly liquid investments that mature in no more than three months from the date of acquisition and that are readily convertible to known amounts of cash with insignificant risk of change in value.

**(i) Voluntary help**

The Charity benefits from many voluntary hours and unclaimed out-of-pocket expenses. No amount is included in these financial statements for these voluntary hours and unclaimed expenses. Without the effort and devotion of the volunteers the Charity would not be able to carry out successful fund-raising events.

**THE KALGIDHAR TRUST**

**NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED**

**31 JULY 2020 (continued)**

**3 Income**

	<b>2020</b>	<b>2019</b>
	<b>£'000</b>	<b>£'000</b>
Donations and gifts from individuals	682	597
Gift Aid	<u>27</u>	<u>48</u>
	<u>709</u>	<u>645</u>

**4 Total resources expended**

	<b>Direct Costs 2020 £'000</b>	<b>Total 2020 £'000</b>	<b>Total 2019 £'000</b>
Legal & professional charges	5	5	10
Travel & subsistence	2	2	6
Support costs	60	60	61
Salaries and Wages (Note 6)	39	39	41
Events	5	5	6
Donations out	650	650	597
<b>Total resources expended</b>	<u>761</u>	<u>761</u>	<u>721</u>

Support costs include £9,000 (2019- £14,566) being premises cost for First Floor 30 Merrick Road, Southall, UB2 4AU. RSA Associates (Accountants and Registered Auditors – Sole Proprietorship of Mr R S Attwal (Trustee) who have always provided their services free of cost to The Kalgidhar Trust and who share part of the premises with The Kalgidhar Trust, have contributed £4,500 (2019- £7,283) towards the costs during the year being 50% of the total costs. Any additional contributions by Mr R S Attwal and family are reported in donations and related party disclosures (Note 9).

**5 Auditor's Remuneration**

	<b>2020</b>	<b>2019</b>
	<b>£'000</b>	<b>£'000</b>
Fees payable to the Charity's auditor for the audit of the Charity's annual accounts	<u>4</u>	<u>4</u>
	<u>4</u>	<u>4</u>

**THE KALGIDHAR TRUST**

**NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED**

**31 JULY 2020 (continued)**

<b>6 Staff costs</b>	<b>2020</b>	<b>2019</b>
	<b>£'000</b>	<b>£'000</b>
Wages & salaries	36	38
Social security costs	3	3
	39	41

The number of employees whose emoluments as defined for taxation purposes amounted to over £60,000 in the period was £Nil (2019 – £NIL). The Trustees did not receive any remuneration from the Charity for their services in the current or prior year. During the year the Charity had an average of 2 employees (2019 – 1 employee).

**7 Fund Reconciliation**

	<b>At 1 August 2019 £'000</b>	<b>Income 2020 £'000</b>	<b>Expenditure 2020 £'000</b>	<b>At 31 July 2020 £'000</b>
<b>Restricted Funds</b>	13	502	(512)	3
<b>Unrestricted Funds</b>				
General Funds	55	207	(249)	13
<b>Total net assets</b>	68	709	(761)	16

General Funds represent the unrestricted funds, which are not designated for particular purposes. Restricted funds amounting to £174,448 (2019- £247,016) were received for Guru Ki Kashi – Akal University Project and £650,000 (2019- £570,000) were remitted to The Kalgidhar Trust, India from restricted and unrestricted funds. During the year £325,099 (2019- £113,626) of funds were received for the Educate to Save Project and £2,505 (2019- £26,083) were received for Kerala flood relief.

**8 Analysis of net assets between funds**

	<b>Unrestricted funds £'000</b>	<b>Restricted funds £'000</b>	<b>Total £'000</b>
Other Debtors	6	-	6
Cash at bank	16	3	19
Creditors	(9)	-	(9)
	13	3	16

## THE KALGIDHAR TRUST

### NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED

31 JULY 20120 (Continued)

#### 9 Related party disclosures

Individual donations were received from the Trustees: Mr R S Rai (family business) an amount of £24,835 (2019 - £28,838) and from Mr RS Attwal and family an amount of £14,528 (2019 - £7,857) Total donations of £650,000 (2019 - £570,000) were paid to The Kalgidhar Trust – a registered charity in India, in which Baba Iqbal Singh Kingra is a Trustee and Chairman. The Trustees did not receive any remuneration and not reimbursed any expenses from the Charity for their services in the current or prior year. Advertising payments of £28,326 (2019 - £43,395) were made to Sangat Trust and Sangat TV which is a wholly owned subsidiary of Sangat Trust in which Mr R S Attwal is also a Trustee.

#### 10 Operating Lease Commitment

The charity premises (First Floor 30 Merrick Road, Southall, UB2 4AU) are under an operating lease commitment of £9,000 per annum with effect from 1 April, 2014 until 31 March, 2024 with 3 yearly rent reviews. At 31 July 2020 the total outstanding commitments amounted to some £36,000 (2019- £45,000) excluding any rent reviews.

#### 11 Controlling party

The Trustees consider that the Trust is jointly controlled by the Trustees and there is no ultimate controlling party.

**THE KALGIDHAR TRUST**  
**NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED**  
**31 JULY 2020 (Continued)**

**12 Financial Instruments**

The carrying amounts of the Charity's financial instruments are as follows:

	<b>2020</b>	<b>2019</b>
	<b>£'000</b>	<b>£'000</b>
Financial assets		
Measured at fair value through SOFA:		
Cash at bank and in hand	19	72
Measured at amortised cost:		
Other Debtors	6	2
Financial liabilities		
Measured at amortised cost:		
Creditors	9	6
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