

# GURDWARA SINGH SABHA

England & Wales - Charity number 1040638

## Details

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**Status** Registered

**Legal form** Other

**Registered** 1994-09-07

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Gurdwara Singh Sabha  
10 Grant Street  
Bradford  
West Yorkshire  
BD3 9HD

**Phone** 01274743728

**Email** [gssbradford@gmail.com](mailto:gssbradford@gmail.com)

**Website** [www.singhsabhabradford.com](http://www.singhsabhabradford.com)

## Activities

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**Objects:** TO PROMOTE THE SIKH RELIGION

**Activities:** Provide Sikh Religious Service and Sikh place of worship

## Classification

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- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Religious Activities, Amateur Sport
- **Who:** People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

## Geography

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- Bradford City

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-10-31	£182,379	£91,483	-	-
2023-10-31	£188,792	£90,664	-	-
2022-10-31	£168,594	£89,396	-	-
2021-10-31	£116,686	£73,829	-	-
2020-10-31	£106,804	£76,134	-	-

## Trustees

Name	Role	Appointed
BALHAR SINGH		
JATINDER SINGH		2014-03-03
Jaskaran Kaur Rehal		2023-10-24
Parvinder Singh		2023-10-24

**GURDWARA SINGH SABHA**

England & Wales - Charity number 1040638

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# Accounts

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# AGM Report 2024



## INTRODUCTION

- New trustees
- Events + Programmes
- Financial
- GSS Update
- GSB Update
- AOB



## EVENTS & PROGRAMMES



- Daily Amritvela Simran
- Amrit Sanchaar (7 avlakhis)
- Annual Sikhi Camp + Regular Day Camps
- Little Tots
- Khalsa Club – guest speakers from around the UK and abroad
- 2 Santhiya classes
- Empowering Women



## EVENTS & PROGRAMMES



- Gatka Classes
- Muay Thai
- Help for international students
- Regular Kirtan programmes:
  - AKV
  - Monthly
  - Vaja/Tabla class kids join in



## FINANCIAL



- Accounts (31/10/24)
    - Cash in all Banks - £114,453
      - Barclays – £93,544
      - Virgin Money – £20,909
    - Turnover - £182,379
    - Total Exp - £91,483
    - Net Profit - £ 90,896
  - Current assets - £115,646
  - Fixed assets - £1,923,295
  - Current Liability - £184,466
  - Net assets - £1,854,475
- Gas/Electric Tariffs renewed (Monthly bill increased from £1000 to £1800)
  - As of 31<sup>st</sup> Dec– cash in all banks
    - £54,829

## LOANS & MORTGAGE



- Start of 2024 we had mortgage debt of £300,000 and interest free loans of £34,500.
- Total debt £334,500.
- Mortgage was £30,000 a year with £21,000 interest and only paying off £9,000 a year.
- It would take at least 11 years and a cost of at least £110,000 to the Sangat to pay off the mortgage.
- The committee decided to ask the Sangat for help to pay off the mortgage with more interest free loans.
- After paying off the mortgage we had interest free loans of £210,500.
- So straight away we reduced the debt by £124,000 from £334,500 to £210,500 and saved £21,000 interest a year.
- In 2024 we have paid back £98,700 to Sangat by monthly payments and lump sums.
- Now we have £111,800 interest free loans left to pay back.
- During this year (2025) we will continue to pay back loans monthly.
- Totals repayments by the end of 2025 will be £45,800.
- At the end of 2025 we should be able to pay back lump sums of £66,000 to clear all the loans.
- We couldn't have done this without the Sangat and Guru Ji's Kirpa.

Interest Free Loans From Sangat

	Loan Amount	Repaid	Balance
Tarsem Singh Dosanjh	£40,000		£40,000
Gurdev Singh Dosanjh	£5,000		£5,000
Tara Singh Bains	£4,500	£4,500	£0
Gurinder Singh Bains	£5,000	£5,000	£0
Jaspal Singh Baid	£2,000		£2,000
Manjit Singh Bahal	£10,000		£10,000
Parvinder Singh Bahal	£2,000		£2,000
Anaaji Singh Garha	£1,000	£1,000	£0
Indeji Singh Sanghera	£2,000	£2,000	£0
Kamalji Kaur Sanghera	£2,000	£2,000	£0
Manjit Kaur Shergill	£2,000	£2,000	£0
Bahinder Singh	£5,000	£5,000	£0
Kuldeep Singh	£5,000	£5,000	£0
Guyt Parvaar	£15,000	£10,000	£5,000
Bulbinder Singh Poonia	£3,000	£3,000	£0
Guyt Parvaar	£75,000	£45,000	£30,000
Baldeep Singh Dhillon	£20,000	£11,200	£8,800
Kulwant Singh Malik	£2,000		£2,000
Kawal Singh	£10,000	£10,000	£0
<b>TOTAL</b>	<b>£210,500</b>	<b>£105,700</b>	<b>£104,800</b>

## GSS BUILDING UPDATE



- General Maintenance
  - Fire extinguishers serviced
  - Security regularly serviced
  - Lift maintenance completed
  - Window Replaced
  - Nishan Sahib Tharra to be repaired
  - Car park wall/fence to be fixed
- Building Insurance £4417
- Ongoing land dispute
- Solar Panels quote

## SOLAR PANELS

- Total cost £39,538
- Monthly payment plan available
- Includes maintenance and structural assessment of the roof
- Current Electricity bill £1000 (£700)
- Solar energy savings offset monthly cost

### Solar Proposal

The Proposal is to install 88 Panels.

This will;

- Cover 82% of your electricity usage
- Reduce average Electric bill from £735 to £156
- Payback of 5 years
- Cumulative savings of £276,000 over 20 years

### Sustainable Energy Finance (SEF)

How to Finance the Project & Payback time

- 5 Years @ £869.92 - 6 Years 4 Months
- 6 Years @ £735.82 - 6 Years 4 Months
- 7 Years @ £671.48 - 6 Years 8 Months

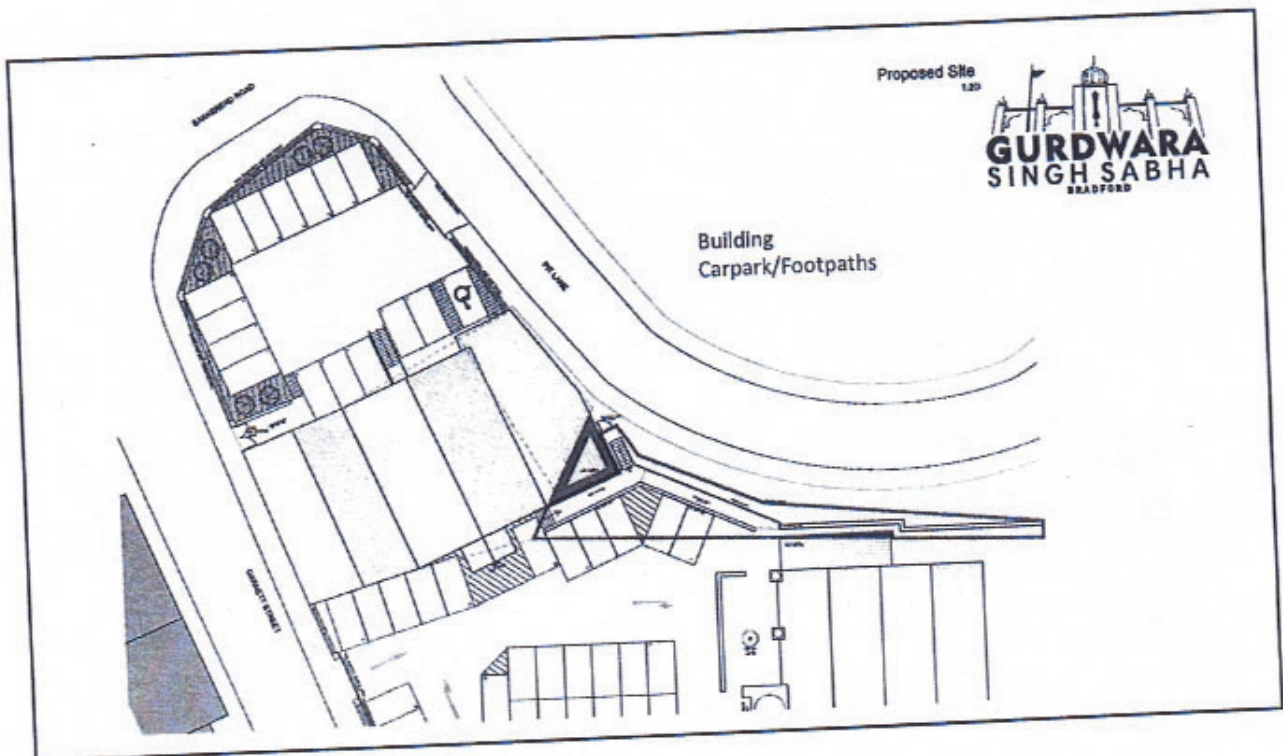
### What else can you finance with SEF

- |                          |                         |
|--------------------------|-------------------------|
| • SOLAR PV               | • COMBINED HEAT & POWER |
| • BATTERY ENERGY STORAGE | • WIND TURBINES         |
| • EV INFRASTRUCTURE      | • ANAEROBIC DIGESTION   |
| • HEAT PUMPS             | • BIOMASS BOILER        |
| • LED LIGHTING           | • VOLTAGE OPTIMISATION  |

## GSB - Remaining work

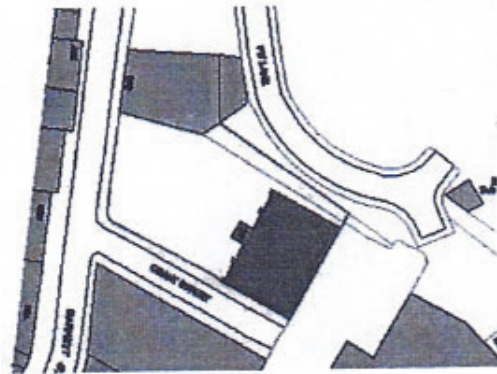
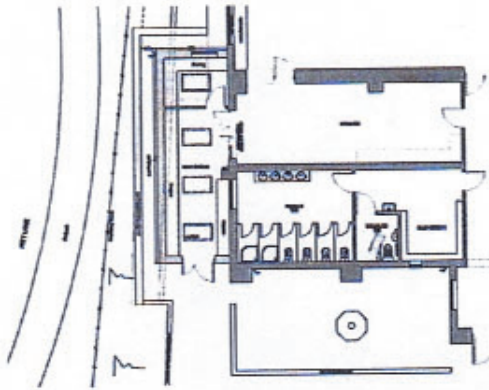


- GSB Kitchen
  - Electric wiring – Completed in June 2024 (£1300)
  - Gas work – Completed in August 2024 (£7000-£3500)
  - Extractor fan – Quoted (£8280) **Planning will be required**
  - Fit out (Insulation/plastering/painting/flooring/furnishing) – Ongoing
- GSB Toilets – Quoted approx. £35,740
  - Hot and cold water pipes installed
  - Electric wiring for lights & hand dryers
  - Flooring to be raised
  - Fit out of toilets (plumbing/insulation/plastering/painting/flooring)
- GSB Car Park
  - Fire exit – Postponed
  - Retaining wall – Postponed
  - Surface – Postponed
- GSB Main Staircase (does not match planning submission)



## GSS Approved plans

- Kitchen extension
- Granted in May 2015



## OTHER

- Giani Swaran Singh – 10<sup>th</sup> Feb
- Wedding Policy – Mixed Marriages
- AOB



Gurdwara Singh Sabha

Accounts

31 October 2024

**GURDWARA SINGH SABHA**  
**10 GRANT STREET (OFF GARNETT ST), BRADFORD, BD3 9HD**  
**INCOME AND EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDING 31 OCTOBER 2024**

	<u>2024</u>		<u>2023</u>	
	£	£	£	£
<b>Voluntary Income</b>				
Donations - Regular		175,325		150,854
Gift Aid Tax claimed		-		27,321
Membership subscription		2,000		-
Grants from Education Authority		3,358		1,189
Cash Surplus		148		581
<b>Investment Income</b>				
Interest Received		-		-
Bank Loyalty Award		261		135
<b>Activities for Generating Funds</b>				
Fun Day / Sikhy Camp & Other Collections		-		3,159
Collections for School and Other Travel		-		450
Stall Sales - Profit		-		-
Appeal for Projectors		-		2,060
Staff Accomodation Charges Recovered		1,287		3,043
Sundry Income		-		-
		<b>182,379</b>		<b>188,792</b>
<b>Expenditure:</b>				
Wages - Giani/Teachers/Kirtan Jathas/Padhis	18,184		20,781	
Water Rates	2,781		2,961	
Light & Heat	11,917		4,019	
Insurance	4,478		4,309	
Repairs & Renewals	4,559		4,001	
Telephone	963		875	
Printing / Stationery / Publications / Postage	-		119	
Health Care (Pest Control / Staff welfare etc)	60		60	
Cleaning, Laundry & Waste Disposal	1,172		762	
Unity / Fun Day / Sikhi Camps / Travel	3,990		3,563	
Food	18,114		15,753	
Donations to Charities	350		-	
Educational (Panjabi / Nursery Schools)	2,640		-	
Gurpurb / Nagar Kirtan / Vaisakhi	1,460		1,200	
Motoring Expenses	147		1,175	
Legal & Professional Fees	35		80	
Staff Recruitment Expenses	25		536	
Staff Training & Welfare	-		320	
Sundry Expenses - Banners & Other Misc	650		-	
Bank Interest	9,355		18,999	
Bank Charges	1,708		1,331	
Amortisation Library Books & Stall Stock	-		-	
Depreciation	8,895	91,483	9,820	90,664
		<u>90,896</u>		<u>98,128</u>
<b>Excess Of Income Over Expenditure</b>		<u>£ 90,896</u>		<u>£ 98,128</u>

**GURDWARA SINGH SABHA**  
**10 GRANT STREET (OFF GARNETT ST) BRADFORD BD3 9HD**  
**BALANCE SHEET AS AT 31 OCTOBER 2024**

	<b>2024</b>		<b>2023</b>	
	£	£	£	£
<b>Fixed Assets</b>				
<b>Freehold - Land and Building</b>				
- 10 Grant Street	733,441		733,441	
- 10 Grant Street -Retaining Wall	34,700		34,700	
- Old Gurdwara	200,134		200,134	
- 178 Garnett Street	137,006		137,006	
- 180 Garnett Street	399,034		399,034	
- 180 Garnett Street - New Building	125,687		125,687	
- 180 Garnett Street - Boundry Wall	65,962		65,962	
- 180 Garnett Street - Ca Park	6,608		-	
- Kitchen Extension	64,713		64,713	
- 204/210 Barkerend Road	101,455		101,455	
Value as at 31st October 2023		1,868,740		1,862,132
Additions 2023/24 -	-	-	6,608	6,608
<b>Fixture &amp; Fittings &amp; Equipment</b>				
Book Value-31st October 2023	55,489		59,644	
Additions 2023/24	3,680		5,637	
Less Depreciation	8,875	50,294	9,792	55,489
<b>Motor Van</b>				
Book Value-31st October 2023	79		107	
Less Depreciation	20	59	28	79
<b>Formation Expenses</b>		4,202		4,202
		1,923,295		1,928,510
<b>Current Assets</b>				
Sundry Debtors	-		105	
Stock - Stall	1,193		1,193	
Petty Cash on Hand	-		-	
Current a/c - Barclays 43741303	93,544		99,727	
Current a/c - Yorks Bank 10922659	7,693		47,484	
Cash at bank: - Yorks Bank 10922475	13,216		23,742	
	115,646		172,251	
<b>Less Current Liabilities</b>				
Short term Interest Free Loan	180,975		34,500	
Sundry Creditors & Accruals	3,491		3,028	
	184,466	68,820	37,528	134,723
<b>Less Long Term Liability</b>				
Barclays Flexible Commercial Mortgage		-	-	299,654
	£ 1,854,475		£ 1,763,579	
<b>Financed By</b>				
<b>Accumulated Fund</b>				
Balance at 31st October 2023	1,763,579		1,665,451	
Add: Surplus For The Year	90,896		98,128	
	1,854,475		1,763,579	
	£ 1,854,475		£ 1,763,579	

**Accountants Report**

In accordance with instructions, we have compiled these accounts from the accounting records and information and explanations supplied to us. In our opinion these financial statements give a fair view of the state of affairs of Gurdwara Singh Sabha.

**SIDHU & CO**

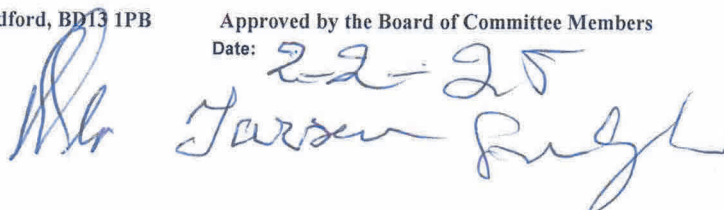
Certified Public Accountants

4 Albert Road, Queensbury, Bradford, BD13 1PB

Date: 24th January 2025

Approved by the Board of Committee Members

Date:

22-25  


**Gurdwara Singh Sabha**  
**Y/E 31.10.24**  
**Assets Register**

**Land & Building - Freehold**

Gurdwara old Building - cost b/f	200134.18
178 Garnett Street - cost b/f	137005.56
10 Grant Street - cost b/f	768141.44
180 Garnett Street - cost b/f	524721.02
180 Garnett Street - Boundry Wall - cost b/f	65961.74
180 Garnett Street - Car Park - cost b/f	6608.00
Kitchen Extension	64713.10
204/210 Barkerend Road - Land	<u>101455.00</u>
<b>Cost as at 01.11.2023 b/f</b>	<b>1868740.04</b>

Additions 2023/24	0.00
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<b>Total Cost as at 31.10.2024</b>	<b><u><u>1868740.04</u></u></b>
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**Fixtures & Fittings & Equipment**

<b>Original cost - b/f at 01.11.2023</b>	<b>211331.13</b>
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Additions 2023/24 - Fridge	2630.39	
Additions 2023/24 - Stainless Steel Trolley	200.00	
Additions 2023/24 - Freezer	850.00	
		<u>3680.39</u>

<b>Cost as at 31.10.2024</b>	<b><u><u>215011.52</u></u></b>
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<b>Depreciation - b/f at 01.11.2023</b>	<b>155842.00</b>
Charge for the year @15 % of BV	8875.00
Depreciation Reserve as at 31.10.24	<u>164717.00</u>

<b>Net Book Value as at 31.10.2024</b>	<b><u><u>50294.52</u></u></b>
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<b>Motor Vehicle - original cost b/f at 01.11. 2023</b>	<b>16150.00</b>
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Depreciation b/f as at 01.11.2023	16071.00	
Charge for the year @25% of BV	20.00	
Depreciation Reserve as at 31.10.2024		<u>16091.00</u>

<b>Net book value as at 31.10.2024</b>	<b><u><u>59.00</u></u></b>
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<b>Formation costs b/f</b>	<b><u><u>4202.00</u></u></b>
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<b>Total Value of all Assets as at 31.10.2024</b>	<b><u><u>1923295.56</u></u></b>
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Gurdwara Singh Sabha  
Y/E 31 October 2024  
Notes to the Accounts  
Interest Free Loan a/c

<u>Interest Free Loans</u>	<u>Bal b/fwd</u>	<u>New Loan</u>	<u>Loan Repayment</u>	<u>Closing Balance</u>
Amarjit Singh Garcha	1,000.00	-	-	-
Balbinder Singh	-	3,000.00	1,125.00	1,875.00
Baldeep Singh	-	20,000.00	3,200.00	16,800.00
Balvinder Singh	-	5,000.00	-	5,000.00
Davinder Singh	-	75,000.00	12,600.00	62,400.00
Gurdev Singh Dosangh	5,000.00	-	-	5,000.00
Gurvinder Singh Bains	-	5,000.00	1,800.00	3,200.00
Indrjit Singh Sanghera	2,000.00	-	-	2,000.00
Jagjit Singh Sodhi	-	15,000.00	5,400.00	9,600.00
Jaspal Singh Bassi	2,000.00	-	-	2,000.00
Kamaljit Kaur Sanghera	2,000.00	-	-	2,000.00
Kewal Singh	-	10,000.00	3,600.00	6,400.00
Kuldip Singh	-	5,000.00	1,800.00	3,200.00
Kulwant Singh	-	2,000.00	-	2,000.00
Manjit Singh Rehal	4,000.00	6,000.00	-	10,000.00
Manjit Singh Shergill	2,000.00	-	-	2,000.00
Parvinder Singh Rehal	2,000.00	-	-	2,000.00
Tara singh	4,500.00	-	-	4,500.00
Tarsem Singh Dosanjh	10,000.00	30,000.00	-	40,000.00
	<b>34,500.00</b>	<b>176,000.00</b>	<b>29,525.00</b>	<b>180,975.00</b>
				<b>180,975.00</b>

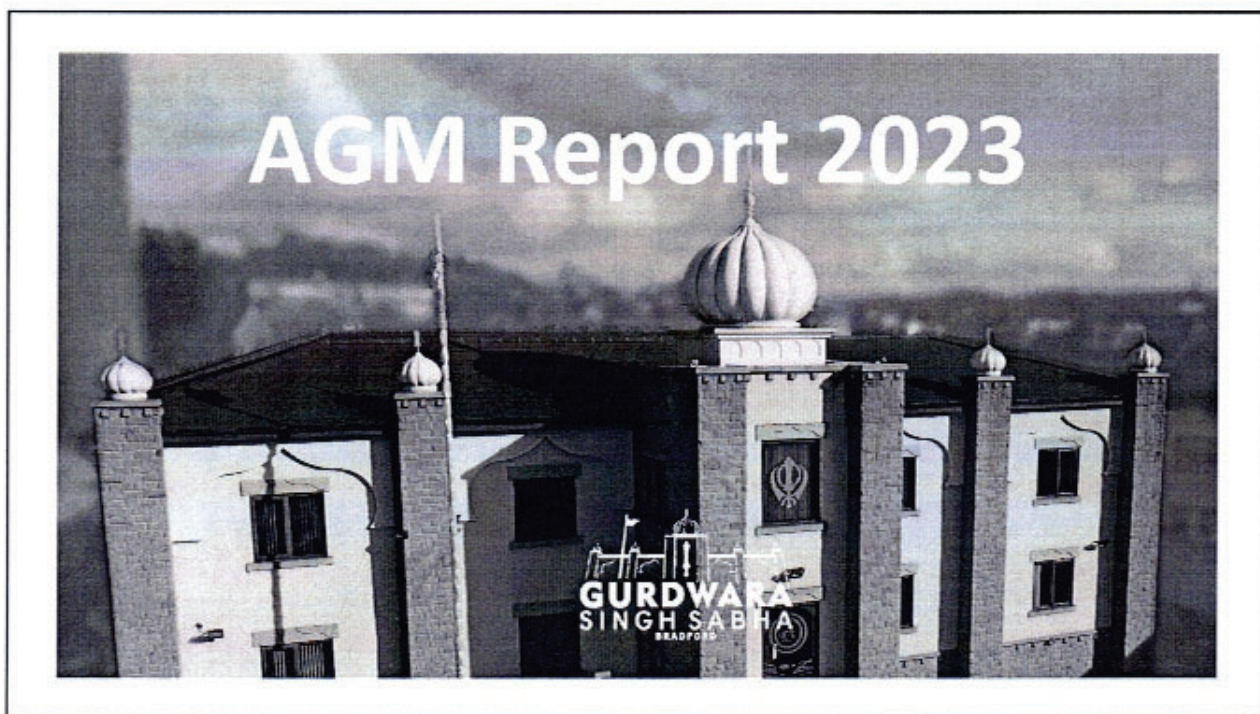
**GURDWARA SINGH SABHA**

England & Wales - Charity number 1040638

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# Accounts

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## INTRODUCTION



- Brief recap of the 2 years
  - Social media/Whatsapp
  - Parchaar/Raagis
  - Sikhi Camps/Simran Jaap
  - GSB update
  - Mortgage
  - More weekly classes and students attending

## EVENTS + PROGRAMS



- Annual Sikhi Camp + Winter Camp
- Little Tots – has been very successful
- Khalsa Club – guest speakers from around the UK and abroad
- Basics of Sikhi/International Ragi Jatha's
- Akhand Paat – more youth are taking part
- Regular Kirtan programmes:
  - AKV
  - Monthly
  - Vaja/Tabla class kids join in
- Dastaar Classes
- Food bank and donations
- Help for international students
- Santhiya
- Gatka Classes
- Wednesday Simran
- We hope to keep them going and have more classes...

## EVENTS + PROGRAMS



## GSS BUILDING UPDATE



### • General Maintenance

- Fire extinguishers - £840
- AMP – £2000
- Printer for Punjabi class
- Chandoa system fixed
- Kitchen fridge – Seva from Bibiya
- Speaker system Seva by Sangat
- New projectors seva by sangat (£2039)

### • Building Work

- A/C was repaired £1540 - (£17,000)
- Main car park lines - £840 (1300)
- Mr Ali – Land Issue
  - Adverse possession form submitted



## GSB BUILDING UPDATE



- Drop kerb - £3500 (£7000)
- Overspill car park
  - Flat £2000
  - Retaining Wall - Postponed
  - Fire exit - Postponed
  - Surface - Postponed
  - Gate repaired
- Painted the floor
- Gas work to start Feb (£6500)
- Extraction fan quote (£8280)
- Toilets (£35,740)
- Plaster boarding has started in kitchen by youngsters
- Grant process started for kitchen and toilets
- Can also fund car park works and activities
- Can get grants to make the Gurdwara more energy efficient
  - Can cover cost for all works required
  - Any works completed prior to receiving grants cannot be reimbursed



## EVENTS + PROGRAMS



- Annual Sikhi Camp + Winter Camp
- Little Tots – has been very successful
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- Regular Kirtan programmes:
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- Gatka Classes
- Wednesday Simran
- We hope to keep them going and have more classes...

## EVENTS + PROGRAMS



# FINANCIAL



- Accounts (31/10/23)
  - Cash in all Banks - £168,727
    - Barclays - £99,727
    - Virgin Money - £63,000
  - Turnover - £188,792
  - Total Exp - £90,664
  - Net Profit - £ 98,128
- Current assets - £172,251
- Fixed assets - £1,928,510
- Current Liability - £337,182
- Net assets - £1,763,579
- Interest free loans
  - Previous - £34,500
  - Current - 176,000
  - Total - 210,500
- Mortgage
  - Feb 22 - £321,352
  - Jan 24 - £0
  - £123,000 paid from Gurdwara
  - Saved £150,000 + 10 years
- Card machine for donations
- Credit on Electric bill returned - £8000
- Saving £900/annually on van insurance
- As of today - cash in all banks
  - £57,000



# FINANCIAL



2027

Month	loan balance	Monthly Interest	Monthly Payments	Monthly rate	Mortgage e Rate	B of E Rate
1	£242,861.21	£1,214.31	£3,119.11	0.500%	6.00%	3.75%
2	£240,956.40	£1,204.78	£3,119.11	0.500%	6.00%	3.75%
3	£239,042.08	£1,195.21	£3,119.11	0.500%	6.00%	3.75%
4	£237,118.18	£1,185.59	£3,119.11	0.500%	6.00%	3.75%
5	£235,184.66	£1,175.92	£3,119.11	0.500%	6.00%	3.75%
6	£233,241.47	£1,166.21	£3,119.11	0.500%	6.00%	3.75%
7	£231,288.57	£1,108.26	£3,119.11	0.479%	5.75%	3.50%
8	£229,277.72	£1,098.62	£3,119.11	0.479%	5.75%	3.50%
9	£227,257.23	£1,088.94	£3,119.11	0.479%	5.75%	3.50%
10	£225,227.06	£1,079.21	£3,119.11	0.479%	5.75%	3.50%
11	£223,187.16	£1,069.44	£3,119.11	0.479%	5.75%	3.50%
12	£221,137.49	£1,059.62	£3,119.11	0.479%	5.75%	3.50%
12mth Total Payments		£37,429.32	After 4yrs		£149,717.28	Total Payments
12mth Total Interest		£13,646.11			£70,241.99	Total Interest
Mortgage Reduced by		£23,783.21			£79,475.29	Mortgage Reduced by

## OTHER



- New Giani application update
- H&S - Fire marshal have been completed
- DBS renewals

Gurdwara Singh Sabha

Accounts

31 October 2023

**GURDWARA SINGH SABHA**  
**10 GRANT STREET (OFF GARNETT ST), BRADFORD, BD3 9HD**  
**INCOME AND EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDING 31 OCTOBER 2023**

	<u>2023</u>		<u>2022</u>	
	£	£	£	£
<b>Voluntary Income</b>				
Donations - Regular		150,854		131,580
Gift Aid Tax claimed		27,321		-
Membership subscription		-		5,000
Grants from Education Authority		1,189		3,005
Compensation Re Loses due to Covid 19		-		25,000
Cash Surplus		581		8
<b>Investment Income</b>				
Interest Received		-		-
Bank Loyalty Award		135		123
<b>Activities for Generating Funds</b>				
Fun Day / Sikhy Camp & Other Collections		3,159		-
Collections for School and Other Travel		450		1,044
Stall Sales - Profit		-		-
Appeal for Projectors		2,060		-
Staff Accomodation Charges Recovered		3,043		2,734
Sundry Income		-		100
		<b>188,792</b>		<b>168,594</b>
<b>Expenditure:</b>				
Wages - Giani/Teachers/Kirtan Jathas/Padhis	20,781		15,839	
Water Rates	2,961		2,388	
Light & Heat	4,019		15,767	
Insurance	4,309		4,054	
Repairs & Renewals	4,001		6,297	
Telephone	875		891	
Printing / Stationery / Publications / Postage	119		49	
Health Care (Pest Control / Staff welfare etc)	60		207	
Cleaning, Laundry & Waste Disposal	762		743	
Unity / Fun Day / Sikhi Camps / Travel	3,563		1,772	
Food	15,753		14,321	
Donations to Charities	-		1,106	
Educational (Panjabi / Nursery Schools)	-		2,889	
Gurpurb / Nagar Kirtan	1,200		-	
Motoring Expenses	1,175		263	
Legal & Professional Fees	80		710	
Staff Recruitment Expenses	536		378	
Staff Training & Welfare	320		-	
Sundry Expenses - Saropas & Other Misc	-		-	
Bank Interest	18,999		9,714	
Bank Charges	1,331		1,237	
Amortisation Library Books & Stall Stock	-		210	
Depreciation	9,820	90,664	10,561	89,396
<b>Excess Of Income Over Expenditure</b>	<u>£</u>	<u>98,128</u>	<u>£</u>	<u>79,198</u>

**GURDWARA SINGH SABHA**  
**10 GRANT STREET (OFF GARNETT ST) BRADFORD BD3 9HD**  
**BALANCE SHEET AS AT 31 OCTOBER 2023**

	<u>2023</u>		<u>2022</u>	
	£	£	£	£
<b>Fixed Assets</b>				
<b>Freehold - Land and Building</b>				
- 10 Grant Street	733,441		733,441	
- 10 Grant Street -Retaining Wall	34,700		34,700	
- Old Gurdwara	200,134		200,134	
- 178 Garnett Street	137,006		137,006	
- 180 Garnett Street	399,034		399,034	
- 180 Garnett Street - New Building	125,687		125,687	
- 180 Garnett Street - Boundry Wall	65,962		65,962	
- Kitchen Extension	64,713		64,713	
- 204/210 Barkerend Road	<u>101,455</u>		<u>101,455</u>	
Value as at 31st October 2022		1,862,132		1,862,132
Additions 2022/23 - 180 Garnett St. Car Park	<u>6,608</u>		-	
		6,608		
<b>Fixture &amp; Fittings &amp; Equipment</b>				
Book Value-31st October 2022	59,644		67,222	
Additions 2022/23	5,637		2,947	
Less Depreciation	<u>9,792</u>	55,489	<u>10,525</u>	59,644
<b>Motor Van</b>				
Book Value-31st October 2022	107		143	
Less Depreciation	<u>28</u>	79	<u>36</u>	107
<b>Formation Expenses</b>		4,202		4,202
		<u>1,928,510</u>		<u>1,926,085</u>
<b>Current Assets</b>				
Sundry Debtors	105		589	
Stock - Stall	1,193		1,193	
Petty Cash on Hand	-		1,708	
Current a/c - Barclays 43741303	99,727		53,827	
Current a/c - Yorks Bank 10922659	47,484		21,872	
Cash at bank: - Yorks Bank 10922475	<u>23,742</u>		<u>20,268</u>	
	172,251		99,457	
<b>Less Current Liabilities</b>				
Short term Interest Free Loan	34,500		44,500	
Sundry Creditors & Accruals	<u>3,028</u>		<u>4,701</u>	
	37,528	134,723	49,201	50,256
<b>Less Long Term Liability</b>				
Barclays Flexible Commercial Mortgage	<u>- 299,654</u>		<u>- 310,890</u>	
	<u>£ 1,763,579</u>		<u>£ 1,665,451</u>	
<b>Financed By</b>				
<b>Accumulated Fund</b>				
Balance at 31st October 2022	1,665,451		1,586,253	
Add. Surplus For The Year	<u>98,128</u>		<u>79,198</u>	
	1,763,579		1,665,451	
	<u>£ 1,763,579</u>		<u>£ 1,665,451</u>	

**Accountants Report**

In accordance with instructions, we have compiled these accounts from the accounting records and information and explanations supplied to us. In our opinion these financial statements give a fair view of the state of affairs of Gurdwara Singh Sabha.

SIDHU & CO  
 Certified Public Accountants  
 4 Albert Road, Queensbury, Bradford, BD13 1PB  
 Date: 25th January 2024

*(Signature)*  
 Jassan Singh

*(Signature)*  
 Chairman

Approved by the Board of Committee Members  
 Date: 11-2-24.

**Gurdwara Singh Sabha**  
**Y/E 31.10.23**  
**Assets Register**

**Land & Building - Freehold**

Gurdwara old Building - cost b/f	200134.18
178 Garnett Street - cost b/f	137005.56
10 Grant Street - cost b/f	768141.44
180 Garnett Street - cost b/f	524721.02
180 Garnett Street - Boundry Wall - cost b/f	65961.74
Kitchen Extension	64713.10
204/210 Barkerend Road - Land	<u>101455.00</u>
<b>Cost as at 01.11.2022 b/f</b>	<b>1862132.04</b>

Additions - 2022/23 - 180 Garnett Street - Car Park 6608.00

**Total Cost as at 31.10.2023** 1868740.04

**Fixtures & Fittings & Equipment**

**Original cost - b/f at 01.11.2022** 205694.15

Additions 2022/23 - Fridge	1597.00	
Additions 2022/23 - Cooker	2000.00	
Additions 2022/23 - Projectors	2039.98	
		<u>5636.98</u>

**Cost as at 31.10.2023** 211331.13

<b>Depreciation - b/f at 01.11.2022</b>	146050.00	
Charge for the year @15 % of BV	9792.00	
Depreciation Reserve as at 31.10.23		<u><u>155842.00</u></u>

**Net Book Value as at 31.10.2023** 55489.13

**Motor Vehicle - original cost b/f at 01.11. 2022** 16150.00

Depreciation b/f as at 01.11.2022	16043.00	
Charge for the year @25% of BV	28.00	
Depreciation Reserve as at 31.10.2023		<u><u>16071.00</u></u>

**Net book value as at 31.10.2023** 79.00

**Formation costs b/f** 4202.00

**Total Value of all Assets as at 31.10.2023** 1928510.17

Gurdwara Singh Sabha  
Y/E 31 October 2023  
Notes to the Accounts  
Interest Free Loan a/c

	<u>Bal b/fwd</u>	<u>New Loan</u>	<u>Loan Repayment</u>	<u>Closing Balance</u>
<b><u>Interest Free Loans</u></b>				
Amarjit Singh Garcha	1,000.00	-	-	1,000.00
Balwinder Singh Sandhu	-	-	-	-
Bikram Singh	-	-	-	-
Dalbir Kaur Baath	-	-	-	-
Elite Risk Solution (I S Sagoo)	-	-	-	-
Gurdev Singh Dosangh	5,000.00	-	-	5,000.00
Gurmit Singh Shergill	2,000.00	-	2,000.00	-
Harminder Singh Sodhi	2,000.00	-	2,000.00	-
Indrjit Singh Sanghera	2,000.00	-	-	2,000.00
Jasbir Singh Rehal	-	-	-	-
Jaspal Singh Bassi	2,000.00	-	-	2,000.00
K S Sandhu t/a Tarlok Singh Sandhu	-	-	-	-
Kamaljit Kaur Sanghera	2,000.00	-	-	2,000.00
Manjit Singh Rehal	10,000.00	-	6,000.00	4,000.00
Manjit Singh Shergill	2,000.00	-	-	2,000.00
Paramjit Kaur Bagri	-	-	-	-
Parvinder Singh Rehal	2,000.00	-	-	2,000.00
Ragbir Singh Sangha	-	-	-	-
Tara Singh	4,500.00	-	-	4,500.00
Tarsem Singh Dosanjh	10,000.00	-	-	10,000.00
	<b>44,500.00</b>	<b>-</b>	<b>10,000.00</b>	<b>34,500.00</b>
				<b>34,500.00</b>

**GURDWARA SINGH SABHA**

England & Wales - Charity number 1040638

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# Accounts

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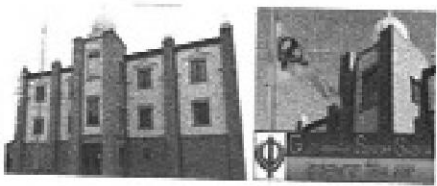
# AGM Report 2020/21



Private & Confidential

# Agenda

- Introduction and Welcome
- Report of the Management Committee:
  - Programmes at Gurdwara Singh Sabha, Bradford
  - Building Projects 2021
  - Financial results & interest free loans
- Nominations & new committee



# Programmes at Singh Sabha Bradford

2 JANUARY 2021

Waheguru Ji Ka Khalsa Waheguru Ji Ki Fateh

Sunday 3rd January 2021  
10.00-12.00 will be Sukhmani Sahib Paath by Gurjit Singh and family followed by Kirtan.  
This will be broadcast live.  
Sangat can come for Darshan. Please follow all guidelines:  
Masks are essential. No social gathering during or after divan. Thankyou.

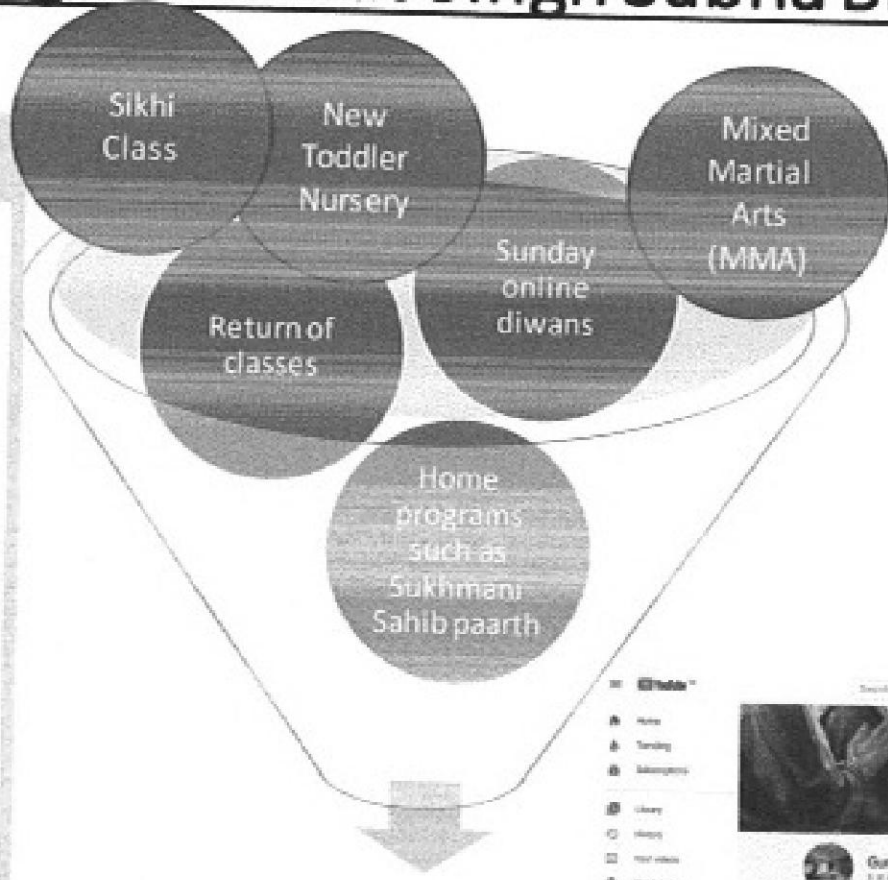
Please donate online.  
Gurdwara Singh Sabha  
Sort code 201188  
Account number 43741303  
Barclays Bank  
Ref (your name here please)  
Thanks for your ongoing support.

The live stream will be on [www.youtube.com/singhsabhabradford](http://www.youtube.com/singhsabhabradford)

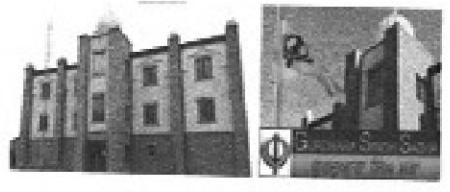
The direct link is available on the day via Facebook.

For future programme bookings please contact Parvinder Singh.  
0667165

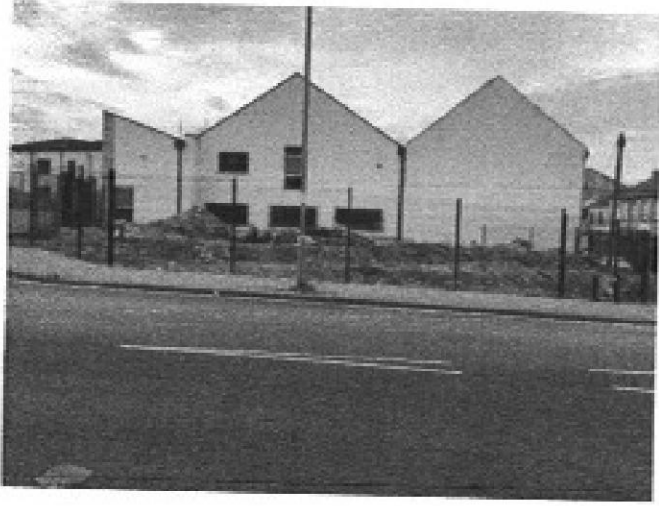
Please forward to all family and friends as we don't have everyone's contacts.  
We are grateful for your co-operation at this time. 09/28



## Programmes at Gurdwara Singh Sabha Bradford



# Building Projects 2021



Nishan  
Sahib  
winch



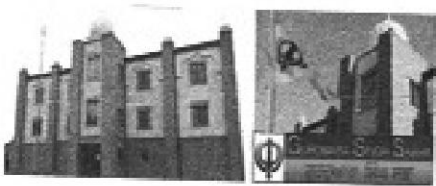
Building  
Work



Security  
gates  
GSB



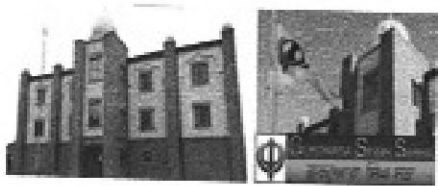
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# Gurdwara Singh Sabha, Bradford Financial Results

	2017	2018	2019	2020	2021*
Turnover	179,433	203,145	209,375	106,804	116,686
Total Expenses	76,676	114,440	87,513	76,134	73,829
Net Profit	102,757	88,705	121,862	30,670	42,857
Current Assets	115,205	53,897	86,152	70,444	82,838
Total Liabilities	494,086	449,779	517,663	459,322	430,284

Note: 6 month mortgage holiday between July – Dec 2020. Mortgage re-payments started in Jan 2021 of £2300 per month.

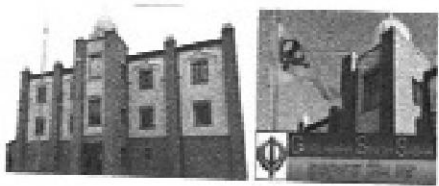


	2019	2020	2021*
Cash at bank	81,628	66,365	80,170
Mortgage balance	357,098	345,459	328,782

\* Indicative figures, to be verified by Accountant

# Nominations & new committee

Positions of responsibility	Old committee, position filled by:	New committee, position filled by:
Chairman	Tarsem Singh Dosanjh	
Vice Chairman	Gurpreet Singh	
Stage Secretary	Parvinder Singh	
Assistant Stage Secretary	Kuldeep Singh	
Treasurer	Amarikh Singh	
Vice Treasurer	Gurdip Singh	
Jathedar	Harbans Singh	
General Secretary	Narinder Singh	
Vice General Secretary	Jagjit Singh	
Building custodian	Anoop Singh	
Education Secretary	Manjit Kaur Shergill	
Trustee	Manjit Kaur	
Trustee	Jatinder Singh	
Trustee	Balhar Singh	
Trustee	Gurmit Singh	



Gurdwara Singh Sabha

Accounts

31 October 2021

**GURDWARA SINGH SABHA**  
**10 GRANT STREET (OFF GARNETT ST), BRADFORD, BD3 9HD**  
**INCOME AND EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDING 31 OCTOBER 2021**

	<u>2021</u>		<u>2020</u>	
	£	£	£	£
<b>Voluntary Income</b>				
Donations - Regular		83,070		72,915
Gift Aid Tax claimed		29,996		17,632
Membership subscription		-		1,000
Grants from Education Authority		-		975
Grants from Covid 19 Lottery Funds		-		10,000
Cash Surplus		-		2
<b>Investment Income</b>				
Interest Received		-		-
Bank Loyalty Award		43		95
<b>Activities for Generating Funds</b>				
Fun Day / Sikhy Camp & Other Collections		-		-
Collections Gloves & Visor Appeal		-		850
Stall Sales - Profit		-		-
Sale of old Gates		500		-
Insurance Claims		-		1,240
Staff Accomodation Charges Recovered		3,077		2,090
Sundry Income		-		5
		<b>116,686</b>		<b>106,804</b>
<b>Expenditure:</b>				
Wages - Giani/Teachers/Kirtan Jathas/Padhis	14,670		11,110	
Water Rates	1,286		1,581	
Light & Heat	15,661		14,141	
Insurance	4,022		3,889	
Repairs & Renewals including Langar hall	4,493		6,827	
Telephone	821		857	
Printing / Stationery / Publications / Postage	43		11	
Health Care (Pest Control / Staff welfare etc)	60		60	
Cleaning, Laundry & Waste Disposal	429		425	
Unity / Fun Day / Sikhi Camps / Travel	1,145		-	
Food	2,216		3,517	
Donations to Charities	-		965	
Educational (Panjabi School)	-		124	
Gurpurb / Nagar Kirtan	-		200	
Motoring Expenses	1,010		939	
Legal & Professional Fees	-		1,596	
Project Sunshine Hope	4,600		5,400	
Sundry Expenses - Saropas	78		35	
Sundry Expenses - Prev Year Debtos W/Off	70		-	
Bank Interest	7,952		9,279	
Bank Charges	757		770	
Amortisation Library Books & Stall Stock	2,606		445	
Depreciation	<u>11,910</u>	73,829	<u>13,963</u>	76,134
<b>Excess Of Income Over Expenditure</b>		<u><u>£ 42,857</u></u>		<u><u>£ 30,670</u></u>

**GURDWARA SINGH SABHA**  
**10 GRANT STREET (OFF GARNETT ST) BRADFORD BD3 9HD**  
**BALANCE SHEET AS AT 31 OCTOBER 2021**

	<u>2021</u>		<u>2020</u>	
	£	£	£	£
<b>Fixed Assets</b>				
<b>Freehold - Land and Building</b>				
- 10 Grant Street	733,441		733,441	
- 10 Grant Street -Retaining Wall	34,700		34,700	
- Old Gurdwara	200,134		200,134	
- 178 Garnett Street	137,006		137,006	
- 180 Garnett Street	399,034		399,034	
- 180 Garnett Street - New Building	125,687		125,687	
- 180 Garnett Street - Boundry Wall	53,137		53,137	
- Kitchen Extension	64,713		64,713	
- 204/210 Barkerend Road	101,455		101,455	
Value as at 31st October 2020		1,849,307		1,849,307
Additions 2020/21 Boundry Wall Gates	12,825		-	
		12,825		-
<b>Fixture &amp; Fittings &amp; Equipment</b>				
Book Value-31st October 2020	78,574		90,440	
Additions 2020/21	510		2,000	
Less Depreciation	11,862	67,222	13,866	78,574
<b>Motor Van</b>				
Book Value-31st October 2020	191		288	
Less Depreciation	48	143	97	191
<b>Formation Expenses</b>		4,202		4,202
		1,933,699		1,932,274
<b>Current Assets</b>				
Sundry Debtors	-		70	
Stock - Stall	1,403		4,009	
Petty Cash on Hand	1,265		-	
Current a/c - Barclays 43741303	29,180		40,804	
Current a/c - Yorks Bank 10922659	34,701		14,699	
Cash at bank: - Yorks Bank 10922475	16,289		10,862	
	82,838		70,444	
<b>Less Current Liabilities</b>				
Short term Interest Free Loan	97,500		97,500	
Sundry Creditors & Accruals	4,002		16,363	
	101,502	18,664	113,863	43,419
<b>Less Long Term Liability</b>				
Barclays Flexible Commercial Mortgage	-	328,782	-	345,459
	<b>£ 1,586,253</b>		<b>£ 1,543,396</b>	
<b>Financed By</b>				
<b>Accumulated Fund</b>				
Balance at 31st October 2020	1,543,396		1,512,726	
Add: Surplus For The Year	42,857		30,670	
	1,586,253		1,543,396	
	<b>£ 1,586,253</b>		<b>£ 1,543,396</b>	

**Accountants Report**

In accordance with instructions, we have compiled these accounts from the accounting records and information and explanations supplied to us. In our opinion these financial statements give a fair view of the state of affairs of Gurdwara Singh Sabha.

**SIDHU & CO**  
 Certified Public Accountants  
 4 Albert Road, Queensbury, Bradford, BD13 1PB  
 Date: 8th January 2022



*N. Singh*  
 Approved by the Board of Committee Members  
 Date:

27 - 01 - 2022

**Gurdwara Singh Sabha**  
**Y/E 31.10.21**  
**Assets Register**

**Land & Building - Freehold**

Gurdwara old Building - cost b/f	200134.18
178 Garnett Street - cost b/f	137005.56
10 Grant Street - cost b/f	768141.44
180 Garnett Street - cost b/f	524721.02
180 Garnett Street - Boundry Wall - cost b/f	53137.20
Kitchen Extension	64713.10
204/210 Barkerend Road - Land	<u>101455.00</u>
<b>Cost as at 01.11.2020 b/f</b>	<b>1849307.50</b>
Additions - 2020/21	12824.54

**Total Cost as at 31.10.2021**

1862132.04

**Fixtures & Fittings & Equipment**

**Original cost - b/f at 01.11.2020**

202236.67

Additions 2020/21 - Fridge

510.00

0.00

510.00

**Cost as at 31.10.2021**

202746.67

**Depreciation - b/f at 01.11.2020**

123663.00

Charge for the year @15 % of BV

11862.00

Depreciation Reserve as at 31.10.21

135525.00

**Net Book Value as at 31.10.2021**

67221.67

**Motor Vehicle - original cost b/f at 01.11. 2020**

16150.00

Depreciation b/f as at 01.11.2020

15959.00

Charge for the year @25% of BV

48.00

Depreciation Reserve as at 31.10.2021

16007.00

**Net book value as at 31.10.2021**

143.00

**Formation costs b/f**

4202.00

**Total Value of all Assets as at 31.10.2021**

1933698.71

Gurdwara Singh Sabha  
Y/E 31 October 2021  
Notes to the Accounts  
Interest Free Loan a/c

	<u>Bal b/fwd</u>	<u>New Loan</u>	<u>Loan Repayment</u>	<u>Closing Balance</u>
<b><u>Interest Free Loans</u></b>				-
Amarjit Singh Garcha	1,000.00	-	-	1,000.00
Balwinder Singh Sandhu	9,000.00	-	-	9,000.00
Bikram Singh	5,000.00	-	-	5,000.00
Dalbir Kaur Baath	2,000.00	-	-	2,000.00
Elite Risk Solution (I S Sagoo)	10,000.00	-	-	10,000.00
Gurdev Singh Dosangh	5,000.00	-	-	5,000.00
Gurmit Singh Shergill	2,000.00	-	-	2,000.00
Harminder Singh Sodhi	2,000.00	-	-	2,000.00
Indrjit Singh Sanghera	2,000.00	-	-	2,000.00
Jasbir Singh Rehal	5,000.00	-	-	5,000.00
Jaspal Singh Bassi	2,000.00	-	-	2,000.00
K S Sandhu t/a Tarlok Singh Sandhu	5,000.00	-	-	5,000.00
Kamaljit Kaur Sanghera	2,000.00	-	-	2,000.00
Manjit Singh Rehal	17,000.00	-	-	17,000.00
Manjit Singh Shergill	2,000.00	-	-	2,000.00
Paramjit Kaur Bagri	5,000.00	-	-	5,000.00
Parvinder Singh Rehal	2,000.00	-	-	2,000.00
Ragbir Singh Sangha	5,000.00	-	-	5,000.00
Tara Singh	4,500.00	-	-	4,500.00
Tarsem Singh Dosanjh	10,000.00	-	-	10,000.00
	<b>97,500.00</b>	-	-	<b>97,500.00</b>
<b>25.12.21</b>				<b>97,500.00</b>

**GURDWARA SINGH SABHA**

England & Wales - Charity number 1040638

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# Accounts

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# AGM Report 2019/20



Private & Confidential

1

## Agenda

- Introduction and Welcome
- Report of the Management Committee:
  - Programmes at Singh Sabha Bradford
  - Building Projects 2019/2020
  - Upcoming work 2021
  - Financial results & interest free loans
- Nominations & new committee



2

# Programmes at Singh Sabha Bradford

2 JANUARY 2021

Waheguru Ji Ka Khalsa Waheguru Ji Ki Fateh

Sunday 3rd January 2021  
10.00-12.00 will be Sukhmani Sahib Paath by Gurjit Singh and family followed by Kirtan. This will be broadcast live. Sangat can come for Darshan. Please follow all guidelines: Masks are essential. No social gathering during or after divan. Thankyou.

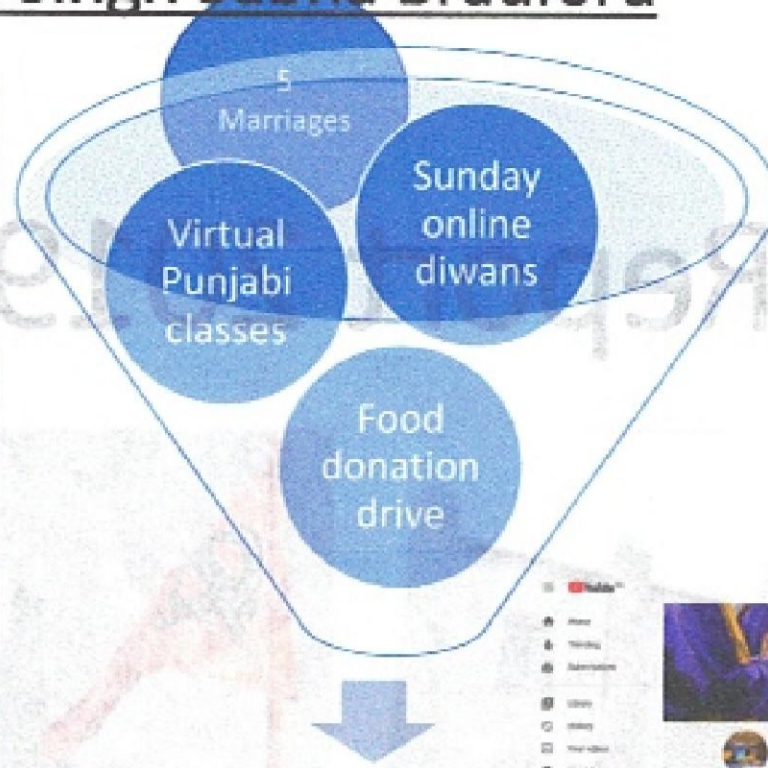
Please donate online.  
Gurdwara Singh Sabha  
Sort code 201188  
Account number 43741303  
Barclays Bank  
Ref (your name here please)  
Thanks for your ongoing support.

The live stream will be on [www.youtube.com/singhsabhabradford](http://www.youtube.com/singhsabhabradford)

The direct link is available on the day via Facebook.

For future programme bookings please contact Panvinder Singh.  
[07722667166](tel:07722667166)

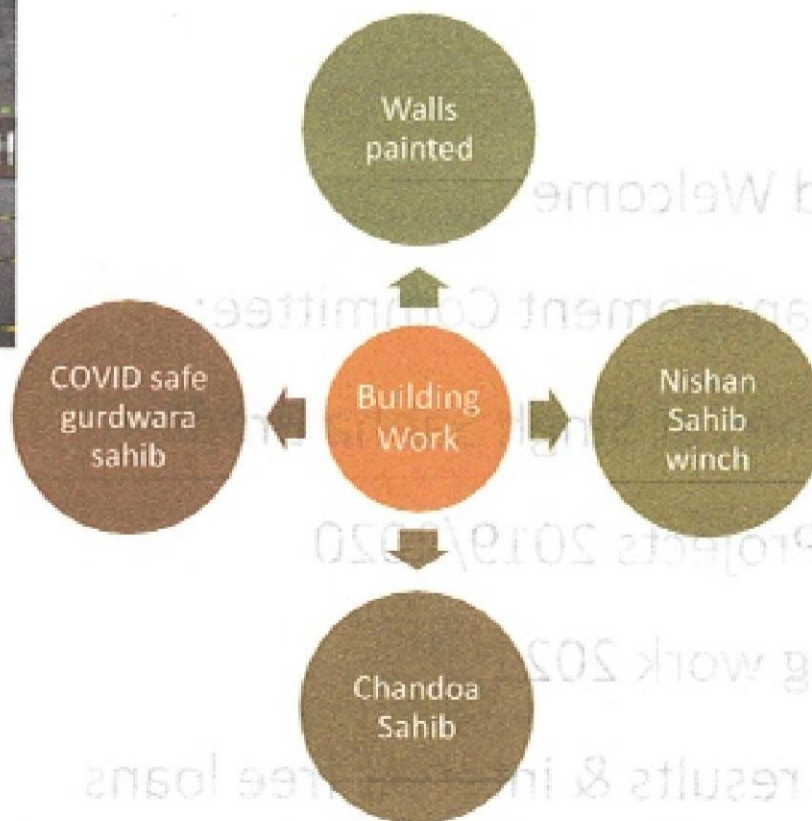
Please forward to all family and friends as we don't have everyone's contacts.  
We are grateful for your co-operation at this time.



## Programmes at Singh Sabha Bradford



# Building Projects 2019/2020



# Upcoming work 2021



# Singh Sabha Bradford Financial Results

	2017	2018	2019	2020*
Turnover	179,433	203,145	209,375	104,804 (Down: £43k donations, £14k grants, £38k car park appeal)
Total Expenses	76,676	114,440	87,513	76,134
Net Profit	102,757	88,705	121,862	28,760
Current Assets	115,205	53,897	86,152	70,444
Total Liabilities	494,086	449,779	517,663	461,322

Note: 6 month mortgage holiday between July – Dec 2020. Mortgage re-payments started in Jan 2021 of £2300 per month.

	2019	2020*	* Indicative figures, to be verified by Accountant
Cash at bank	81,628	66,365	
Mortgage balance	357,098	345,459	

# Current position re: Interest Free Loan

	<u>Bal bfwd</u>	<u>New Loan</u>	<u>Loan Repayment</u>	<u>Closing Balance</u>
<b>Interest Free Loan</b>				
T S Dosanjh	£10,000.00			£10,000.00
Parvinder Singh Rehal	£2,000.00			£2,000.00
Paramjit Kaur Bagri	£5,000.00			£5,000.00
Amrik Singh Garcha	£1,000.00			£1,000.00
Manjit Singh Rehal	£17,000.00			£17,000.00
Inderjit Singh Sanghera	£2,000.00			£2,000.00
Kamaljit Kaur Sanghera	£2,000.00			£2,000.00
Manjit Kaur Shergill	£2,000.00			£2,000.00
Balwinder Singh Sandhu	£9,000.00			£9,000.00
Gurmit Singh Shergill	£2,000.00			£2,000.00
Ragbir Singh Sangha	£5,000.00			£5,000.00
Dasvandh Trust	£5,000.00		£5,000.00	£0.00
Dalbir Kaur Bath	£2,000.00			£2,000.00
Harminder Singh Sodhi	£2,000.00			£2,000.00
Jaspal Singh Basi	£2,000.00			£2,000.00
Davinder Singh	£50,000.00		£50,000.00	£0.00
Bikram Singh	£5,000.00			£5,000.00
Inderjit Singh Sagoo (Elite Risk Sol.)	£10,000.00			£10,000.00
Jasbir Singh Rehal	£5,000.00			£5,000.00
Gurdev Singh Dosanjh	£5,000.00			£5,000.00
K S Sandhu (Tarlok Singh Sandhu)	£5,000.00			£5,000.00
Kulwant Singh	£5,000.00		£5,000.00	£0.00
Tara Singh	£3,000.00	£1,500.00		£4,500.00
<b>Total Interest Free Loan</b>				<b>£97,500.00</b>



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# Nominations & new committee

Positions of responsibility	Old committee, position filled by:	New committee, position filled by:
Chairman	Tarsem Singh Dosanjh	
Vice Chairman	Gurpreet Singh	
Stage Secretary	Parvinder Singh	
Assistant Stage Secretary	Kuldeep Singh	
Treasurer	Amarikh Singh	
Vice Treasurer	Gurdip Singh	
Jathedar	Harbans Singh	
General Secretary	Narinder Singh	
Vice General Secretary	Jagjit Singh	
Building custodian	Anoop Singh	
Education Secretary	Manjit Kaur Shergill	
Trustee	Manjit Kaur	
Trustee	Jatinder Singh	
Trustee	Balhar Singh	
Trustee	Gurmit Singh	



8

Gurdwara Singh Sabha

Accounts

31 October 2020

**GURDWARA SINGH SABHA**  
**10 GRANT STREET (OFF GARNETT ST), BRADFORD, BD3 9HD**  
**INCOME AND EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDING 31 OCTOBER 2020**

	<u>2020</u>		<u>2019</u>	
	£	£	£	£
<b>Voluntary Income</b>				
Donations - Regular		72,915		113,434
Gift Aid Tax claimed		17,632		16,949
Membership subscription		1,000		2,000
Grants for Security from Home Office		-		23,973
Grants from Education Authority		975		1,410
Grants from Covid 19 Lottery Funds		10,000		-
Cash Surplus		2		550
<b>Investment Income</b>				
Interest Received		-		-
Bank Loyalty Award		95		165
<b>Activities for Generating Funds</b>				
Collections Car Park Land Appeal		-		38,510
Fun Day / Sikhy Camp & Other Collections		-		2,738
Collections for Charitable Organisations		-		2,060
Collections Gloves & Visor Appeal		850		-
Stall Sales - Profit		-		45
Recoverable 1984 Rally Exps from BRBG		-		7,466
Insurance Claims		1,240		-
Staff Accomodation Charges Recovered		2,090		-
Sundry Income		5		75
		<b>106,804</b>		<b>209,375</b>
<b>Expenditure:</b>				
Wages - Giani/Teachers/Kirtan Jathas/Padhis	11,110		4,100	
Water Rates	1,581		4,571	
Light & Heat	14,141		9,807	
Insurance	3,889		3,771	
Repairs & Renewals including Langar hall	6,827		8,587	
Telephone	857		873	
Printing / Stationery / Publications / Postage	11		417	
Health Care (Pest Control / Staff welfare etc)	60		120	
Cleaning, Laundry & Waste Disposal	425		1,084	
Unity / Fun Day / Sikhi Camps / Travel	-		3,696	
Food	3,517		15,120	
Donations to Charities	965		1,040	
Educational (Panjabi School)	124		1,740	
Gurpurb / Nagar Kirtan	200		1,200	
Motoring Expenses	939		1,831	
TV Sikh Channel (Bradford Gurdwara Board	-		100	
Legal & Professional Fees	1,596		690	
Staff Recruitment & Training	-		804	
Project Sunshine Hope	5,400		-	
Sundry Expenses - Ico	35		-	
Bank Interest	9,279		10,956	
Bank Charges	770		979	
Amortisation Library Books, Paintings & Stall	445		148	
Depreciation	13,963	76,134	15,879	87,513
<b>Excess Of Income Over Expenditure</b>		<b>£ 30,670</b>		<b>£ 121,862</b>

**GURDWARA SINGH SABHA  
10 GRANT STREET (OFF GARNETT ST) BRADFORD BD3 9HD  
BALANCE SHEET AS AT 31 OCTOBER 2020**

	<u>2020</u>		<u>2019</u>	
	£	£	£	£
<b>Fixed Assets</b>				
<b>Freehold - Land and Building</b>				
- 10 Grant Street	733,441		733,441	
- 10 Grant Street -Retaining Wall	34,700		34,700	
- Old Gurdwara	200,134		200,134	
- 178 Garnett Street	137,006		137,006	
- 180 Garnett Street	399,034		399,034	
- 180 Garnett Street - New Building	125,687		98,238	
- 180 Garnett Street - Boundry Wall	53,137		35,400	
- Kitchen Extension	64,713		64,713	
- 204/210 Barkerend Road	101,455		-	
Value as at 31st October 2019		1,849,307		1,702,666
Additions 2019/20	-		146,641	146,641
<b>Fixture &amp; Fittings &amp; Equipment</b>				
Book Value-31st October 2019	90,440		79,494	
Additions 2019/20	2,000		26,729	
Less Depreciation	13,866	78,574	15,783	90,440
<b>Motor Van</b>				
Book Value-31st October 2019	288		384	
Less Depreciation	97	191	96	288
<b>Formation Expenses</b>		4,202		4,202
		1,932,274		1,944,237
<b>Current Assets</b>				
Sundry Debtors	70		70	
Stock - Stall, Library, Paintings	4,009		4,454	
Current a/c - Barclays 43741303	40,804		47,407	
Current a/c - Yorks Bank 10922659	14,699		25,859	
Cash at bank: - Yorks Bank 10922475	10,862		8,362	
	70,444		86,152	
<b>Less Current Liabilities</b>				
Short term Interest Free Loan	97,500		158,000	
Sundry Creditors & Accruals	16,363		2,565	
	113,863	43,419	160,565	74,413
<b>Less Long Term Liability</b>				
Barclays Flexible Commercial Mortgage	-	345,459	-	357,098
	<u>£ 1,543,396</u>		<u>£ 1,512,726</u>	
<b>Financed By</b>				
<b>Accumulated Fund</b>				
Balance at 31st October 2019	1,512,726		1,390,864	
Add: Surplus For The Year	30,670		121,862	
	1,543,396		1,512,726	
	<u>£ 1,543,396</u>		<u>£ 1,512,726</u>	

**Accountants Report**

In accordance with instructions, we have compiled these accounts from the accounting records and information and explanations supplied to us. In our opinion these financial statements give a fair view of the state of affairs of Gurdwara Singh Sabha.

**SIDHU & CO**  
Certified Public Accountants  
4 Albert Road, Queensbury, Bradford, BD13 1PB

Date: 28th January 2021

  
Approved by the Board of Committee Members

Date:

14 - 02 - 2021

**Gurdwara Singh Sabha**  
**Y/E 31.10.20**  
**Assets Register**

**Land & Building - Freehold**

Gurdwara old Building - cost b/f	200134.18
178 Gamett Street - cost b/f	137005.56
10 Grant Street - cost b/f	768141.44
180 Gamett Street - cost b/f	524721.02
180 Gamett Street - Boundry Wall - cost b/f	53137.20
Kitchen Extension	64713.10
204/210 Barkerend Road - Land	<u>101455.00</u>
<b>Cost as at 01.11.2019 b/f</b>	<b>1849307.50</b>
Additions - 2019/20	0.00

**Total Cost as at 31.10.2020** 1849307.50

**Fixtures & Fittings & Equipment**

<b>Original cost - b/f at 01.11.2019</b>		200236.67
Additions 2019/20 - Nishan Sahib & Chandoa	2000.00	
	<u>0.00</u>	2000.00
<b>Cost as at 31.10.2020</b>		<u><u>202236.67</u></u>

<b>Depreciation - b/f at 01.11.2019</b>	109797.00	
Charge for the year @15 % of BV	<u>13866.00</u>	
<b>Depreciation Reserve as at 31.10.20</b>		<u><u>123663.00</u></u>

**Net Book Value as at 31.10.2020** 78573.67

**Motor Vehicle - original cost b/f at 01.11. 2019** 16150.00

Depreciation b/f as at 01.11.2019	15862.00	
Charge for the year @25% of BV	<u>97.00</u>	
<b>Depreciation Reserve as at 31.10.2020</b>		<u>15959.00</u>

**Net book value as at 31.10.2020** 191.00

**Formation costs b/f** 4202.00

**Total Value of all Assets as at 31.10.2020** 1932274.17

**Gurdwara Singh Sabha**  
**Y/E 31 October 2020**  
**Notes to the Accounts**  
**Interest Free Loan a/c**

	<u>Bal b/fwd</u>	<u>New Loan</u>	<u>Loan Repayment</u>	<u>Closing Balance</u>
<b><u>Interest Free Loans</u></b>				
				-
Amrik Singh Garcha	1,000.00	-	-	1,000.00
Balwinder Singh Sandhu	9,000.00	-	-	9,000.00
Balwinder Singh	-	-	-	-
Bikram Singh	5,000.00	-	-	5,000.00
Dalbir Kaur Baath	2,000.00	-	-	2,000.00
Dasvandh Trust	5,000.00	-	5,000.00	-
Davinder Singh	50,000.00	-	50,000.00	-
Elite Risk Solution (I S Sagoo)	10,000.00	-	-	10,000.00
Gurdev Singh Dosangh	5,000.00	-	-	5,000.00
Gurmit Singh Shergill	2,000.00	-	-	2,000.00
Harminder Singh Sodhi	2,000.00	-	-	2,000.00
Indrjit Singh Sanghera	2,000.00	-	-	2,000.00
Jagjit Singh Sodhi	-	-	-	-
Jasbir Singh Rehal	5,000.00	-	-	5,000.00
Jaspal Singh Bassi	2,000.00	-	-	2,000.00
K S Sandhu t/a Tarlok Singh Sandhu	5,000.00	-	-	5,000.00
Kamaljit Kaur Sanghera	2,000.00	-	-	2,000.00
Kulwant Singh	5,000.00	-	5,000.00	-
Manjit Singh Rehal	17,000.00	-	-	17,000.00
Manjit Singh Shergill	2,000.00	-	-	2,000.00
Paramjit Kaur Bagri	5,000.00	-	-	5,000.00
Parvinder Singh Rehal	2,000.00	-	-	2,000.00
Raghbir Singh Sangha	5,000.00	-	-	5,000.00
Tara singh	3,000.00	1,500.00	-	4,500.00
Tarsem Singh Dosanjh	10,000.00	-	-	10,000.00
	<b>156,000.00</b>	<b>1,500.00</b>	<b>60,000.00</b>	<b>97,500.00</b>
<b>Total Loan as at 31.10.2020</b>				<b>97,500.00</b>