Registered Charity Number
511489

Ramgarhia Sikh Temple, Bradford

Annual Report and Financial Statements

For The Year Ended

31 December 2025

Ramgarhia Sikh Temple, Bradford
Report and accounts
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Ramgarhia Sikh Temple, Bradford
Charity Information

Trustees
Daljit Singh Panesar
Nirmal Singh Notay
Amarjit Singh Riyait

President
Kuldip Kaur Bharj

Accountants
Sidhu & Co
4 Albert Road
Queensbury
Bradford
West Yorkshire
BD13 1PB

Registered office
720 Bolton Road
Bradford
West Yorkshire
BD3 0ND

Registered number
511489

Ramgarhia Sikh Temple, Bradford

The report of the trustees for the year ended 31 December 2025

Introduction

The trustees present their annual report and accounts for the year ended **31 December 2025.** The financial statements have been prepared in accordance with the accounting policies set out on page 6 and comply with the charity's constitution.

The board of trustees are satisfied with the performance of the charity during the year and the position at **31 December 2025** and consider that the charity is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations.

Name, registered office and constitution of the charity

The full name of the charity is "Ramgarhia Sikh Temple, Bradford"

Date of formation	06 March 1981
The Principal Office is	720 Bolton Road, Bradford, BD3 0ND
Charity Registration Number	511489

Objectives and Activiies

The Charity's Objects

The charity is governed by its constitution and its main objects are:-

(A) To advance the Sikh religion.
(B) To advance education both generally and in the principles of the Sikh faith.
(C) To provide assistance to the poor and needy.
(D) To provide facilities for recreational and social activities.
(E) To run the Gurdwara according to the Constitution.
(F) To propagate Sikhism and Amrit Parchar.
(G) To educate generally in the principles of the Sikh faith, in the relevant language.
(H) To help the faithful who believe in the teachings of the Ten Gurus and the Guru Granth Sahib.
(I) To arrange events for the Sikh Sangat and others for the understanding of the mission and life h
(J) To organise events for the celebration of the birth anniversaries and commemoration of the mar

Achievements and performance

1. The charity is fulfilling its main object of providing a place of worship and other related activities fo
2. Religious ceremonies are performed regularly on a daily and weekly basis
3. Punjabi teaching school has approximately 20 students attending regularly.
4. Religious dignitaries are encouraged to lecture or give performances on Sikhism.

Ramgarhia Sikh Temple, Bradford
Statement of Financial Activities
for the year ended 31 December 2025

	Notes	Funds 2025	Funds 2025	Funds 2025	Total Funds 2024
		-	-	-	-
Incoming resources					
Incoming resources from generated funds					
Voluntary Income		99,452	-	99,452	115,445
Gift aid rebate		-	-	-	6,039
Investment Income		54	-	54	87
Total incoming resources		**99,506**	**-**	**99,506**	**121,571**
Costs of charitable activities		53,262	-	53,262	67,101
Governance costs (Wages + Casual)		37,297	-	37,297	35,894
Total resources expended		90,559	-	90,559	102,995
Net incoming resources before transfers between funds		8,947	-	8,947	18,576
Net incoming resources before Other recognised gains and losses		8,947	-	8,947	18,576
Other recognised gains and losses					
Net movement in funds		8,947	-	8,947	18,576
Reconciliation of funds					
Total funds brought forward		665,344	-	665,344	646,768
Total Funds carried forward		**674,291**	**-**	**674,291**	**665,344**

The net movement in funds referred to above is the net incoming resources as defined in the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commission for England & Wales and is reconciled to the total funds as shown in the Balance Sheet on **page 6** as required by the said statement.

All activities derive from continuing operations

The notes on pages 07 to 11 form an integral part of these accounts.

Ramgarhia Sikh Temple, Bradford
Statement of Financial Activities
for the year ended 31 December 2025

Income and Expenditure Account
for the year ended 31 December 2025

	2025	2024
	-	-
Turnover	99,452	121,484
Direct costs of turnover	53,262	67,101
Gross surplus	46,190	54,383
Governance costs (Wages + Casual)	37,297	35,894
Operating surplus	8,893	18,489
Interest receivable	54	87
Surplus on ordinary activities before tax	8,947	18,576
Surplus for the financial year	8,947	18,576
Gift Aid Payments	-	-
Retained surplus for the financial year	8,947	18,576

All activities derive from continuing operations

The notes on pages 07 to 11 form an integral part of these accounts.

Ramgarhia Sikh Temple, Bradford
Statement of Financial Activities
for the year ended 31 December 2025

Statement of Total Recognised Gains and Losses for the year ended 31 December 2025

	2025	2024
Excess of income over expenditure before realisation of assets	8,947	18,576
Profit per Profit and Loss account	8,947	18,576
Net Movement in funds before taxation	8,947	18,576

Movements in revenue and capital funds for the year ended 31 December 2025

Revenue accumulated funds	**Unrestricted Funds**	**Restricted Funds**	**Total Funds**	**Last year Total Funds**
	2025	**2025**	**2025**	**2024**
	-	-	-	-
Accumulated funds brought forward	665,344	-	665,344	646,768
Recognised gains and losses before transfers	8,947	-	8,947	18,576
	674,291	-	674,291	665,344
Closing revenue accumulated funds	674,291	-	674,291	665,344
			-	-

The notes on pages 07 to 11 form an integral part of these accounts.

Summary of funds	**Designated Funds**	**Unrestricted Funds**	**Restricted Funds**	**Total Funds**	**Last Year Total Funds**
	2025	**2025**	**2025**	**2025**	**2024**
Revenue accumulated funds	-	674,291	-	674,291	665,344

Ramgarhia Sikh Temple, Bradford
Balance Sheet
as at 31 December 2025

	Notes		2025		2024
			-		-
The assets and liabilities of the charity :					
Tangible assets	7		582,080		576,593
Total fixed assets			582,080		576,593
Current assets					
Debtors	8	2,749		3,475	
Cash at bank and in hand		94,048		90,432	
Total current assets		96,797		93,907	
amounts due within one year	9	(4,586)		(5,156)	
Net current assets			92,211		88,751
Total assets less current liabilities			674,291		665,344
Creditors:-					
amounts due after more than one year			-		-
Net assets including pension asset / liability			674,291		665,344
The funds of the charity :					
Unrestricted income funds					
Unrestricted revenue accumulated funds		674,291		665,344	
Designated revenue funds		-		-	
Unrestricted capital funds					
Designated fixed asset funds		-		-	
Total unrestricted funds			674,291		665,344
Restricted income funds					
Restricted capital funds					
Total restricted funds			-		-
Total charity funds			674,291		665,344

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Trustee
Approved by the trustees on 2 May 2026

The notes on pages 07 to 11 form an integral part of these accounts.

Ramgarhia Sikh Temple, Bradford
Notes to the Accounts
for the year ended 31 December 2025

1 Accounting policies

Basis of preparation of the accounts

The financial statements have been prepared in accordance with the Financial Reporting Standard for Smaller Entities (FRSSE), **effective April 2008**, and all other applicable accounting standards, as modified by the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales,**(revised June 2008)** adapted to meet the needs of unincorporated organisations . The accounts have been drawn up in accordance with the provisions of the Charities Acts , and include the results of the charity's operations which are described in the Trustees' Report, all of which are continuing.

Insofar as the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales, **(revised June 2008)** requires compliance with specific Financial Reporting Standards other than the FRSSE then the specific Financial Reporting Standards have been followed where their requirements differ from those of the FRSSE.

Accounting convention

The financial statements are prepared,on a going concern basis, under the historical cost convention as modified by the revaluation of freehold land and buildings and fixed asset investments.

The charity is entirely dependent on continuing donations, grants and gift aid rebates and as a consequence the going concern basis is also dependent on the continuing donations, grants and gift aid rebates.

Incoming Resources

Donations, grants and gift aid rebates are accounted for as received by the charity. Where funding is specifically for spending in a subsequent accounting period then the relevant portion is deferred and included within creditors.
Incoming resources also includes income from the sale of publications and other items, and hire of kitchen and hall facilities.

Recognition of liabilities

Liabilities are recognised on the accruals basis in accordance with normal accounting principles, modified where necessary in accordance with the guidance given in the Statement of Recommended Practice for Accounting and Reporting **(revised June 2008)**, issued by the Charity Commissioners for England & Wales .

Fixed assets and depreciation

Free hold properties are not depreciated as the trustees do not consider that there has been any impairment in value.

Ramgarhia Sikh Temple, Bradford
Notes to the Accounts
for the year ended 31 December 2025

2 Winding up or dissolution of the charity

If upon winding up or dissolution of the charity there remain any assets, after the satisfaction of all debts and liabilities, the assets represented by the accumulated fund shall be transferred to the Sharomani Gurdwara Parbandhak Committee, Amritsar, Panjab, India.

3 Surplus for the financial year	**2025**	**2024**
	-	**-**
This is stated after crediting :-		
Revenue Turnover from ordinary activities	99,452	121,484
and after charging:-		
Depreciation of owned fixed assets	8,863	11,587
Legal fees	740	655

Funds belonging to the charity have been used for the purchase of insurance to protect the charity from loss arising from the neglect or defaults of its trustees,employees or agents, or to indemnify its trustees,employees or agents, against the consequences of any neglect or default on their part. The sum expended on such insurance was as indicated in the above schedule.

4 Statement that no expenses were paid to trustees or connected persons

No expenses were paid to trustees or persons connected with them.

5 Investment Income	**2025**	**2024**
	-	**-**
Other bank deposit interest received	54	87

Ramgarhia Sikh Temple, Bradford
Notes to the Accounts
for the year ended 31 December 2025

6	**Staff Costs and Emoluments**	**2025**	**2024**
		-	**-**
	Gross Salaries	37,297	35,894

	Numbers of full time employees or full time equivalents	**2025**	**2024**
	Engaged on charitable activities	3	3

There were no fees or other remuneration paid to the trustees
There were no employees with emoluments in excess of £60,000 per annum

Neither the trustees nor any persons connected with them have received any remuneration, either in the current year or the prior year.

7 Tangible functional fixed assets

	Freehold Land and buildings	**Plant, Machinery & Vehicles**	**Total**
	0	**0**	**0**
Asset cost, valuation or revalued amount			
At 1 January 2025	541,833	54,362	596,195
Additions	13,660	690	14,350
At 31 December 2025	555,493	55,052	610,545
Accumulated depreciation and impairment provisions			
At 1 January 2025	-	19,602	19,602
Depreciation on revaluation	-	-	-
Charge for the year	-	8,863	8,863
At 31 December 2025	-	28,465	28,465
Net book value			
At 31 December 2025	555,493	26,587	582,080
At 31 December 2024	541,833	34,760	576,593

8	**Debtors**	**2025**	**2024**
		-	**-**
	Trade debtors	2,749	3,475

Ramgarhia Sikh Temple, Bradford
Notes to the Accounts
for the year ended 31 December 2025

9	**Creditors: amounts falling due within one year**	**2025**	**2024**
		-	**-**
	Trade creditors	4,586	5,156

10	**Analysis of the Net Movement in Funds**	**2025**	**2024**
		-	**-**
	Net movement in funds from Statement of Financial Activities	8,947	18,576
	Net resources applied on functional fixed assets	(14,350)	(60,062)
	Net movement in funds available for future activities	(5,403)	(41,486)

11 Particulars of Individual Funds and analysis of assets and liabilities representing funds

	funds	funds	funds	Funds
	-	**-**	**-**	**-**
Tangible Fixed Assets	582,080	-	-	582,080
Current Assets	96,797	-	-	96,797
Current Liabilities	(4,586)	-	-	(4,586)
	674,291	-	-	674,291
	-	**-**	**-**	**-**

At 1 January 2025	**Unrestricted**	**Designated**	**Restricted**	**Total**
Tangible Fixed Assets	576,593	-	-	576,593
Current Assets	93,907	-	-	93,907
Current Liabilities	(5,156)	-	-	(5,156)
	665,344	-	-	665,344

Ramgarhia Sikh Temple, Bradford
Notes to the Accounts
for the year ended 31 December 2025

	Funds at 2024	Movements in Funds as below	Transfers Between funds	Funds at 2025
	-	-	-	-
Voluntary Income	-	99,506	-	99,506
Costs of charitable activities	-	(53,262)	-	(53,262)
Governance costs	-	(37,297)	-	(37,297)
Unrestricted revenue accumulated f	665,344	-	-	665,344
	665,344	8,947	-	674,291

Analysis of movements in funds as shown in the table above

	Incoming Resources	Outgoing Resources	Gains & Losses	Movement in funds
	-	-	-	-
Voluntary Income	99,506	-	-	99,506
Costs of charitable activities	-	53,262	-	(53,262)
Governance costs	-	37,297	-	(37,297)
	99,506	90,559	-	8,947