Charity registration number 1183917

RUH MINISTRIES

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2026

Caladine
Chartered Certified Accountants

RUH MINISTRIES
FOR THE YEAR ENDED 30 JUNE 2026

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TRUST INFORMATION

Trustees	Karamjeet Ballagan Kamaljeet Shemar Manjit Mangat
Charity registration number	1183917
Principal Address	1 James Close Smethwick B67 7DS
Accountant	J R Caladine FCCA CTA FCIE Caladine Limited Chartered Certified Accountants Chantry House 22 Upperton Road Eastbourne East Sussex BN21 1BF

The Trustees of Ruh Ministries present their Annual Report and the Financial Statements of the Charity for the year ended 30 June 2026.

1 Objectives

The objects of the CIO are:
To advance the Christian religion in Birmingham, for the benefit of the public mainly, but not exclusively, through the holding of prayer meetings, lectures, public celebrations of religious festivals, broadcasting and distributing literature on the Christian faith to enlighten others about the Christian religion.

2 Review of activities

Ruh Ministries is wholly dependent on the triune God—the Father, the Son, and the Holy Spirit—for the leading and guiding of the church. We trust that Jesus is the builder and architect of the church. Furthermore, the church relies on faithful servants and volunteers who support its ministry and our congregation members play a vital role in the daily running of the church.

During the previous year, the charity was able to complete several repair jobs around the mission house, including fixing the garden fence and gate. We were also able to fully furnish the house using furniture generously donated by fellow believers. Additionally, the church acquired a new sound system, which has greatly improved the amplification and audio quality for live worship during our Sunday Services. As Psalm 100 reminds us: "Enter His gates with thanksgiving and into His courts with praise."

Activities

- **Sunday Lunches:** Many of our sisters faithfully provide lunch, refreshments, and hot meals after the Sunday service.

- **Worship:** Our worship styles are varied, featuring traditional Punjabi, Hindi, and English songs. We remain open to the leading of the Holy Spirit as we seek to deepen our personal faith. We have also been networking with other churches and have been blessed by various visiting worship teams. The church has continued to see a steady increase in attendance, welcoming both new visitors and those returning after many years.

- **Outreach Work**: Within our local communities, we support and signpost people in need, help the homeless and hand out Christian tracts.

- **Zoom Prayer Meetings:** We host a weekly Men's Prayer Meeting and a general church members' meeting via Zoom. These sessions include reading the Word and praying for our families, communities, and nations.

- **Mission House**: Hosts a prayer meeting once a week.

- **Church Outings:** We host social gatherings and network with other churches through fellowship activities, such as beach trips.

- **Social Media:** Select Sunday services are broadcast on YouTube TV channel.

We believe that the church is the body of Christ, and He is the Head. Our aim is to encourage members to use their God given talents and gifts to participate in church activities, ensuring everyone is given the opportunity to serve. We empower our local congregation—who are predominantly from the Punjabi and Asian communities and come from varying backgrounds - to gain a deep understanding of Christ's teachings and to become His faithful followers.

Our Sunday Services are held in both Punjabi and English. They include worship, prayer, preaching, and teaching, all under the leading of the Holy Spirit.
We are committed to responding to Jesus' call to serve others to loving your neighbour as yourself and His command to spread the Good News. Moving forward, we will continue to encourage meaningful networking with the Church of God of Prophecy, strategically partnering with other churches to bring hope to our communities.

2 Review of activities (continued)

We also provide financial aid to itinerant pastors who serve as guest speakers at our church services. We believe that all donations received are for the glory of the Kingdom of God and His people. On an international level, the church continues to provide global aid to various projects in India. This includes supporting leprosy homes, assisting with school fees and uniforms, offering emergency relief, providing medical help for the poor, funding orphanages, and supporting feeding programmes.

Future Vision & Financial Stewardship
Our long-term plan is to host fundraising events to support our media ministry, advance film-making projects, and expand our provision for the poor in India.

The church is called to be a faithful steward of the Kingdom of Heaven. Although we have been blessed this year with people who have committed to tithing and giving regularly, we still face many challenges along the way. Nevertheless, our hope and faith remain firmly in Jesus Christ, our Lord and Saviour, who will deliver us and bring success and increase to the church. As Matthew 9:38 says: "Ask the Lord of the harvest, therefore, to send out workers into his harvest field."

Trustee Acknowledgements
The trustees wish to extend their heartfelt thanks to all of our church leaders, members, volunteers, families, friends, and the wider community for their continued support and dedication over the past year.

3 Structure, governance and management

The Trust is a Charitable Incorporated Organisation, charity number 1183917, and was registered with the Charity Commission on 17 June 2019.

The Trust is governed by the Trustees who have ultimate oversight. The Trustees are appointed by a resolution of the majority of the existing Trustees. The Trustees who acted during the year were:

Karamjeet Ballagan
Kamaljeet Shemar
Manjit Mangat

4 Financial review and reserves policy

The Trust received cash income of £28,350 (2025: £31,714) in the year and made total cash payments of £23,943 (2025: £72,917) resulting in a cash surplus of £4,407 (2025: deficit of £41,203). In the prior year the charity purchased a freehold property, to be used for church purposes, financed by a mortgage with Kingdom Bank.

Cash reserves at the year end were £10,093 (2025: £5,686).

5 Public Benefit

The Trustees have considered the Charity Commission guidance on public benefit when planning and undertaking its activities.

6 Risk Management

The Trustees have assessed the major risks to which the trust is exposed, and are satisfied that systems are in place to mitigate exposure to major risks.

Approved by the Trustees and signed on their behalf by:

M. K Mangat
.....
Mrs Manjit Mangat
Trustee

Date: 15/09/2026

Independent Examiner's Report to the Trustees of Ruh Ministries

I report to the charity trustees on my examination of the accounts of Ruh Ministries for the year ended 30 June 2026, which are set out on pages 4 to 6.

Responsibilities and basis of report

As the trustees of the Charity 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 Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the 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 Charity as required by section 130 of the Act; or

(2) the accounts do not accord with those records.

(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.



J R Caladine FCCA CTA FCIE
Caladine Limited
Chartered Certified Accountants
Chantry House
22 Upperton Road
Eastbourne
BN21 1BF

Date: 15 September 2026

RUH MINISTRIES
FOR THE YEAR ENDED 30 JUNE 2026

Receipts and Payments Account

	2026	2025
Receipts	£	£
Weekly cash offerings	7,286	8,509
Standing orders	15,139	15,393
Gift aid tax reclaim	5,925	7,412
Sale of equipment	-	400
Total incoming resources	28,350	31,714
Payments		
Donations overseas	2,060	1,070
Equipment and consumables (church)	1,167	117
Insurance	1,020	782
Donations UK	40	40
Website and software subscriptions	125	112
Rent	2,750	2,817
Accountancy	780	960
Ministry expenses	643	498
Travel	925	1,090
Utilities	2,724	362
Deposit for Mission House	-	41,250
Mortgage payments	9,808	6,235
Property repairs, refurbishment and equipment	1,046	12,640
Legal and professional fees	-	4,944
Council Tax	855	-
Total resources expended	23,943	72,917
Net receipts/(payments)	4,407	(41,203)
Cash funds brought forward 1 July 2025	5,686	46,889
Cash funds carried forward 30 June 2026	**10,093**	**5,686**

Statement of Assets and Liabilities

	2026	2025
Cash funds	£	£
Current account	9,299	5,196
Cash	794	490
	10,093	5,686
Land and buildings		
1 James Close, Smethwick, B67 7DS (at cost)	165,000	165,000
	165,000	165,000
Equipment		
Equipment at cost at 1 July 2025	10,227	8,134
Cost price of assets sold in year	-	-
Equipment purchased in the year	1,488	2,093
Equipment at cost as at 30 June 2026	11,715	10,227
Debtors		
HMRC Gift Aid claim	5,464	5,891
	5,464	5,891
Liabilities		
Accountancy fee	900	780
Mortgage on property (see Note 4)	121,600	123,028
	122,500	123,808

Approved by the Trustees' of Ruh Ministries

M. K Mangat
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Mrs Manjit Mangat
Trustee

Date 15/09/2026.....

NOTES TO THE FINANCIAL STATEMENTS

1. **Accounting Policies**
The financial statements have been prepared as a Receipts and Payments in accordance with section 133 of the Charities Act 2011.

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

2. **Trustee remuneration and expenses**
No remuneration was received by any of the Trustees and no expenses were re-imbursed to the Trustees during the year.

3. **Related party disclosure**
There are no related party disclosures.

4. **Mortgage**
A mortgage with Kingdom Bank was secured on 1 James Close, Smethwick, B67 7DS for a term of 30 years to facilitate the purchase of the property in 2024.