

**Shri Guru Ravidass Cultural Association Darlaston**

**Trustees's Annual Report and Accounts**

**28 February 2025**

**Charity No. 514570**

# Shri Guru Ravidass Cultural Association Darlaston

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# Shri Guru Ravidass Cultural Association Darlaston

## Reference and Administrative Information

**Trustees  
(Executive Committee)**

RK Mehmi  
Jarnail Singh  
Rajesh Jassal

**Registered Charity number** 514570

**Registered office**

37-38 Pinfold Street  
Darlaston  
West Midlands  
WS10 7TF

**Independent Examiner**

James & Co Consultants Ltd  
Chartered Certified Accountants  
116 Oscott School Lane  
Birmingham  
B44 9EN

**Bankers**

Lloyds Bank  
PO Box 46  
The Bridge  
Walsall  
West Midlands

## **Shri Guru Ravidass Cultural Association Darlaston**

### **Report of the Trustees for the year ended 28 February 2025**

The Executive Committee (Trustees) present their Report and Accounts of the charity for the year ended 28 February 2025. The Accounts have been prepared in accordance with the accounting policies set out in note 1 to the Accounts and comply with the Charity's governing document, applicable SORP (FRS102), the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008.

#### **Responsibilities of the Trustees**

The Trustees are responsible for preparing the Trustees' Report and the Accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each accounting period, which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing those Accounts, the Trustees are required to:

- select suitable policies and then applying them consistently;
- observe the methods and principles in the Charities SORP 2019
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the Accounts on the going concern basis unless it is inappropriate 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 it to ensure that the Accounts comply with applicable legislation.

They are also 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 statutory responsibility of the Independent Examiner in relation to the Trustees' report is limited to examining the report and ensuring that, on the face of the report, there are no material inconsistencies with the figures disclosed in the financial statements.

#### **Reference and Administrative Details**

Reference and administrative details are shown on page 1.

## **Shri Guru Ravidass Cultural Association Darlaston**

### **Report of the Trustees for the year ended 28 February 2025**

#### **Structure, Governance and Management**

Shri Guru Ravidass Cultural Association Darlaston (working name of Ravidassia Community Centre, Darlaston) was established on 1 December 1983 as an unincorporated association under its constitution, which was last amended on 2 February 2009. The Association is a registered charity (no. 514570). The Charity Commission granted permission to use the name "Shri Guru Ravidass Cultural Association Darlaston" as a working name in February 2007.

The association is administered and managed by the Executive Committee, whose members are elected at the Annual General Meeting or appointed by the Women's Committee or the Youth Committee. The Executive Committee may appoint such sub-committees as it sees fit to facilitate the carrying out of its functions.

Under charity law, the members of the Executive Committee, being those persons having the general control and management of the administration of the Charity, are deemed to be charity trustees.

#### **Objectives and activities**

##### The objectives of the association are:-

- To advance religion through the promotion of the teachings of Shri Guru Ravidass Ji and to provide a place of worship according to his teachings;
- To advance the education of the inhabitants of Darlaston by the promotion of the culture, language and traditions of Shri Guru Ravidass Ji;
- To promote facilities for the benefit of the inhabitants of Darlaston in the interest of social welfare.

##### The activities of the association are:-

- Shri Guru Ravidass Cultural Association currently provides daily recitals of hymns and poems and circulates literature on the life and teachings and philosophy of Shri Guru Ravidass Ji.
- Members and their families are encouraged to pray and follow customs and traditions of Ravidassia community and partake in specially prepared food.
- Elderly people have the use of a recreation room and are provided with refreshments, newspapers and journals.

##### How our activities deliver Public Benefit:-

The trustees have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

The prayer hall and kitchen facilities are available to the public seven days a week and the services of the religious priest are also available at the temple or in people's homes.

# Shri Guru Ravidass Cultural Association Darlaston

## Report of the Trustees for the year ended 28 February 2025

### Achievements and performance

The Management Committee continues seeking funding to complete the building and the fitting out of the new Temple and Community Centre. The Temple has been open to visitors all year and so there has been a considerable increase in weekly donations.

### Financial Review

The finances of the charity are under the control of the Executive Committee and funds may only be applied to further the objects of the charity and for no other purpose.

Incoming Resources for the year exceeded Resources Expended by £77,354 (2024 - £52,326) resulting in total funds at 28 February 2025 of £908,428 (2024 - £831,069).

### Reserves Policy

Unrestricted income funds amounted to £391,866 as of 28 February 2025. These funds will for the foreseeable future, be used to support the repayment of loans & other liabilities incurred in financing the Temple construction and furnishment.

With the expected level of annual charitable activities being funded by annual generated voluntary income, the Executive Committee considers the present level of reserves is adequate to support the continuation of activities for the time being and the financial position of the charity is therefore satisfactory. It keeps the level of reserves under review on a regular basis.

### Going Concern

At the time of approving the financial statements, the Executive Committee has a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the Executive Committee continue to adopt the going concern basis of accounting in preparing the financial statements.

The trustees' report was approved by the Trustees.

  
R K Mehmi

Date: 3-11-2025

Trustee

## Shri Guru Ravidass Cultural Association Darlaston

### Independent Examiner's Report To the Trustees for the year ended 28 February 2025

I report to the charity trustees on my examination of the accounts for the year ended 28 February 2025.

#### Responsibilities and basis of report

As the charity's trustees, 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 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

In last year's accounts certain loans due within one year of £140,500 were raised as a matter of concern because of a lack of sufficient evidence of information relating to their repayment. These loans are included in the current year's accounts at a balance of £127,000. These loans are provided to the charity by members of the congregation and businesses owned by the members in order to facilitate the temple construction. The trustees are confident that as the charity's income rises it will be able to repay these loans in due course as they are supported by the congregation. The charity has been successfully paying down its bank loans during the year.

I confirm that no other 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; 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 confirm that there are no other matters to which your attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

James & Co Consultants Ltd  
Chartered Certified Accountants  
116 Oscott School Lane  
Birmingham  
B44 9EN

Date:

3-11-2025

**Shri Guru Ravidass Cultural Association Darlaston**

**Statement of Financial Activities  
for the year ended 28 February 2025**

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
<b>INCOMING RESOURCES</b>					
<b>Incoming resources from generated funds</b>					
Vountary Income	2	104,345	16,925	121,270	88,774
Activites for generating funds	3	1,770	-	1,770	-
<b>Total Incoming Resources</b>		<u>106,115</u>	<u>16,925</u>	<u>123,040</u>	<u>88,774</u>
<b>RESOURCES EXPENDED</b>					
Charitable Activities	4 & 5	40,030	-	40,030	32,287
Governace Costs	6	5,656	-	5,656	4,161
<b>Total Resources Expended</b>		<u>45,686</u>	<u>-</u>	<u>45,686</u>	<u>36,448</u>
<b>NET INCOMING/(OUTGOING) RESOURCES</b>					
<b>Before Transfers</b>					
Gross Transfers between funds		60,429	16,925	77,354	52,326
		-	-	-	-
<b>Net Incoming/(Outgoing) Resources</b>		<u>60,429</u>	<u>16,925</u>	<u>77,354</u>	<u>52,326</u>
<b>RECONCILIATION OF FUNDS</b>					
Total Funds brought forward		331,437	499,632	831,069	831,069
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>391,866</u>	<u>516,557</u>	<u>908,423</u>	<u>883,395</u>


The notes on page 8 - 14 form part of these accounts.

**Shri Guru Ravidass Cultural Association Darlaston**

**Balance Sheet  
as at 28 February 2025**

	Notes	£	2025 £	2024 £
<b>Fixed assets</b>				
Tangible assets	8		1,209,188	1,197,356
			<u>1,209,188</u>	<u>1,197,356</u>
<b>Current assets</b>				
Cash at bank and in hand			3,100	4,106
			<u>3,100</u>	<u>4,106</u>
<b>Creditors: amounts falling due within one year</b>	9		(199,954)	(242,726)
<b>Net current liabilities</b>			<u>(196,854)</u>	<u>(238,620)</u>
<b>Total assets less current liabilities</b>			<u>1,012,334</u>	<u>958,736</u>
<b>Creditors: amounts falling due after one year</b>	10		(103,911)	(127,667)
<b>Total assets less current liabilities</b>			<u>908,423</u>	<u>831,069</u>
<b>FUNDS</b>	11			
Restricted funds			516,557	499,632
Unrestricted funds			391,866	331,437
<b>TOTAL FUNDS</b>			<u>908,423</u>	<u>831,069</u>

The financial statements were approved by the board of Trustees and signed on its behalf by:

  
R Jassal - Trustee

  
R K Mehmi - Trustee

Date: 3-11-2025

# Shri Guru Ravidass Cultural Association Darlaston

## Notes to the Accounts for the year ended 28 February 2025

### 1 Accounting policies

#### General information

Shri Guru Ravidass Cultural Association is an unincorporated association under its constitution. The principal address of the charity is given in the charity information on page 1. The nature of the charity's operations and principal activities are to provide facilities to the general public to enable them to follow the teachings of Shri Guru Ravidas Ji.

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have been prepared in accordance with 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 published on 16 July 2014 (as amended by Update Bulletin 1 published 2 February 2016), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest pound.

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

#### Funds

Unrestricted funds are available for use at the discretion of the Executive Committee in furtherance of general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

#### Income recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees' Annual Report.

Fixed asset gifts in kind are recognised when receivable and are included at fair value. They are not deferred over the life of the asset.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

# Shri Guru Ravidass Cultural Association Darlaston

## Notes to the Accounts for the year ended 28 February 2025

### Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure on charitable activities includes all costs relating to meeting the objectives of the charity.
- Governance costs represents those items not falling into the category above.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose. Donations payable to third parties are within the charitable objectives.

### Fixed Assets

Tangible fixed assets are stated at cost (or deemed cost). Cost includes costs directly attributable to making the asset capable of operating as intended.

Land & buildings were valued at cost.

### Depreciation

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

- Freehold property - No depreciation
- Fixtures, fittings & equipment - 20% per annum on reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is credited or charged to the SOFA.

### Loans and borrowings

Loans and borrowings are initially recognised at the transaction price including transaction costs. Subsequently, they are measured at amortised cost using the effective interest rate method, less impairment. If an arrangement constitutes a finance transaction it is measured at present value.

### Impairment

Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset, or the asset's cash generating unit, is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in profit or loss unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

### Provisions

Provisions are recognised when the charity has an obligation at the balance sheet date as a result of a past event, it is probable that an outflow of economic benefits will be required in settlement and the amount can be reliably estimated.

# Shri Guru Ravidass Cultural Association Darlaston

## Notes to the Accounts for the year ended 28 February 2025

### Going Concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

### 2 Voluntary Income

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Donations				
Weekly Donation Income	91,965	-	91,965	59,008
Gift aid refunds	12,380	-	12,380	10,511
Building Fund Donations	-	16,925	16,925	19,255
	<u>104,345</u>	<u>16,925</u>	<u>121,270</u>	<u>88,774</u>

### 3 Incoming Resources From Activities for Generating Funds

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Diwali	1,770	-	1,770	-
Membership	-	-	-	-
	<u>1,770</u>	<u>-</u>	<u>1,770</u>	<u>-</u>

### 4 Costs of Charitable Activity by Fund Type

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Shri Guru Ravidass Darlaston	45,686	-	45,686	36,448
	<u>45,686</u>	<u>-</u>	<u>45,686</u>	<u>36,448</u>

### 5 Costs of Charitable Activity by Activity Type

	Own Activities	Donations	Total 2025	Total 2024
	£	£	£	£
Temple & Community Centre	35,394	4,636	40,030	32,287
	<u>35,394</u>	<u>4,636</u>	<u>40,030</u>	<u>32,287</u>

## Shri Guru Ravidass Cultural Association Darlaston

### Notes to the Accounts for the year ended 28 February 2025

#### 5 Governance Costs

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Accountancy	3,408	-	3,408	1,350
Depreciation	2,248	-	2,248	2,811
	<u>5,656</u>	<u>-</u>	<u>5,656</u>	<u>4,161</u>

#### 7 Staff costs

No salaries or wages have been paid to the members of the Executive Committee during the year (2024 - £nil).

#### 8 Tangible fixed assets

	Freehold property £	Fixtures & equipment £	Total £
<b>Cost</b>			
At 1 March 2024	1,186,114	23,541	1,209,655
Additions	14,080	-	14,080
Disposals	-	-	-
At 28 February 2025	<u>1,200,194</u>	<u>23,541</u>	<u>1,223,735</u>
<b>Depreciation</b>			
At 1 March 2024	-	12,299	12,299
Charge for the year	-	2,248	2,248
On disposals	-	-	-
At 28 February 2025	<u>-</u>	<u>14,547</u>	<u>14,547</u>
<b>Net book value</b>			
At 28 February 2025	<u>1,200,194</u>	<u>8,994</u>	<u>1,209,188</u>
At 29 February 2024	<u>1,186,114</u>	<u>11,242</u>	<u>1,197,356</u>

#### 9 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	44,152	64,702
Accruals	2,700	3,792
Bank overdrafts	2,964	10,594
Bank Loan accounts	23,138	23,138
Loans	127,000	140,500
	<u>199,954</u>	<u>242,726</u>

**Shri Guru Ravidass Cultural Association Darlaston**

**Notes to the Accounts  
for the year ended 28 February 2025**

<b>10 Creditors: amounts falling due after more than one year</b>	<b>2025</b>	<b>2024</b>
	£	£
Bank Loan account	103,911	127,667
	<u>103,911</u>	<u>127,667</u>

<b>11 Income Funds</b>				
	<b>At</b>	<b>Incoming</b>	<b>Outgoing</b>	<b>At</b>
	<b>01/03/2024</b>	<b>Resources</b>	<b>Resources</b>	<b>28/02/2025</b>
	£	£	£	£
<b>Unrestricted funds</b>				
General fund	331,437	106,115	(45,686)	391,866
<b>Restricted funds</b>				
Building Fund	499,632	16,925	-	516,557
<b>Total funds</b>	<u>831,069</u>	<u>123,040</u>	<u>(45,686)</u>	<u>908,423</u>

## Shri Guru Ravidass Cultural Association Darlaston

### Detailed Trading and Profit and Loss Account for the year ended 28 February 2025

<u>Incoming Resources</u>	£	2025 £	£	2024 £
<b>Vuntary Income</b>				
Weekly Donation Income		91,965		59,008
Gift aid refunds		12,380		10,511
Building Fund Donations		16,925		19,255
		<u>121,270</u>		<u>88,774</u>
<b>Activities For Generating Funds</b>				
Diwali		1,770		-
<b>Other Income</b>				
Memberships		-		-
Total Incoming Resources		<u>123,040</u>		<u>88,774</u>
<b><u>Resources Expended</u></b>				
<b>Charitable Activities</b>				
Room hire		-	300	
Rates & Water	2,306		201	
Heat & Light	17,502		15,723	
Insurance	1,793		1,700	
Repairs and maintenance	1,783		1,217	
Bank charges	447		421	
Bank interest	813		1,324	
Bank loan interest	9,837		11,033	
Donations	4,636		51	
Training	350		-	
Sundry expenses	563		317	
		<u>40,030</u>	<u>32,287</u>	
<b>Goverance Costs</b>				
Accountancy	3,408		1,350	
Depreciation	2,248		2,811	
		<u>5,656</u>	<u>4,161</u>	
Total Resources Expended		<u>45,686</u>		<u>36,448</u>
Net (deficit)/ surplus for the year		<u>77,354</u>		<u>52,326</u>