

GURU GOBIND SINGH GURDWARA (GGSG)

England & Wales · Charity number 1078040

Details

Other names GGSG

Status Registered

Legal form Other

Registered 1999-11-03

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

Contact

Address 152-156 Bedford Road
Kempston
Bedford
MK42 8BH

Phone 01234294099

Email ggsgurdwara@googlemail.com

Activities

Objects: 1. ADVANCEMENT OF SIKH RELIGION. 2. ESTABLISHMENT AND MAINTENANCE OF A GURDWARA IN KEMPSTON FOR WORSHIP, FOR CELEBRATION OF SIKH RELIGIOUS FESTIVALS, FOR THE CONDUCT AND REGISTRATION OF MARRIAGES AND FOR THE CONDUCT OF FUNERAL RITES IN ACCORDANCE WITH SIKH RELIGIOUS CEREMONIES. 3. ADVANCEMENT OF EDUCATION (INCLUDING THE PROVISION AND MAINTENANCE OF A LIBRARY) AMONG MEMBERS OF THE COMMUNITY. 4. TO PROVIDE OR ASSIST IN THE PROVISION OF FACILITIES FOR RECREATION OR OTHER LEISURE TIME OCCUPATION, IN PARTICULAR FOR MEMBERS OF THE SIKH COMMUNITY IN THE INTEREST OF SOCIAL WELFARE AND IN ORDER TO IMPROVE THEIR QUALITY OF LIFE.

Activities: Provision and maintenance of a Gurdwara (Sikh Temple) to be used by the local community as a place of worship in accordance with the Sikh religion and for conducting religious rituals such as solemnization of births and marriages and for furthering the Sikh faith. Other major activities include teaching Punjabi to small children and providing community welfare facilities.

Classification

- **How:** Provides Other Finance, Provides Human Resources, Provides Buildings/facilities/open Space, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Overseas Aid/famine Relief, Religious Activities, Amateur Sport, Human Rights/religious Or Racial Harmony/equality Or Diversity, Recreation, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** KEMPSTON
- Bedford

Finances

Period end	Income	Expenditure	Assets	Employees
2024-10-31	£236,062	£80,028	-	-
2023-10-31	£125,786	£57,083	-	-
2022-10-31	£131,269	£61,061	-	-
2021-10-31	£95,047	£50,556	-	-
2020-10-31	£88,506	£81,256	-	-

Trustees

Name	Role	Appointed
GURNAM SINGH SUCHA	Chair	
BALWANT SINGH GILL		
GURDIAL SINGH		
GURMIT SINGH KALIRAI		
Gulchran Singh		2023-06-01
Gurmukh Singh		2018-04-01
Hardev Singh		2018-04-01
Jasminder Kaur Sagoo		2016-04-01
KASHMIR SINGH BASRA		
Kulvinder Singh Klair		2018-04-01
Mohinder Singh		2017-03-03
PARMJIT SINGH SOHAL		
Ranbir Singh Kali-Rai		2016-04-17
SARWAN SINGH		
SHAMINDER SINGH		

GURU GOBIND SINGH GURDWARA (GGSG)

England & Wales - Charity number 1078040

Accounts

GURU GOBIND SINGH GURDWARA, BEDFORD

152-156 Bedford Road, Kempston, Bedford, MK42 8BH

Registered Charity Number: 1078040

ANNUAL REPORT AND ACCOUNTS

For the year ended 31st October 2024

Registered Charity No. : 1078040

Guru Gobind Singh Gurdwara, Bedford

ANNUAL REPORT FOR THE YEAR ENDED 31st OCTOBER 2024

CONTENTS

	Page
Annual Report	2 to 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to Financial Statements	9 to 14

GURU GOBIND SINGH GURDWARA, BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 31ST OCTOBER 2024

The Trustees present their annual report & accounts (financial statements) for the year ended 31st October 2024.

Name of Charity: Guru Gobind Singh Gurdwara

Registered Charity No: 1078040

Registered Address: 152-156 Bedford Road, Kempston, Bedford, MK42 8BH

Governing Document: Constitution

Trustees: The following persons served as Members of the Committee (Managing Trustees) of the Guru Gobind Singh Gurdwara during the year to 31st October 2024:

- | | | |
|-----|------------------------------|---------------------|
| 1) | Mr. Gurnam S Sucha | - President |
| 2) | Mr. Parmjit S Sohal | - General Secretary |
| 3) | Mr. Sarwan Singh | - Treasurer |
| 4) | Mr. Gurmit S Kalirai | - Stage Secretary |
| 5) | Mr. Hardev Singh | - Vice President |
| 6) | Mr. Balwant S Gill | - Committee Member |
| 7) | Mr. Gurdial S Mander | - Committee Member |
| 8) | Mr. Gian S Sidhu | - Committee Member |
| 9) | Mr. Ranjit S Sohal | - Committee Member |
| 10) | Mr. Balbir S Randhawa | - Committee Member |
| 11) | Ms Jasminder K Sagoo | - Committee Member |
| 12) | Mr. Gurcharan S Rai | - Committee Member |
| 13) | Mr. Kulvinder S Klair | - Committee Member |
| 14) | Mr. Gurcharan S Kalirai | - Committee Member |
| 15) | Mr. Balbir S Dhindsa | - Committee Member |
| 16) | Mr. Gurmukh Singh | - Committee Member |
| 17) | Mr. Balwinder Singh Momi | - Committee Member |
| 18) | Mr. Gurcharan Singh Sadhowal | - Committee Member |
| 19) | Mr. Kashmir Singh Dhillon | - Committee Member |
| 20) | Mr. Gurcharan Singh Atwal | - Committee Member |
| 21) | Mr. Ashispal Singh | - Committee Member |
| 22) | Mr Rai Behadur Singh | - Committee Member |
| 23) | Mr. Perminder Singh Rai | - Committee Member |

In addition to the above, the following members act as Special Holding (Custodian) Trustees of the Charity, in whose names all Gurdwara properties are bestowed and transacted.

- 1) Mr. Shaminder Singh Garcha
- 2) Mr. Kashmir Singh Basra
- 3) Mr. Mohinder Singh Sohal
- 4) Mr. Ranbir Singh Kalirai

Registered Charity No. : 1078040

GURU GOBIND SINGH GURDWARA, BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 31ST OCTOBER 2024

Bankers: Santander UK Plc, PO Box 382, Prescot Street, London E1 8RP

**Accountants/Independent
Examiners:** Hallbrookes (Accountancy) Limited
14 Elstow Road, Bedford, MK42 9LA

GURU GOBIND SINGH GURDWARA, BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 31ST OCTOBER 2024

Structure, Governance and Management

The charity is an unincorporated organisation. It is governed by the regulations set out in its constitution. New Board members are elected every two years at the Annual General Meeting (AGM).

The management board is aware of the potential risks to the charity, including financial risks, and has implemented strategies to control or minimise these risks. Assessments have been undertaken of the major risks, governance and compliance with law and regulations.

Objectives and Activities for the Public Benefit

The Guru Gobind Singh Gurdwara has been in existence since 15th November 1988 as a Place of Worship/Community Centre for the Sikh Community.

Objects: The objects of the Gurudwara (Charity) are to advance, permit and propagate the Sikh religion in Bedford and surrounding areas (a Place of Worship),

1. by celebrating the principal Sikh Religious Festivals,
2. by extending a welcome to all Sikhs newly arrived in or visiting Bedford, and
3. to manage the Gurdwara in accordance with Sikh tenets and local Government rules and regulations.

The charity's trustees have regarded that the services undertaken do benefit the public. All the charitable activities focus on the advancement of the Sikh religion, counselling advice and information to the community.

Achievements and Performance

All the objects listed above were carried out to the fullest by the trustees in the year to 31st October 2024. Some improvements to the Gurdwara building were made, these included painting and improvements to the heating system.

The Gurdwara also made donations to help local hospital and other worthy charities.

The Gurdwara acquired two properties next to their existing premises. The new properties are at 162 and 164 Bedford Road. The new properties will greatly expand the existing car parking capacity and be an enabler in the planned modernisation and expansion of the Gurdwara.

Financial Review

The charitable organisation services are mainly reliant on voluntary income from the congregation.

A summary statement of the financial activities for the year is shown in the attached accounts. This shows that total income was £236,062 and after expenses the net surplus of £156,034 was added to reserves.

The Gurdwara's policy is to maintain sufficient cash flow for known commitments and running costs for the next 12 months.

Plans for future periods and Public Benefit

To carry out all the objects as outlined in the constitution to the fullest extent. To make further improvements to the Gurdwara building, in particular to the building security, and heating and energy efficiency systems.

To examine ways of enlarging and modernising the Gurdwara entrance, toilets, Langar hall, lift and kitchen facilities.

GURU GOBIND SINGH GURDWARA BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 31ST OCTOBER 2024

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The trustees are required by law to prepare accounts for each financial year, which give a true and fair view of the financial activities of the charity and its financial position at the end of that year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether accounting standards and statement of recommended practice have been followed subject to any material departures disclosed and explained in the accounts;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of charity and to enable them to ensure that financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations. 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.

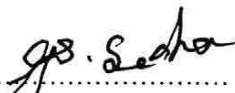
In so far as the trustees are aware – there is no relevant information of which the charity's examiners are unaware; and the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the examiners are aware of that information.


Accountants

Messrs. Hallbrookes (Accountancy) Limited are willing to continue in office as Accountants/Independent Examiners for the ensuing year 2024/2025.

Approval

This report was approved by the trustees on 10/6/2025 and signed on their behalf.

.....

(Mr. Guram Singh Sucha)
(Chairman)

.....

(Mr. Sarwan Singh)
(Treasurer)

GURU GOBIND SINGH GURDWARA BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 31ST OCTOBER 2024
INDEPENDENT EXAMINER'S REPORT

To the Trustees of the Guru Gobind Singh Gurdwara, Bedford:

We report on the accounts of the Guru Gobind Singh Gurdwara Charity for the year ended 31st October 2024.

Respective Responsibilities of Trustees and Examiner

The charity's Trustees consider that an audit is not required for this year (under section 144 of the Charities Act 2011 (the Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145 of the 2011 Act);
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not provide an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In the course of my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in, any material respect, the Trustees have not met the requirements to ensure that:
 - proper accounting records are kept (in accordance with section 130 of the 2011 Act); and
 - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the 2011 Act; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



.....
Harvinder Kaur Josan BA (Hons) FCCA
Hallbrookes (Accountancy) Limited
14 Elstow Road
Bedford, MK42 9LA
Email: services@hallbrookes.com

Date: 10/6/2025


GURU GOBIND SINGH GURDWARA BEDFORD**Statement of Financial Activities – Year ended 31st October 2024****INCOME AND EXPENDITURE**

		<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u> <u>Funds</u>	<u>Total</u> <u>Funds</u>
	<u>Notes</u>	<u>31/10/2024</u>	<u>31/10/2024</u>	<u>31/10/2024</u>	<u>31/10/2023</u>
<u>Income</u>		£	£	£	£
Donations and Legacy	2	118,148	-	118,148	98,502
Other Income	3	117,914	-	117,914	27,284
Total Incoming Resources		236,062	-	236,062	125,786
Resources Expended					
Expenditure on raising funds		-	-	-	-
Charitable Activities: (includes governance costs)		80,028	-	80,028	57,083
Total Resources Expended	4	80,028	-	80,028	57,083
Net Movements in Funds		156,034	-	156,034	68,703
Funds at 31st October 2023		1,554,084	-	1,554,084	1,485,381
Total Funds at 31st October 2024	13	1,710,118	-	1,710,118	1,554,084

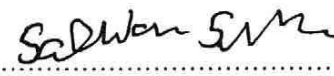
GURU GOBIND SINGH GURDWARA BEDFORD**BALANCE SHEET as at 31st October 2024**

	<u>Notes</u>	<u>2024</u>		<u>2023</u>	
		£	£	£	£
<u>Fixed Assets</u>					
Tangible Assets	8		1,230,115		1,426,343
Investment Property	9		878,832		-
			<u>2,108,947</u>		<u>1,426,343</u>
<u>Current Assets</u>					
Stocks			550		505
Debtors and Prepayments	11		29,265		30,512
Cash at Bank and in Hand			66,618		171,159
			<u>96,433</u>		<u>202,176</u>
<u>Creditors: amounts due within one year</u>	10		2,262		1,935
<u>Creditors: amounts due after more than one year</u>	11		493,000		72,500
Net Current Assets/(Liabilities)			(398,829)		127,741
Net Assets	13		<u>1,710,118</u>		<u>1,554,084</u>
<u>Financed by:</u>					
Restricted Funds			-		-
General Funds			1,710,118		1,554,084
<u>Total Funds</u>	14		<u>1,710,118</u>		<u>1,554,084</u>

Approved by us on 10/10/2025 for and on behalf of all the trustees.



 (Mr. Gurnam Singh Sucha)
 (Chairman)



 (Mr. Sarwan Singh)
 (Treasurer)

GURU GOBIND SINGH GURDWARA BEDFORD

NOTES to the Financial Statements for the Year ended 31st October 2024

1) **ACCOUNTING POLICIES**

Basis of preparation

These accounts (financial statements) have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102) and the Charities Act 2011. The accounts (financial statements) have been prepared to give a "true and fair" view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a "true and fair view".

Incoming Resources

Incoming resources are recognised in the statement of financial activities when entitlement has passed to the charity and the amounts are certain and measurable. Any incoming resources received that relate exclusively to future periods are deferred on the Balance Sheet.

Resources Expended

Expenditure is recognised in the statement of financial activities when a liability is incurred or increased without a commensurate increase in recognised assets or a reduction in liabilities. All expenditure is accounted on an accruals basis.

Allocation of Costs

Direct Activity Costs comprise those costs that contribute directly to an activity and are allocated to the relevant activity.

Support Costs comprise those costs that are necessary to deliver an activity but in themselves do not produce or deliver an activity.

Governance Costs are those costs incurred to meet statutory and constitutional requirements.

Funds

- (a) Unrestricted funds, which are credited to the Income and Expenditure accounts are normally expendable at the discretion of the management.
- (b) Restricted funds, which are for specific purpose declared by the donors and are credited to the Income and Expenditure account when received and debited to the same account when paid.
- (c) Designated funds represent funds set aside by the trustees for specific purposes.

Depreciation

Depreciation is calculated so as to write off the cost of tangible fixed assets on a reducing balance over their useful lives. The rates applied are as follows:

Office Equipment	-	15% on rbb
Fixtures & Fittings	-	15% on rbb

The land has not been depreciated.

GURU GOBIND SINGH GURDWARA BEDFORD**NOTES to the Financial Statements for the Year ended 31st October 2024****Investments Property**

Investment Properties are properties held to earn rental income and/or for capital appreciation. Investment properties are measured initially at cost and subsequently at fair value at each reporting date, with changes in fair value recognised in the Statement of financial Activities.

Properties Details and Fair Values

The charity investment property portfolio comprises:

158 Bedford Road
162 Bedford Road
164 Bedford Road

Income Generation

During the year, the investment properties generated rental income of £33,733.

Taxation:

The organisation is exempt from tax on its charitable activities.

	<u>2024</u>	<u>2023</u>
	£	£
2) <u>Donations and legacies</u>		
General Donations	108,448	89,002
Gift Aid	9,700	9,500
	<u>118,148</u>	<u>98,502</u>
3) <u>Other Income</u>		
Rent Received (O2)	22,997	10,736
Rent Received (Aaron & Co)	10,736	11,286
Fair Value adjustment 158 Bedford Rd	78,167	0
Interest Received	<u>6,014</u>	<u>5,262</u>
	<u>117,914</u>	<u>27,284</u>

GURU GOBIND SINGH GURDWARA, BEDFORD**NOTES to the Financial Statements for the Year ended 31st October 2024** continued.../**4) TOTAL RESOURCES EXPENDED**

<u>Costs directly allocated to activities</u>	<u>Basis of allocation</u>	<u>Religious Services</u>	<u>Governance</u>	<u>Total 2024</u>	<u>Total 2023</u>
		£	£	£	£
Salaries Costs	Direct	26,760		26,760	23,113
Repairs, Renewals and Cleaning	Direct	6,002		6,002	4,801
Sundries/Food/Fireworks	Direct	4,633		4,633	4,395
Light/Heat & Water Rates	Direct	15,647		15,647	7,715
Religious Functions	Direct	4,827		4,827	1,080
Donations	Direct	2,100		2,100	4,850
Bank Charges / Loan Interest	Direct	20		20	0
Depreciation/loss on disposals	Direct	2,613		2,613	2,506
<u>Support Costs allocated to activities</u>					
Premises & Administration	Usage	3,530		3,530	2,911
General office	Usage	2,871		2,871	3,607
Legal and Professional	Usage	8,819	2,206	11,025	2,105
		77,822	2,206	80,028	57,083

5) NET MOVEMENTS OF FUNDS FOR THE YEAR**This is stated after charging:**

	<u>31/10/2024</u>	<u>31/10/2023</u>
	£	£
Depreciation	2,613	2,506

GURU GOBIND SINGH GURDWARA, BEDFORD**NOTES to the Financial Statements for the Year ended 31st October 2024** continued.../**6) STAFF COSTS AND TRUSTEES' REMUNERATION**

	<u>31/10/2024</u>	<u>31/10/2023</u>
	£	£
<u>Staff Costs and Trustees' Remuneration</u>		
Wages and Salaries (including Social Security Costs)	26,760	23,113
No employee earned more than £60,000 per annum.		

The trustees were not remunerated for the year ended 31st October 2024 except for reimbursements in certain circumstances.

7) STAFF NUMBERS

The average monthly number of employees during the year was 2 (2023: 2).

8) TANGIBLE FIXED ASSETS FOR THE YEAR ENDED 31st October 2024

	<u>Land & Buildings/ Improvements</u>	<u>Fixtures/Fittings & Equipment</u>	<u>Total</u>
	£	£	£
Cost b/fwd	1,412,140	112,203	1,524,343
Additions	----	3,218	3,218
Transfer to Investment Property	(196,833)	----	(196,833)
Cost at 31/10/2024	1,215,307	115,421	1,330,728
Depreciation b/fwd	---	98,000	98,000
Charge for the year	---	2,613	2,613
At 31/10/2024	---	100,613	100,613
Net Book Value			
At 31/10/2023	1,412,140	14,203	1,426,343
At 31/10/2024	1,215,307	14,808	1,230,115

GURU GOBIND SINGH GURDWARA, BEDFORD**NOTES to the Financial Statements for the Year ended 31/10/2024** continued.../**9) Investment Property**

<u>Fair Value</u>	£
As at 01/11/2023	0
162 & 164 Bedford Road, purchased during the year	603,832
Transfer of 158 Bedford Road from land and buildings	196,833
Revaluation of 158 Bedford Road	<u>78,167</u>
As at 31/10/2024	<u>878,832</u>

The following properties have been shown as investment properties:

158 Bedford Road
162 Bedford Road
164 Bedford Road

158 Bedford Road was purchased in 2019, valued at £196,833 (includes improvements). During the year this property was classified as investment property and was revalued at £275,000 as at 31/10/2024. The revalue amount of £78,167 has been shown as other income. The trustees are of the opinion that this amount is reasonable.

10) CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	<u>2024</u>	<u>2023</u>
	£	£
Accruals	2,092	1,779
Other Creditors	170	156
	<u>2,262</u>	<u>1,935</u>

11) CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	<u>2024</u>	<u>2023</u>
	£	£
Loans	490,500	70,000
Other Creditors	<u>2,500</u>	<u>2,500</u>
	<u>493,000</u>	<u>72,500</u>

GURU GOBIND SINGH GURDWARA, BEDFORD**NOTES to the Financial Statements for the Year ended 31/10/2024** continued.../**12) DEBTORS AND PREPAYMENTS**

	<u>2024</u>	<u>2023</u>
	£	£
Debtors/Prepayments	<u>29,265</u>	<u>30,512</u>

13) ANALYSIS OF NET ASSETS BETWEEN FUNDS

	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total Funds</u>
	<u>Funds</u>	<u>Funds</u>	
	£	£	£
Tangible Fixed Assets	1,230,115	-	1,230,115
Investment Property	878,832	-	878,832
Stock	550	-	550
Debtors	29,265	-	29,265
Cash at Bank/in Hand	66,618	-	66,618
Current Liabilities	(495,262)	-	(495,262)
	-	-	-
Net Assets as at 31/10/2024	<u>1,710,118</u>	<u>-</u>	<u>1,710,118</u>

14) CAPITAL COMMITMENTS

Authorised but not contracted

MOVEMENTS IN FUNDS

	<u>Balance</u>	<u>Incoming</u>	<u>Resources</u>	<u>Balance c/fwd</u>
	<u>b/fwd</u>	<u>Resources</u>	<u>Expended</u>	<u>31/10/2024</u>
	£	£	£	£
Restricted Funds	-	-	-	-
Unrestricted Funds	1,554,084	236,062	80,028	1,710,118
Total Funds	<u>1,554,084</u>	<u>236,062</u>	<u>80,028</u>	<u>1,710,118</u>

15) GOVERNANCE COSTS

The figure of £2,206 is the accountancy costs for the organisation

16) UNRESTRICTED FUNDS

All funds are used for unrestricted purposes to spend on activities that further any of the purposes of the charity.

GURU GOBIND SINGH GURDWARA (GGSG)

England & Wales - Charity number 1078040

Accounts

GURU GOBIND SINGH GURDWARA, BEDFORD

152-156 Bedford Road, Kempston, Bedford, MK42 8BH

Registered Charity Number: 1078040

ANNUAL REPORT AND ACCOUNTS

For the year ended 31st October 2023

Guru Gobind Singh Gurdwara, Bedford

ANNUAL REPORT FOR THE YEAR ENDED 31st OCTOBER 2023

CONTENTS

	Page
Annual Report	2 to 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to Financial Statements	9 to 13

GURU GOBIND SINGH GURDWARA, BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 31ST OCTOBER 2023

The Trustees present their annual report & accounts (financial statements) for the year ended 31st October 2023.

Name of Charity: Guru Gobind Singh Gurdwara
Registered Charity No: 1078040
Registered Address: 152-156 Bedford Road, Kempston, Bedford, MK42 8BH
Governing Document: Constitution

Trustees: The following persons served as Members of the Committee (Managing Trustees) of the Guru Gobind Singh Gurdwara during the year to 31st October 2023:

- | | | |
|-----|------------------------------|---------------------|
| 1) | Mr. Gurnam S Sucha | - President |
| 2) | Mr. Parmjit S Sohal | - General Secretary |
| 3) | Mr. Sarwan Singh | - Treasurer |
| 4) | Mr. Gurmit S Kalirai | - Stage Secretary |
| 5) | Mr. Hardev Singh | - Vice President |
| 6) | Mr. Balwant S Gill | - Committee Member |
| 7) | Mr. Gurdial S Mander | - Committee Member |
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| 9) | Mr. Ranjit S Sohal | - Committee Member |
| 10) | Mr. Balbir S Randhawa | - Committee Member |
| 11) | Ms Jasminder K Sagoo | - Committee Member |
| 12) | Mr. Gurcharan S Rai | - Committee Member |
| 13) | Mr. Jaskaran S Fagura | Resigned 01/06/2023 |
| 14) | Mr. Kalvinder S Klair | - Committee Member |
| 15) | Mr. Gurcharan S Kalirai | - Committee Member |
| 16) | Mr. Balbir S Dhindsa | - Committee Member |
| 17) | Mr. Gurmukh Singh | - Committee Member |
| 18) | Mr. Balwinder Singh Momi | - Committee Member |
| 19) | Mr. Gurcharan Singh Sadhowal | - Committee Member |
| 20) | Mr. Kashmir Singh Dhillon | - Committee Member |
| 21) | Mr. Gurcharan Singh Atwal | - Committee Member |
| 22) | Mr. Ashispal Singh | - Committee Member |
| 23) | Mr Rai Bchadur Singh | - Committee Member |
| 24) | Mr. Perminder Singh Rai | - Committee Member |

In addition to the above, the following members act as Special Holding (Custodian) Trustees of the Charity, in whose names all Gurdwara properties are bestowed and transacted.

- 1) Mr. Shaminder Singh Garcha
- 2) Mr. Kashmir Singh Basra
- 3) Mr. Mohinder Singh Sohal
- 4) Mr. Ranbir Singh Kalirai

Registered Charity No. : 1078040

GURU GOBIND SINGH GURDWARA, BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 31ST OCTOBER 2023

Bankers: Santander UK Plc, PO Box 382, Prescot Street, London E1 8RP
The charity also holds accounts with National Westminster Bank and Nationwide Building Society.

Accountants/Independent Examiners: Hallbrookes (Accountancy) Limited
14 Elstow Road, Bedford, MK42 9LA

GURU GOBIND SINGH GURDWARA, BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 31ST OCTOBER 2023

Structure, Governance and Management

The charity is an unincorporated organisation. It is governed by the regulations set out in its constitution. New Board members are elected every two years at the Annual General Meeting (AGM).

The management board is aware of the potential risks to the charity, including financial risks, and has implemented strategies to control or minimise these risks. Assessments have been undertaken of the major risks, governance and compliance with law and regulations.

Objectives and Activities for the Public Benefit

The Guru Gobind Singh Gurdwara has been in existence since 15th November 1988 as a Place of Worship/Community Centre for the Sikh Community.

Objects: The objects of the Gurudwara (Charity) are to advance, permit and propagate the Sikh religion in Bedford and surrounding areas (a Place of Worship),

1. by celebrating the principal Sikh Religious Festivals,
2. by extending a welcome to all Sikhs newly arrived in or visiting Bedford, and
3. to manage the Gurdwara in accordance with Sikh tenets and local Government rules and regulations.

The charity's trustees have regarded that the services undertaken do benefit the public. All the charitable activities focus on the advancement of the Sikh religion, counselling advice and information to the community.

Achievements and Performance

All the objects listed above were carried out to the fullest by the trustees in the year to 31st October 2023. Some improvements to the Gurdwara building were made, these included painting and improvements to the heating system.

The Gurdwara also made donations to help local hospital and other worthy charities.

Financial Review

The charitable organisation services are mainly reliant on voluntary income from the congregation.

A summary statement of the financial activities for the year is shown in the attached accounts. This shows that total income was £125,786 and after expenses the net surplus of £ 68,703 was added to reserves.

The Gurdwara's policy is to maintain sufficient cash flow for known commitments and running costs for the next 12 months.

Plans for future periods and Public Benefit

To carry out all the objects as outlined in the constitution to the fullest extent. To make further improvements to the Gurdwara building, in particular to the building security, and heating and energy efficiency systems. To examine ways of enlarging and modernising the Gurdwara entrance, toilets, Langar hall, lift and kitchen facilities .

GURU GOBIND SINGH GURDWARA BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 31ST OCTOBER 2023

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The trustees are required by law to prepare accounts for each financial year, which give a true and fair view of the financial activities of the charity and its financial position at the end of that year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether accounting standards and statement of recommended practice have been followed subject to any material departures disclosed and explained in the accounts;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of charity and to enable them to ensure that financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations. 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.

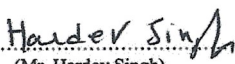
In so far as the trustees are aware – there is no relevant information of which the charity's examiners are unaware; and the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the examiners are aware of that information.

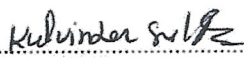
Accountants

Messrs. Hallbrookes (Accountancy) Limited are willing to continue in office as Accountants/Independent Examiners for the ensuing year 2023/2024.

Approval

This report was approved by the trustees on 24/03/2024 and signed on their behalf.


.....
(Mr. Hardev Singh)
(Vice President)


.....
(Mr. Kulvinder Singh Klair)
(Vice Treasurer)

GURU GOBIND SINGH GURDWARA BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 31ST OCTOBER 2023
INDEPENDENT EXAMINER'S REPORT

To the Trustees of the Guru Gobind Singh Gurdwara, Bedford:

We report on the accounts of the Guru Gobind Singh Gurdwara Charity for the year ended 31st October 2023.

Respective Responsibilities of Trustees and Examiner

The charity's Trustees consider that an audit is not required for this year (under section 144 of the Charities Act 2011 (the Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145 of the 2011 Act);
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.


Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not provide an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In the course of my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in, any material respect, the Trustees have not met the requirements to ensure that:
 - proper accounting records are kept (in accordance with section 130 of the 2011 Act); and
 - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the 2011 Act; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


.....
Harvinder Kaur Josan BA (Hons) FCCA
Hallbrookes (Accountancy) Limited
14 Elstow Road
Bedford, MK42 9LA
Email: services@hallbrookes.com

Date: 24/3/2024

GURU GOBIND SINGH GURDWARA BEDFORD**Statement of Financial Activities – Year ended 31st October 2023****INCOME AND EXPENDITURE**

	<u>Notes</u>	<u>Unrestricted Funds 31/10/2023</u>	<u>Restricted Funds 31/10/2023</u>	<u>Total Funds 31/10/2023</u>	<u>Total Funds 31/10/2022</u>
<u>Income</u>		£	£	£	£
Donations and Legacy	2	98,502	-	98,502	107,991
Other Income	3	27,284	-	27,284	23,278
Total Incoming Resources		125,786	-	125,786	131,269
Resources Expended					
Expenditure on raising funds		-	-	-	-
Charitable Activities: (includes governance costs)		57,083	-	57,083	61,061
Total Resources Expended	4	57,083	-	57,083	61,061
Net Movements in Funds		68,703	-	68,703	70,208
Funds at 31st October 2022		1,485,386	-	1,485,386	1,415,178
Total Funds at 31st October 2023	13	1,554,089	-	1,554,089	1,485,386

GURU GOBIND SINGH GURDWARA BEDFORD**BALANCE SHEET as at 31st October 2023**

	<u>Notes</u>	<u>2023</u>		<u>2022</u>	
		£	£	£	£
<u>Fixed Assets</u>					
Tangible Assets	8		1,426,343		1,427,339
<u>Current Assets</u>					
Stocks			505		500
Debtors and Prepayments	11		30,512		20,996
Cash at Bank and in Hand			171,159		132,593
			<u>202,176</u>		<u>154,089</u>
<u>Creditors: amounts due within one year</u>	9		1,935		2,042
<u>Creditors: amounts due after more than one year</u>	10		<u>72,500</u>		<u>94,000</u>
Net Current Assets/(Liabilities)			127,741		58,047
Net Assets	12		<u>1,554,084</u>		<u>1,485,386</u>
<u>Financed by:</u>					
Restricted Funds			-		-
General Funds			1,554,084		1,485,386
<u>Total Funds</u>	13		<u>1,554,084</u>		<u>1,485,386</u>

Approved by us on 24/03/2024 for and on behalf of all the trustees.

Hardev Singh
(Mr. Hardev Singh)
(Vice President)

Kulwinder Singh Klair
(Mr. Kulwinder Singh Klair)
(Vice Treasurer)

GURU GOBIND SINGH GURDWARA BEDFORD

NOTES to the Financial Statements for the Year ended 31st October 2023

1) **ACCOUNTING POLICIES**

Basis of preparation

These accounts (financial statements) have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102) and the Charities Act 2011. The accounts (financial statements) have been prepared to give a “true and fair” view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a “true and fair view”.

Incoming Resources

Incoming resources are recognised in the statement of financial activities when entitlement has passed to the charity and the amounts are certain and measurable. Any incoming resources received that relate exclusively to future periods are deferred on the Balance Sheet.

Resources Expended

Expenditure is recognised in the statement of financial activities when a liability is incurred or increased without a commensurate increase in recognised assets or a reduction in liabilities. All expenditure is accounted on an accruals basis.

Allocation of Costs

Direct Activity Costs comprise those costs that contribute directly to an activity and are allocated to the relevant activity.

Support Costs comprise those costs that are necessary to deliver an activity but in themselves do not produce or deliver an activity.

Governance Costs are those costs incurred to meet statutory and constitutional requirements.

Funds

- (a) Unrestricted funds, which are credited to the Income and Expenditure accounts are normally expendable at the discretion of the management.
- (b) Restricted funds, which are for specific purpose declared by the donors and are credited to the Income and Expenditure account when received and debited to the same account when paid.
- (c) Designated funds represent funds set aside by the trustees for specific purposes.

Depreciation

Depreciation is calculated so as to write off the cost of tangible fixed assets on a reducing balance over their useful lives. The rates applied are as follows:

Office Equipment	-	15% on rbb
Fixtures & Fittings	-	15% on rbb

The land has not been depreciated.

Taxation:

The organisation is exempt from tax on its charitable activities.

GURU GOBIND SINGH GURDWARA BEDFORD**NOTES to the Financial Statements for the Year ended 31st October 2023**

		<u>2023</u>	<u>2022</u>		
2)	<u>Donations and legacies</u>	£	£		
	General Donations	89,002	99,992		
	Gift Aid	9,500	8,000		
		<u>98,502</u>	<u>107,992</u>		
3)	<u>Other Income</u>				
	Rent Received (O2)	10,736	10,736		
	Rent Received (Aaron & Co)	11,286	12,237		
	Interest Received	<u>5262</u>	<u>305</u>		
		<u>27,284</u>	<u>23,278</u>		
4)	<u>TOTAL RESOURCES EXPENDED</u>				
	<u>Costs directly allocated to activities</u>	<u>Basis of allocation</u>	<u>Religious Services</u>	<u>Governance</u>	<u>Total 2023</u>
			£	£	£
	Salaries Costs	Direct	23,113		23,113
	Repairs, Renewals and Cleaning	Direct	4,801		4,801
	Sundries/Food	Direct	4,395		4,395
	Light/Heat & Water Rates	Direct	7,715		7,715
	Religious Functions	Direct	1,080		1,080
	Donations	Direct	4,850		4,850
	Bank Charges / Loan Interest	Direct	0		0
	Depreciation/loss on disposals	Direct	2,506		2,506
	Fireworks	Direct	0		0
	<u>Support Costs allocated to activities</u>				
	Premises & Administration	Usage	2,911		2,911
	General office	Usage	3,607		3,607
	Legal and Professional	Usage	0	2,105	2,105
			<u>54,978</u>	<u>2,105</u>	<u>57,083</u>
					<u>61,061</u>

GURU GOBIND SINGH GURDWARA, BEDFORD**NOTES to the Financial Statements for the Year ended 31st October 2023** continued.../**5) NET MOVEMENTS OF FUNDS FOR THE YEAR****This is stated after charging:**

	<u>31/10/2023</u>	<u>31/10/2022</u>
	£	£
Depreciation	2,506	2,682

6) STAFF COSTS AND TRUSTEES' REMUNERATION

	<u>31/10/2023</u>	<u>31/10/2022</u>
	£	£
<u>Staff Costs and Trustees' Remuneration</u>		
Wages and Salaries (including Social Security Costs)	23,113	23,612
No employee earned more than £60,000 per annum.		

The trustees were not remunerated for the year ended 31st October 2023 except for reimbursements in certain circumstances.

7) STAFF NUMBERS

The average monthly number of employees during the year was 2 (2022: 2).

GURU GOBIND SINGH GURDWARA, BEDFORD**NOTES to the Financial Statements for the Year ended 31st October 2023** continued.../**8) TANGIBLE FIXED ASSETS FOR THE YEAR ENDED 31st October 2023**

	<u>Land & Buildings/ Improvements</u>	<u>Fixtures/Fittings & Equipment</u>	<u>Total</u>
	£	£	£
Cost b/fwd	1,412,140	110,694	1,522,834
Additions	-	1509	1509
Cost at 31/10/2023	<u>1,412,140</u>	<u>112,203</u>	<u>1,524,343</u>
Depreciation b/fwd	---	95,494	95,494
Charge for the year	---	2,506	2,506
At 31/10/2023	<u>---</u>	<u>98,000</u>	<u>98,000</u>
Net Book Value			
At 31/10/2022	<u>1,412,140</u>	<u>15,199</u>	<u>1,427,339</u>
At 31/10/2023	<u>1,412,140</u>	<u>14,203</u>	<u>1,426,343</u>

9) CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	<u>2023</u>	<u>2022</u>
	£	£
Accruals	1,779	1,858
Other Creditors	156	185
	<u>1,935</u>	<u>2,043</u>

10) CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	<u>2023</u>	<u>2022</u>
	£	£
Loans	70,000	91,500
Other Creditors	<u>2,500</u>	<u>2,500</u>
	<u>72,500</u>	<u>94,000</u>

GURU GOBIND SINGH GURDWARA, BEDFORD**NOTES to the Financial Statements for the Year ended 31/10/2023** continued.../**11) DEBTORS AND PREPAYMENTS**

	<u>2023</u>	<u>2022</u>
	£	£
Debtors/Prepayments	<u>30,512</u>	<u>20,996</u>

12) ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
Tangible Fixed Assets	1,426,343	-	1,426,343
Stock	505	-	505
Debtors	30,512	-	30,512
Cash at Bank/in Hand	171,164	-	171,164
Current Liabilities	(74,435)	-	(74,435)
		-	
Net Assets as at 31/10/2023	<u>1,554,089</u>	<u>-</u>	<u>1,554,089</u>

13) CAPITAL COMMITMENTS

Authorised but not contracted

MOVEMENTS IN FUNDS

	<u>Balance b/fwd 31/10/2022</u>	<u>Incoming Resources</u>	<u>Resources Expended</u>	<u>Balance c/fwd 31/10/2023</u>
	£	£	£	£
Restricted Funds	-	-	-	-
Unrestricted Funds	1,485,386	125,786	57,083	1,554,089
Total Funds	<u>1,485,386</u>	<u>125,786</u>	<u>57,083</u>	<u>1,554,089</u>

14) GOVERNANCE COSTS

The figure of £1,895 is the accountancy costs for the organisation

15) UNRESTRICTED FUNDS

All funds are used for unrestricted purposes to spend on activities that further any of the purposes of the charity.

GURU GOBIND SINGH GURDWARA (GGSG)

England & Wales - Charity number 1078040

Accounts

GURU GOBIND SINGH GURDWARA, BEDFORD

152-156 Bedford Road, Kempston, Bedford, MK42 8BH

Registered Charity Number: 1078040

ANNUAL REPORT AND ACCOUNTS

For the year ended 31st October 2022

Guru Gobind Singh Gurdwara, Bedford

ANNUAL REPORT FOR THE YEAR ENDED 31st OCTOBER 2022

CONTENTS

	Page
Annual Report	2 to 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to Financial Statements	8 to 12

GURU GOBIND SINGH GURDWARA, BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 31ST OCTOBER 2022

The Trustees present their annual report & accounts (financial statements) for the year ended 31st October 2022.

Name of Charity: Guru Gobind Singh Gurdwara

Registered Charity No: 1078040

Registered Address: 152-156 Bedford Road, Kempston, Bedford, MK42 8BH

Governing Document: Constitution

Trustees: The following persons served as Members of the Committee (Managing Trustees) of the Guru Gobind Singh Gurdwara during the year to 31st October 2022:

- | | | |
|-----|-------------------------|---------------------|
| 1) | Mr. Gurnam S Sucha | - President |
| 2) | Mr. Parmjit S Sohal | - General Secretary |
| 3) | Mr. Sarwan Singh | - Treasurer |
| 4) | Mr. Gurmit S Kalirai | - Stage Secretary |
| 5) | Mr. Hardev Singh | - Vice President |
| 6) | Mr. Balwant S Gill | - Committee Member |
| 7) | Mr. Gurdial S Mander | - Committee Member |
| 8) | Mr. Gian S Sidhu | - Committee Member |
| 9) | Mr. Ranjit S Sohal | - Committee Member |
| 10) | Mr. Balbir S Randhawa | - Committee Member |
| 11) | Ms Jasminder K Sagoo | - Committee Member |
| 12) | Mr. Gurcharan S Rai | - Committee Member |
| 13) | Mr. Jaskaran S Fagura | - Committee Member |
| 14) | Mr. Kalvinder S Klair | - Committee Member |
| 15) | Mr. Gurcharan S Kalirai | - Committee Member |
| 16) | Mr. Balbir S Dhindsa | - Committee Member |
| 17) | Mr. Gurmukh Singh | - Committee Member |

In addition to the above, the following members act as Special Holding (Custodian) Trustees of the Charity, who will take over if the Committee is dissolved:

- 1) Mr. Shaminder Singh Garcha
- 2) Mr. Kashmir Singh Basra
- 3) Mr. Mohinder Singh Sohal
- 4) Mr. Ranbir Singh Kalirai

Bankers: Santander UK Plc, PO Box 382, Prescot Street, London E1 8RP
The charity also holds accounts with National Westminster Bank and Nationwide Building Society.

Accountants/Independent Examiners: Hallbrookes (Accountancy) Limited
14 Elstow Road, Bedford, MK42 9LA

GURU GOBIND SINGH GURDWARA, BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 31ST OCTOBER 2022

Structure, Governance and Management

The charity is an unincorporated organisation. It is governed by the regulations set out in its constitution. New Board members are elected every two years at the Annual General Meeting (AGM).

The management board is aware of the potential risks to the charity, including financial risks, and has implemented strategies to control or minimise these risks. Assessments have been undertaken of the major risks, governance and compliance with law and regulations.

Objectives and Activities for the Public Benefit

The Guru Gobind Singh Gurdwara has been in existence since 15th November 1988 as a Place of Worship/Community Centre for the Sikh Community.

Objects: The objects of the Gurudwara (Charity) are to advance, permit and propagate the Sikh religion in Bedford and surrounding areas (a Place of Worship),

1. by celebrating the principal Sikh Religious Festivals,
2. by extending a welcome to all Sikhs newly arrived in or visiting Bedford, and
3. to manage the Gurdwara in accordance with Sikh tenets and local Government rules and regulations.

The charity's trustees have regarded that the services undertaken do benefit the public. All the charitable activities focus on the advancement of the Sikh religion, counselling advice and information to the community.

Achievements and Performance

All the objects listed above were carried out to the fullest by the trustees in the year to 31st October 2022. Some improvements to the Gurdwara building were made, these included painting and improvements to the heating system.

The Gurdwara also made donations to help local hospital and other worthy charities.

Financial Review

The charitable organisation services are mainly reliant on voluntary income from the congregation.

A summary statement of the financial activities for the year is shown in the attached accounts. This shows that total income was £131,269, and after expenses the net surplus of £70,208 was added to reserves.

The Gurdwara's policy is to maintain sufficient cash flow for known commitments and running costs for the next 12 months.

Plans for future periods and Public Benefit

To carry out all the objects as outlined in the constitution to the fullest extent. To make further improvements to the Gurdwara building, in particular to the building security, and heating and energy efficiency systems.

GURU GOBIND SINGH GURDWARA BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 31ST OCTOBER 2022

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The trustees are required by law to prepare accounts for each financial year, which give a true and fair view of the financial activities of the charity and its financial position at the end of that year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether accounting standards and statement of recommended practice have been followed subject to any material departures disclosed and explained in the accounts;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of charity and to enable them to ensure that financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations. 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.

In so far as the trustees are aware – there is no relevant information of which the charity's examiners are unaware; and the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the examiners are aware of that information.

Accountants

Messrs. Hallbrookes (Accountancy) Limited are willing to continue in office as Accountants/Independent Examiners for the ensuing year 2022/2023.

Approval

This report was approved by the trustees on and signed on their behalf.

.....
(Mr. Gurnam Singh Sucha)
(President)

.....
(Mr. Sarwan Singh)
(Treasurer)

GURU GOBIND SINGH GURDWARA BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 31ST OCTOBER 2022
INDEPENDENT EXAMINER'S REPORT

To the Trustees of the Guru Gobind Singh Gurdwara, Bedford:

We report on the accounts of the Guru Gobind Singh Gurdwara Charity for the year ended 31st October 2022.

Respective Responsibilities of Trustees and Examiner

The charity's Trustees consider that an audit is not required for this year (under section 144 of the Charities Act 2011 (the Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145 of the 2011 Act);
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not provide an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In the course of my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in, any material respect, the Trustees have not met the requirements to ensure that:
 - proper accounting records are kept (in accordance with section 130 of the 2011 Act); and
 - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the 2011 Act; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

.....
F. Singh FFA, FIPA, FAIA, MAAT
Hallbrookes (Accountancy) Limited
14 Elstow Road
Bedford, MK42 9LA
Email: services@hallbrookes.com

Date:

GURU GOBIND SINGH GURDWARA BEDFORD**Statement of Financial Activities – Year ended 31st October 2022****INCOME AND EXPENDITURE**

	<u>Notes</u>	<u>Unrestricted Funds 31/10/2022</u>	<u>Restricted Funds 31/10/2022</u>	<u>Total Funds 31/10/2022</u>	<u>Total Funds 31/10/2021</u>
<u>Income</u>		£	£	£	£
Donations and Legacy	2	110,728	-	110,728	72,965
Other Income	3	20,541	-	20,541	22,082
Total Incoming Resources		131,269	-	131,269	95,047
Resources Expended					
Expenditure on raising funds		-	-	-	-
Charitable Activities: (includes governance costs)		61,061	-	61,061	50,556
Total Resources Expended	4	61,061	-	61,061	50,556
Net Movements in Funds		70,208	-	70,208	44,491
Funds at 31st October 2021		1,415,178	-	1,415,178	1,370,686
Total Funds at 31st October 2022	13	1,485,386	-	1,485,386	1,415,177

GURU GOBIND SINGH GURDWARA BEDFORD**BALANCE SHEET as at 31st October 2022**

	<u>Notes</u>	<u>2022</u>		<u>2021</u>	
		£	£	£	£
<u>Fixed Assets</u>					
Tangible Assets	8		1,427,340		1,429,719
<u>Current Assets</u>					
Stocks		500		500	
Debtors and Prepayments	11	20,996		12,996	
Cash at Bank and in Hand		132,593		81,494	
		<u>154,089</u>		<u>94,990</u>	
<u>Creditors: amounts due within one year</u>	9	2,043		3,532	
<u>Creditors: amounts due after more than one year</u>	10	<u>94,000</u>		<u>106,000</u>	
Net Current Assets/(Liabilities)			58,046		(14,542)
Net Assets	12		<u><u>1,485,386</u></u>		<u><u>1,415,177</u></u>
<u>Financed by:</u>					
Restricted Funds			-		-
General Funds			1,485,386		1,415,177
<u>Total Funds</u>	13		<u><u>1,485,386</u></u>		<u><u>1,415,177</u></u>

Approved by us on for and on behalf of all the trustees.

.....
 (Mr. Gurnam Singh Sucha)
 (President)

.....
 (Mr. Sarwan Singh)
 (Treasurer)

GURU GOBIND SINGH GURDWARA BEDFORD

NOTES to the Financial Statements for the Year ended 31st October 2022

1) **ACCOUNTING POLICIES**

Basis of preparation

These accounts (financial statements) have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102) and the Charities Act 2011. The accounts (financial statements) have been prepared to give a “true and fair” view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a “true and fair view”.

Incoming Resources

Incoming resources are recognised in the statement of financial activities when entitlement has passed to the charity and the amounts are certain and, measurable. Any incoming resources received that relate exclusively to future periods are deferred on the Balance Sheet.

Resources Expended

Expenditure is recognised in the statement of financial activities when a liability is incurred or increased without a commensurate increase in recognised assets or a reduction in liabilities. All expenditure is accounted on an accruals basis.

Allocation of Costs

Direct Activity Costs comprise those costs that contribute directly to an activity and are allocated to the relevant activity.

Support Costs comprise those costs that are necessary to deliver an activity but in themselves do not produce or deliver an activity.

Governance Costs are those costs incurred to meet statutory and constitutional requirements.

Funds

- (a) Unrestricted funds, which are credited to the Income and Expenditure accounts are normally expendable at the discretion of the management.
- (b) Restricted funds, which are for specific purpose declared by the donors and are credited to the Income and Expenditure account when received and debited to the same account when paid.
- (c) Designated funds represent funds set aside by the trustees for specific purposes.

Depreciation

Depreciation is calculated so as to write off the cost of tangible fixed assets on a reducing balance over their useful lives. The rates applied are as follows:

Office Equipment	-	15% on rbb
Fixtures & Fittings	-	15% on rbb

The land has not been depreciated.

Taxation:

The organisation is exempt from tax on its charitable activities.

GURU GOBIND SINGH GURDWARA BEDFORD**NOTES to the Financial Statements for the Year ended 31st October 2022**

	<u>2022</u>	<u>2021</u>
	£	£
2) <u>Donations and legacies</u>		
General Donations	99,992	62,965
Gift Aid	8,000	9,500
Donations in Kind (Food)	0	500
	<u>107,992</u>	<u>72,965</u>
3) <u>Other Income</u>		
Rent Received (O2)	10,736	10,736
Rent Received (Aaron & Co)	12,237	0
Covid Grants	0	11,313
Interest Received	305	33
	<u>23,278</u>	<u>22,082</u>

4) **TOTAL RESOURCES EXPENDED**

<u>Costs directly allocated to activities</u>	<u>Basis of allocation</u>	<u>Religious Services</u>	<u>Governance</u>	<u>Total 2022</u>	<u>Total 2021</u>
		£	£	£	£
Salaries Costs	Direct	23,612		23,612	24,128
Repairs, Renewals and Cleaning	Direct	11,203		11,203	6,546
Sundries/Food	Direct	3,257		3,257	1,869
Light/Heat & Water Rates	Direct	7,079		7,079	9,311
Religious Functions	Direct	4,421		4,421	517
Donations	Direct	1,600		1,600	0
Bank Charges / Loan Interest	Direct	0		0	24
Depreciation/loss on disposals	Direct	2,682		2,682	3,103
Fireworks	Direct	340		340	0
<u>Support Costs allocated to activities</u>					
Premises & Administration	Usage	805		805	599
General office	Usage	3,726		3,726	2,683
Legal and Professional	Usage	0	2,336	2,336	1,800
		<u>58,725</u>	<u>2,336</u>	<u>61,061</u>	<u>50,556</u>

GURU GOBIND SINGH GURDWARA, BEDFORD**NOTES to the Financial Statements for the Year ended 31st October 2022** continued.../**5) NET MOVEMENTS OF FUNDS FOR THE YEAR****This is stated after charging:**

	<u>31/10/2022</u>	<u>31/10/2021</u>
	£	£
Depreciation	2,682	3,103

6) STAFF COSTS AND TRUSTEES' REMUNERATION

	<u>31/10/2022</u>	<u>31/10/2021</u>
	£	£
<u>Staff Costs and Trustees' Remuneration</u>		
Wages and Salaries (including Social Security Costs)	23,612	24,128
No employee earned more than £60,000 per annum.		

The trustees were not remunerated for the year ended 31st October 2022 except for reimbursements in certain circumstances.

7) STAFF NUMBERS

The average monthly number of employees during the year was 2 (2021: 2).

GURU GOBIND SINGH GURDWARA, BEDFORD**NOTES to the Financial Statements for the Year ended 31st October 2022** continued.../**8) TANGIBLE FIXED ASSETS FOR THE YEAR ENDED 31st October 2022**

	<u>Land & Buildings/ Improvements</u>	<u>Fixtures/Fittings & Equipment</u>	<u>Total</u>
	£	£	£
Cost b/fwd	1,412,140	110,391	1,522,531
Additions	-	303	302.67
Cost at 31/10/2022	<u>1,412,140</u>	<u>110,694</u>	<u>1,522,531</u>
Depreciation b/fwd	---	92,812	92,812
Charge for the year	---	2,682	2,682
At 31/10/2022	<u>---</u>	<u>95,494</u>	<u>95,494</u>
Net Book Value			
At 31/10/2021	1,412,140	17,579	1,429,719
At 31/10/2022	<u>1,412,140</u>	<u>15,199</u>	<u>1,427,339</u>

9) CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	<u>2022</u>	<u>2021</u>
	£	£
Accruals	1,858	3,099
Other Creditors	185	433
	<u>2,043</u>	<u>3,532</u>

10) CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	<u>2022</u>	<u>2021</u>
	£	£
Loans	91,500	103,500
Other Creditors	2,500	2,500
	<u>94,000</u>	<u>106,000</u>

GURU GOBIND SINGH GURDWARA, BEDFORD**NOTES to the Financial Statements for the Year ended 31/10/2022** continued.../**11) DEBTORS AND PREPAYMENTS**

	<u>2022</u>	<u>2021</u>
	£	£
Debtors - Gift Aid reclaim	20,996	12,996

12) ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
Tangible Fixed Assets	1,427,340	-	1,427,340
Stock	500	-	500
Debtors	20,996	-	20,996
Cash at Bank/in Hand	132,576	-	132,576
Current Liabilities	(96,028)	-	(96,028)
	-	-	-
Net Assets as at 31/10/2022	1,485,384	-	1,485,384

13) CAPITAL COMMITMENTS

Authorised but not contracted

MOVEMENTS IN FUNDS

	<u>Balance b/fwd 31/10/2021</u>	<u>Incoming Resources</u>	<u>Resources Expended</u>	<u>Balance c/fwd 31/10/2022</u>
	£	£	£	£
Restricted Funds	-	-	-	-
Unrestricted Funds	1,415,177	131,269	61,061	1,485,386
Total Funds	1,415,177	131,269	61,061	1,485,386

14) GOVERNANCE COSTS

The figure of £1,800 is the accountancy costs for the organisation.

15) UNRESTRICTED FUNDS

All funds are used for unrestricted purposes to spend on activities that further any of the purposes of the charity.

GURU GOBIND SINGH GURDWARA (GGSG)

England & Wales - Charity number 1078040

Accounts

Guru Gobind Singh Gurdwara, Bedford

ANNUAL REPORT FOR THE YEAR ENDED 31st OCTOBER 2021

CONTENTS

	Page
Annual report	2 to 4
Independent Examiners Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to Financial Statements	8 to 12

GURU GOBIND SINGH GURDWARA, BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 31ST OCTOBER 2021

The Trustees present their annual report & accounts (financial statements) for the year ended 31/10/2021.

Name of Charity: Guru Gobind Singh Gurdwara
Registered Charity No: 1078040
Registered Address: 152-156 Bedford Road, Kempston, Bedford, MK42 8BH
Governing Document: Constitution

Trustees: The following persons served as Members of the Committee (Managing Trustees) of the Guru Gobind Singh Gurdwara during the year to 31/10/2021:

- | | | |
|-----|-------------------------|---|
| 1) | Mr. Gurnam S Sucha | - President |
| 2) | Mr. Parmjit S Sohal | - General Secretary |
| 3) | Mr. Sarwan Singh | - Treasurer |
| 4) | Mr. Balbir S Atwal | - Assistant Treasurer
(passed away 03/08/2021) |
| 5) | Mr. Gurmit S Kalirai | - Vice-President |
| 6) | Mr. Balwant S Gill | - Committee Member |
| 7) | Mr. Gurdial S Mander | - Committee Member |
| 8) | Mr. Gian S Sidhu | - Committee Member |
| 9) | Mr. Ranjit S Sohal | - Committee Member |
| 10) | Mr. Balbir S Randhawa | - Committee Member |
| 11) | Ms Jasminder K Sagoo | - Committee Member |
| 12) | Mr. Gurcharan S Rai | - Committee Member |
| 13) | Mr. Hardev Singh | - Committee Member |
| 14) | Mr. Jaskaran S Fagura | - Committee Member |
| 15) | Mr. Kalvinder S Klair | - Committee Member |
| 16) | Mr. Gurcharan S Kalirai | - Committee Member |
| 17) | Mr. Balbir S Dhindsa | - Committee Member |
| 18) | Mr. Gurmukh Singh | - Committee Member |

In addition to the above, the following members act as Special Holding (Custodian) Trustees of the Charity, who will take over if the Committee is dissolved:

- 1) Mr. Shaminder Singh Garcha
- 2) Mr. Kashmir Singh Basra
- 3) Mr. Mohinder Singh Sohal
- 4) Mr. Ranbir Singh Kalirai

Bankers: Santander UK Plc, PO Box 382, Prescot Street, London E1 8RP
The charity also holds accounts with National Westminster Bank and Nationwide Building Society.

Accountants/Independent Examiners: Hallbrookes (Accountancy) Limited
14 Elstow Road, Bedford, MK42 9LA

GURU GOBIND SINGH GURDWARA, BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 31ST OCTOBER 2021

Structure, Governance and Management

The charity is an unincorporated organisation. It is governed by the regulations set out in its constitution. New Board members are elected every two years at the Annual General Meeting (AGM).

The management board is aware of the potential risks to the charity, including financial risks and has implemented strategies to control or minimise these risks. Assessments have been undertaken of the major risks, governance and compliance with law and regulations.

Objectives and Activities for the Public Benefit

The Guru Gobind Singh Gurdwara has been in existence ever since 15th November 1988 as a Place of Worship/Community Centre for the Sikh Community.

Objects: The objects of the Gurudwara (Charity) are to advance, permit and propagate the Sikh religion in Bedford and surrounding areas (a Place of Worship).

1. by celebrating the principal Sikh Religious Festivals.
2. by extending a welcome to all Sikhs newly arrived in or visiting Bedford and
3. to manage the Gurdwara in accordance with Sikh tenets and local Government rules and regulations.

The charities trustees have regarded that the services undertaken do benefit the public. All the charitable activities focus on the advancement of the Sikh religion, counselling advice and information to the community.

Achievements and Performance

All the objects listed above were carried out to the fullest by the trustees in the year to 31/10/2021.

The Gurdwara assisted many families with shopping and providing essential supplies during the Covid-19 lockdown.

Financial Review

The charitable organisation services are mainly reliant on voluntary income from the congregation. The trustees feel that, a challenging year due to the Gurdwara being closed or only partly open due to Covid-19 restrictions.

A summary statement of the financial activities for the year is shown on page 6 of the accounts. This shows that during year total income of £95,047 was received and after expenses the net surplus of £44,491 was added to reserves.

The Gurdwara's current reserves policy is simply to maintain sufficient cash flow for known commitments and running costs for the next 6 months. The trustees have forecast the level of free reserves (bank and cash reserves) as being £81,494 which are all in the form of unrestricted funds.

Plans for future periods and Public Benefit

To carry out all the objects as outlined in the constitution to the fullest extent. Also, to hold Gurmat and Punjabi lectures annually. Covid-19 lockdown being lifted, the Gurdwara has/will start functioning normally. To make improvements to the Gurdwara building, in particular to the building security, and heating and energy efficiency systems.

GURU GOBIND SINGH GURDWARA BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 31ST OCTOBER 2021

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The trustees are required by law to prepare accounts for each financial year, which give a true and fair view of the financial activities of the charity and its financial position at the end of that year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether accounting standards and statement of recommended practice have been followed subject to any material departures disclosed and explained in the accounts;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of charity and to enable them to ensure that financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations. 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.

In so far as the trustees are aware – there is no relevant information of which the charity's examiners are unaware; and the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the examiners are aware of that information.

Accountants

Messrs. Hallbrookes (Accountancy) Limited are willing to continue in office as Accountants/Independent Examiners for the ensuing year 2021/2022.

Approval

This report was approved by the trustees on and signed on their behalf.

.....
(Mr. Gurnam Singh Sucha)
(President)

.....
(Mr. Sarwan Singh)
(Treasurer)

GURU GOBIND SINGH GURDWARA BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 31ST OCTOBER 2021
INDEPENDENT EXAMINER'S REPORT

To the Trustees of the Guru Gobind Singh Gurdwara, Bedford:

We report on the accounts of the Guru Gobind Singh Gurdwara Charity for the year ended 31st October 2021.

Respective Responsibilities of Trustees and Examiner

The charity's Trustees consider that an audit is not required for this year (under section 144 of the Charities Act 2011 (the Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145 of the 2011 Act);
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not provide an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In the course of my examination, no matter has come to my attention:

- (1) which give me reasonable cause to believe that in, any material respect, the Trustees have not met the requirements to ensure that:
 - proper accounting records are kept (in accordance with section 130 of the 2011 Act); and
 - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the 2011 Act; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

.....
F. Singh FFA, FIPA, FAIA, MAAT
Hallbrookes (Accountancy) Limited
14 Elstow Road
Bedford, MK42 9LA
Email: services@hallbrookes.com

Date:

GURU GOBIND SINGH GURDWARA BEDFORD**Statement of Financial Activities – Year ended 31/10/21****INCOME AND EXPENDITURE**

	<u>Notes</u>	<u>Unrestricted Fund 31/10/2021</u>	<u>Restricted Fund 31/10/2021</u>	<u>Total Fund 31/10/2021</u>	<u>Total Fund 31/10/2020</u>
<u>Income</u>		£	£	£	£
Donations and Legacy	2	72,965	-	72,965	68,351
Other Income	3	22,082	-	22,082	20,155
Total Incoming resources		95,047	-	95,047	88,506
Resources Expended					
Expenditure on raising funds		-	-	-	-
Charitable activities: (includes governance costs)		50,556	-	50,556	81,256
Total Resources Expended	4	50,556	-	50,556	81,256
Net movements in funds		44,491	-	44,491	7,250
Funds at 31st October 2020		1,370,686	-	1,370,686	1,363,436
Total Funds at 31st October 2021	13	1,415,177	-	1,415,177	1,370,686

GURU GOBIND SINGH GURDWARA BEDFORD**BALANCE SHEET as at 31/10/2021**

	<u>Notes</u>	<u>2021</u>		<u>2020</u>	
		£	£	£	£
<u>Fixed Assets</u>					
Tangible Assets	8		1,429,719		1,432,283
<u>Current Assets</u>					
Stocks		500		500	
Debtors and Prepayments	11	12,996		12,735	
Cash in Bank and in Hand		81,494		53,318	
		<u>94,990</u>		<u>66,553</u>	
<u>Creditors: amounts due within one year</u>	9	3,532		2,150	
<u>Creditors: amounts due more than one year</u>	10	<u>106,000</u>		<u>126,000</u>	
Net Current Assets			(14,542)		(61,597)
Net Assets	12		<u><u>1,415,177</u></u>		<u><u>1,370,686</u></u>
<u>Financed by</u>					
Restricted Funds			-		-
General Funds			1,415,177		1,370,686
<u>Total Funds</u>	13		<u><u>1,415,177</u></u>		<u><u>1,370,686</u></u>

Approved by us on for and on behalf of all the trustees.

.....
 (Mr. Gurnam Singh Sucha)
 (President)

.....
 (Mr. Sarwan Singh)
 (Treasurer)

GURU GOBIND SINGH GURDWARA BEDFORD

NOTES to the Financial Statements for the Year ended 31st October 2021

1) **ACCOUNTING POLICIES**

Basis of preparation

These accounts (financial statements) have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the Statement of Recommended Practice:

Accounting and Reporting by Charities (FRS 102) and the Charities Act 2011. The accounts (financial statements) have been prepared to give a "true and fair" view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a "true and fair view".

Incoming Resources

Incoming resources are recognised in the statement of financial activities when entitlement has passed to the charity and the amounts are certain and, measurable. Any incoming resources received that relate exclusively to future periods are deferred on the Balance Sheet.

Resources Expended

Expenditure is recognised in the statement of financial activities when a liability is incurred or increased without a commensurate increase in recognised assets or a reduction in liabilities. All expenditure is accounted on an accruals basis.

Allocation of Costs

Direct Activity Costs comprise those costs that contribute directly to an activity and are allocated to the relevant activity.

Support Costs comprise those costs that are necessary to deliver an activity but in themselves do not produce or deliver an activity.

Governance Costs are those costs incurred to meet statutory and constitutional requirements.

Funds

- (a) Unrestricted funds, which are credited to the Income and Expenditure accounts are normally expendable at the discretion of the management.
- (b) Restricted funds, which are for specific purpose declared by the donors and are credited to the Income and Expenditure account when received and debited to the same account when paid.
- (c) Designated funds represent funds set aside by the trustees for specific purposes.

Depreciation

Depreciation is calculated so as to write off the cost of tangible fixed assets on a reducing balance over their useful lives. The rates applied are as follows:

Office Equipment	-	15% on rbb
Fixtures & Fittings	-	15% on rbb

The land has not been depreciated.

Taxation:

The organisation is exempt from tax on its charitable activities.

GURU GOBIND SINGH GURDWARA BEDFORD**NOTES to the Financial Statements for the Year ended 31st October 2021**

2)	<u>Donations and legacies</u>	<u>2021</u>	<u>2020</u>
		£	£
	General Donations	62,965	67,851
	Gift Aid	9,500	0
	Donations in Kind (Food)	500	500
		<u>72,965</u>	<u>68,351</u>
3)	<u>Other Income</u>		
	Rent Received (O2)	10,736	10,736
	Covid Grants	11,313	9,382
	Interest Received	33	37
		<u>22,082</u>	<u>20,155</u>

4) TOTAL RESOURCES EXPENDED

<u>Costs directly allocated to activities</u>	<u>Basis of allocation</u>	<u>Religious Services</u>	<u>Governance</u>	<u>Total 2021</u>	<u>Total 2020</u>
		£	£	£	£
Salaries costs	Direct	24,128		24,128	23,828
Repairs, Renewals and cleaning	Direct	6,546		6,546	7,396
Sundries/Food	Direct	1,869		1,869	1,070
Light/Heat & Water Rates	Direct	9,311		9,311	10,676
Religious Function	Direct	517		517	707
Donations	Direct	0		0	28,020
Bank charges / Loan interest	Direct	0		0	24
Depreciation/loss on disposals	Direct	3,103		3,103	3,555
Fireworks	Direct	0		0	300
<u>Support Costs allocated to activities</u>					
Premises & Administration	Usage	599		599	855
General office	Usage	2,683		2,683	2,845
Legal and Professional	Usage	0	1,800	1,800	1,980
		<u>48,756</u>	<u>1,800</u>	<u>50,556</u>	<u>81,256</u>

GURU GOBIND SINGH GURDWARA, BEDFORD:**NOTES to the Financial Statements for the Year ended 31/10/2021** continued.../**5) NET MOVEMENTS OF FUNDS FOR THE YEAR****This is stated after charging:**

	<u>31/10/2021</u>	<u>31/10/2020</u>
	£	£
Depreciation	3,103	3,555

6) STAFF COSTS AND TRUSTEES REMUNERATION

	<u>31/10/2021</u>	<u>31/10/2020</u>
<u>Staff Costs and Trustee's Remuneration</u>	£	£
Wages and Salaries (including Social Security Costs)	24,128	23,828
No employee earned more than £60,000 per annum.		

The trustees were not remunerated for the year ended 31st October 2021 except for reimbursements in certain circumstances.

7) STAFF NUMBERS

The average monthly number of employees during the year was 2 (2020: 2).

GURU GOBIND SINGH GURDWARA, BEDFORD:**NOTES to the Financial Statements for the Year ended 31/10/2021** continued.../**8) TANGIBLE FIXED ASSETS FOR THE YEAR ENDED 31/10/2021**

	<u>Land & Buildings/ Improvements</u>	<u>Fixtures/Fittings & Equipment</u>	<u>Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>
Cost b/fwd	1,412,140	109,852	1,521,992
Additions	-	539	539
Cost at 31/10/2021	<u>1,412,140</u>	<u>110,391</u>	<u>1,522,531</u>
Depreciation b/fwd	---	89,709	89,709
Charge for the year	---	3,103	3,103
At 31/10/2021	---	<u>92,812</u>	<u>92,812</u>
Net Book Value			
At 31/10/2020	1,412,140	20,143	1,432,283
At 31/10/2021	<u>1,412,140</u>	<u>17,579</u>	<u>1,429,719</u>

9) CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	<u>2021</u>	<u>2020</u>
	<u>£</u>	<u>£</u>
Accruals	3,099	1,575
Other Creditors	433	575
	<u>3,532</u>	<u>2,150</u>

10) CREDITORS: AMOUNTS FALLING DUE MORE THAN ONE YEAR

	<u>2021</u>	<u>2020</u>
	<u>£</u>	<u>£</u>
Loans	103,500	123,500
Other Creditors	2,500	2,500
	<u>106,000</u>	<u>126,000</u>

GURU GOBIND SINGH GURDWARA, BEDFORD:**NOTES to the Financial Statements for the Year ended 31/10/2021** continued.../**11) DEBTORS AND PREPAYMENTS**

	<u>2021</u>	<u>2020</u>
	<u>£</u>	<u>£</u>
Debtors - Gift Aid reclaim	<u>12,996</u>	<u>12,735</u>

12) ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
Tangible Fixed Assets	1,429,719	-	1,429,719
Stock	500	-	500
Debtors	12,996	-	12,996
Cash at Bank/in Hand	81,494	-	81,494
Current Liabilities	(109,532)	-	(109,532)
	-	-	-
Net Assets as at 31/10/2021	<u>1,415,177</u>	<u>-</u>	<u>1,415,177</u>

13) CAPITAL COMMITMENTS

Authorised but not contracted

MOVEMENTS IN FUNDS

	<u>Balance b/fwd 31/10/2020</u>	<u>Incoming Resources</u>	<u>Resources Expended</u>	<u>Balance c/fwd 31/10/2021</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Restricted Funds	-	-	-	-
Unrestricted Funds	1,370,686	95,047	50,556	1,415,177
Total Funds	<u>1,370,686</u>	<u>95,047</u>	<u>50,556</u>	<u>1,415,177</u>

14) GOVERNANCE COSTS

The figure of £1,800 is the accountancy costs for the organisation.

15) UNRESTRICTED FUNDS

All funds are used for unrestricted purposes to spend on activities that further any of the purposes of the charity.

GURU GOBIND SINGH GURDWARA, BEDFORD

152-156 Bedford Road, Kempston, Bedford, MK42 8BH

Registered Charity Number: 1078040

ANNUAL REPORT AND ACCOUNTS

For the year ended 31st October 2021

GURU GOBIND SINGH GURDWARA (GGSG)

England & Wales - Charity number 1078040

Accounts

GURU GOBIND SINGH GURDWARA, BEDFORD

152-156 Bedford Road, Kempston, Bedford, MK42 8BH

Registered Charity Number: 1078040

ANNUAL REPORT AND ACCOUNTS

For the year ended 31st October 2020

Guru Gobind Singh Gurdwara, Bedford

ANNUAL REPORT FOR THE YEAR ENDED 31st OCTOBER 2020

CONTENTS

	Page
Annual report	2 to 4
Independent Examiners Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to Financial Statements	8 to 12

GURU GOBIND SINGH GURDWARA, BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 31ST OCTOBER 2020

The Trustees present their annual report & accounts (financial statements) for the year ended 31/10/2020.

Name of Charity: Guru Gobind Singh Gurdwara

Registered Charity No: 1078040

Registered Address: 152-156 Bedford Road, Kempston, Bedford, MK42 8BH

Governing Document: Constitution

Trustees: The following persons served as Members of the Committee (Managing Trustees) of the Guru Gobind Singh Gurdwara:

- | | | |
|-----|-------------------------|-----------------------|
| 1) | Mr. Gurnam S Sucha | - President |
| 2) | Mr. Parmjit S Sohal | - General Secretary |
| 3) | Mr. Sarwan S Mander | - Treasurer |
| 4) | Mr. Balbir S Atwal | - Assistant Treasurer |
| 5) | Mr. Gurmit S Kalirai | - Vice-President |
| 6) | Mr. Balwant S Gill | - Committee Member |
| 7) | Mr. Gurdial S Mander | - Committee Member |
| 8) | Mr. Gian S Sidhu | - Committee Member |
| 9) | Mr. Ranjit S Sohal | - Committee Member |
| 10) | Mr. Balbir S Randhawa | - Committee Member |
| 11) | Ms Jasminder K Sagoo | - Committee Member |
| 12) | Mr. Gurcharan S Rai | - Committee Member |
| 13) | Mr. Hardev Singh | - Committee Member |
| 14) | Mr. Jaskaran S Fagura | - Committee Member |
| 15) | Mr. Kalvinder S Klair | - Committee Member |
| 16) | Mr. Perminder S Rahi | - Committee Member |
| 17) | Mr. Gurcharan S Kalirai | - Committee Member |
| 18) | Mr. Balbir S Dhindsa | - Committee Member |
| 19) | Mr. Gurmukh Singh | - Committee Member |

In addition to the above, the following members act as Special Holding (Custodian) Trustees of the Charity, who will take over if the Committee is dissolved:

- 1) Mr. Shaminder Singh Garcha
- 2) Mr. Kashmir Singh Basra
- 3) Mr. Mohinder Singh Sohal
- 4) Mr. Ranbir Singh Kalirai

Bankers: National Westminster Bank, 81 High Street, Bedford, MK40 1NE
The charity also holds accounts with Alliance Leicester and Nationwide.

Accountants/Independent Examiners: Hallbrookes (Accountancy) Ltd
14 Elstow Road, Bedford, MK42 9LA

GURU GOBIND SINGH GURDWARA, BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 31ST OCTOBER 2020

Structure, Governance and Management

The charity is an unincorporated organisation. It is governed by the regulations set out in its constitution. New Board members are elected every two years at the Annual General Meeting (AGM).

The management board is aware of the potential risks to the charity, including financial risks and has implemented strategies to control or minimise these risks. Assessments have been undertaken of the major risks, governance and compliance with law and regulations.

Objectives and Activities for the Public Benefit

The Guru Gobind Singh Gurdwara has been in existence ever since 15th November 1988 as a Place of Worship/Community Centre for the Sikh Community.

Objects: The objects of the Gurudwara (Charity) are to advance, permit and propagate the Sikh religion in Bedford and surrounding areas (a Place of Worship).

1. by celebrating the principal Sikh Religious Festivals.
2. by extending a welcome to all Sikhs newly arrived in or visiting Bedford and
3. to manage the Gurudwara in accordance with Sikh tenets and local Government rules and regulations.

The charities trustees have regarded that the services undertaken do benefit the public. All the charitable activities focus on the advancement of the Sikh religion, counselling advice and information to the community.

Achievements and Performance

All the objects listed above were carried out to the fullest by the trustees in the year to 31/10/2020.

The Gurdwara assisted many families with shopping and providing essential supplies during the Covid-19 lockdown. Renovation of Gurdwara property at 158 Bedford Road was completed.

Financial Review

The charitable organisation services are mainly reliant on voluntary income from the congregation. The trustees feel that a challenging year due to the Gurdwara being closed or only partly open due to Covid-19 restrictions.

A summary statement of the financial activities for the year is shown on page 6 of the accounts. This shows that during year total income of £ 88,506 was received and after expenses the net surplus of £7,250 was added to reserves.

The Gurdwara's current reserves policy is simply to maintain sufficient cash flow for known commitments and running costs for the next 6 months. The trustees have forecast the level of free reserves (bank and cash reserves) as being £53,318 which are all in the form of unrestricted funds.

Plans for future periods and Public Benefit

To carry out all the objects as outlined in the constitution to the fullest extent. Also, to hold Gurmat and Punjabi lectures annually.

GURU GOBIND SINGH GURDWARA BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 31ST OCTOBER 2020

Statement of Trustees Responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The trustees are required by law to prepare accounts for each financial year, which give a true and fair view of the financial activities of the charity and its financial position at the end of that year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether accounting standards and statement of recommended practice have been followed subject to any material departures disclosed and explained in the accounts;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of charity and to enable them to ensure that financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations. 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.

In so far as the trustees are aware – there is no relevant information of which the charity's examiners are unaware; and the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the examiners are aware of that information.

Accountants

Messrs. Hallbrookes (Accountancy) Limited are willing to continue in office as Accountants/Independent Examiners for the ensuing year 2020/2021.

Approval

This report was approved by the trustees on and signed on their behalf.

.....
(Mr. Gurnam Singh Sucha)
President

.....
(Mr. Balbir Singh Atwal)
Assistant Treasurer

GURU GOBIND SINGH GURDWARA BEDFORD

ANNUAL REPORT FOR THE YEAR ENDED 31ST OCTOBER 2020
INDEPENDENT EXAMINER'S REPORT

To the Trustees of the Guru Gobind Singh Gurdwara, Bedford:

We report on the accounts of the Guru Gobind Singh Gurdwara Charity for the year ended 31st October 2020.

Respective Responsibilities of Trustees and Examiner

The charity's Trustees consider that an audit is not required for this year (under section 144 of the Charities Act 2011 (the Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145 of the 2011 Act);
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not provide an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In the course of my examination, no matter has come to my attention:

(1) which give me reasonable cause to believe that in, any material respect, the Trustees have not met the requirements to ensure that:

- proper accounting records are kept (in accordance with section 130 of the 2011 Act); and
- accounts are prepared which agree with the accounting records and comply with the accounting requirements of the 2011 Act; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

.....
F. Singh FFA, FIPA, FAIA, MAAT
Hallbrookes (Accountancy) Limited
14 Elstow Road
Bedford, MK42 9LA
Email: services@hallbrookes.com

Date:

GURU GOBIND SINGH GURDWARA BEDFORD**Statement of Financial Activities – Year ended 31/10/20****INCOME AND EXPENDITURE**

	<u>Notes</u>	<u>Unrestricted Fund 31/10/2020</u>	<u>Restricted Fund 31/10/2020</u>	<u>Total Fund 31/10/2020</u>	<u>Total Fund 31/10/2019</u>
<u>Income</u>		£	£	£	£
Donations and Legacy	2	68,351	-	68,351	110,401
Other Income	3	20,155	-	20,155	10,923
Total Incoming resources		88,506	-	88,506	121,325
Resources Expended					
Expenditure on raising funds		-	-	-	-
Charitable activities: (includes governance costs)		81,256	-	81,256	58,276
Total Resources Expended	4	81,256	-	81,256	58,276
Net movements in funds		7,250	-	7,250	63,049
Funds at 31st October 2019		1,363,436	-	1,363,436	1,300,387
Total Funds at 31st October 2020	13	1,370,686	-	1,370,686	1,363,436

GURU GOBIND SINGH GURDWARA BEDFORD**BALANCE SHEET as at 31/10/2020**

	<u>Notes</u>	<u>2020</u>		<u>2019</u>	
		£	£	£	£
<u>Fixed Assets</u>					
Tangible Assets	8		1,432,283		1,419,953
<u>Current Assets</u>					
Stocks		500		500	
Debtors and Prepayments	11	12,735		22,791	
Cash in Bank and in Hand		53,318		70,506	
		<u>66,553</u>		<u>93,797</u>	
<u>Creditors: amounts due within one year</u>	9	2,150		1,814	
<u>Creditors: amounts due more than one year</u>	10	<u>126,000</u>		<u>148,500</u>	
Net Current Assets			(61,597)		(56,517)
Net Assets	12		<u><u>1,370,686</u></u>		<u><u>1,363,436</u></u>
<u>Financed by</u>					
Restricted Funds			-		-
General Funds			1,370,686		1,363,436
<u>Total Funds</u>	13		<u><u>1,370,686</u></u>		<u><u>1,363,436</u></u>

Approved by us on for and on behalf of all the trustees.

.....
(Mr.Gurnam Singh Sucha)
President

.....
(Mr. Sarwan Singh Mander)
Treasurer

GURU GOBIND SINGH GURDWARA BEDFORD

NOTES to the Financial Statements for the Year ended 31st October 2020

1) **ACCOUNTING POLICIES**

Basis of preparation

These accounts (financial statements) have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the Statement of Recommended Practice:

Accounting and Reporting by Charities (FRS 102) and the Charities Act 2011. The accounts (financial statements) have been prepared to give a “true and fair” view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a “true and fair view”.

Incoming Resources

Incoming resources are recognised in the statement of financial activities when entitlement has passed to the charity and the amounts are certain and, measurable. Any incoming resources received that relate exclusively to future periods are deferred on the Balance Sheet.

Resources Expended

Expenditure is recognised in the statement of financial activities when a liability is incurred or increased without a commensurate increase in recognised assets or a reduction in liabilities. All expenditure is accounted on an accruals basis.

Allocation of Costs

Direct Activity Costs comprise those costs that contribute directly to an activity and are allocated to the relevant activity.

Support Costs comprise those costs that are necessary to deliver an activity but in themselves do not produce or deliver an activity.

Governance Costs are those costs incurred to meet statutory and constitutional requirements.

Funds

- (a) Unrestricted funds, which are credited to the Income and Expenditure accounts are normally expendable at the discretion of the management.
- (b) Restricted funds, which are for specific purpose declared by the donors and are credited to the Income and Expenditure account when received and debited to the same account when paid.
- (c) Designated funds represent funds set aside by the trustees for specific purposes.

Depreciation

Depreciation is calculated so as to write off the cost of tangible fixed assets on a reducing balance over their useful lives. The rates applied are as follows:

Office Equipment	-	15% on rbb
Fixtures & Fittings	-	15% on rbb

The land has not been depreciated.

Taxation:

The organisation is exempt from tax on its charitable activities.

GURU GOBIND SINGH GURDWARA BEDFORD**NOTES to the Financial Statements for the Year ended 31st October 2020**

2)	<u>Donations and legacies</u>	<u>2020</u>	<u>2019</u>		
		£	£		
	General Donations	67,851	95,801		
	Gift Aid	0	12,600		
	Donations in Kind (Food)	500	2,000		
		68,351	110,401		
3)	<u>Other Income</u>				
	Rent Received (O2)	10,736	10,736		
	Covid Grants	9,382	-		
	Interest Received	37	187		
		20,155	10,923		
4)	<u>TOTAL RESOURCES EXPENDED</u>				
	<u>Costs directly allocated to activities</u>	<u>Basis of allocation</u>	<u>Religious Services</u>	<u>Governance</u>	<u>Total 2020</u>
			£	£	£
	Salaries costs	Direct	23,828		23,828
	Repairs, Renewals and cleaning	Direct	7,396		7,396
	Sundries/Food	Direct	1,070		1,070
	Light/Heat & Water Rates	Direct	10,676		10,676
	Religious Function	Direct	707		707
	Donations	Direct	28,020		28,020
	Bank charges / Loan interest	Direct	24		24
	Depreciation/loss on disposals	Direct	3,555		3,555
	Fireworks	Direct	300		300
	<u>Support Costs allocated to activities</u>				
	Premises & Administration	Usage	855		855
	General office	Usage	2,845		2,845
	Legal and Professional	Usage	0	1,980	1,980
			79,276	1,980	81,256
			79,276	1,980	81,256
				58,277	58,277

GURU GOBIND SINGH GURDWARA, BEDFORD:**NOTES to the Financial Statements for the Year ended 31/10/2020** continued.../**5) NET MOVEMENTS OF FUNDS FOR THE YEAR****This is stated after charging:**

	<u>31/10/2020</u>	<u>31/10/2019</u>
	£	£
Depreciation	3,555	4,112

6) STAFF COSTS AND TRUSTEES REMUNERATION

	<u>31/10/2020</u>	<u>31/10/2019</u>
	£	£
<u>Staff Costs and Trustee's Remuneration</u>		
Wages and Salaries (including Social Security Costs)	23,828	17,816
No employee earned more than 60,000 per annum.		

The trustees were not remunerated for the year ended 31st October 2020 except for reimbursements in certain circumstances.

7) STAFF NUMBERS

The average monthly number of employees during the year were 2 (2019: 2).

GURU GOBIND SINGH GURDWARA, BEDFORD:**NOTES to the Financial Statements for the Year ended 31/10/2020** continued.../**8) TANGIBLE FIXED ASSETS FOR THE YEAR ENDED 31/10/2020**

	<u>Land & Buildings/ Improvements</u>	<u>Fixtures/Fittings & Equipment</u>	<u>Total</u>
	£	£	£
Cost b/fwd	1,396,651	109,458	1,506,109
Additions	15,489	394	15,883
Cost at 31/03/2020	<u>1,412,140</u>	<u>109,852</u>	<u>1,521,992</u>
Depreciation b/fwd	---	86,155	86,155
Charge for the year	---	3,554	3,554
At 31/03/2020	<u>---</u>	<u>89,709</u>	<u>89,709</u>
Net Book Value			
At 31/10/2019	1,396,651	23,303	1419,953
At 31/10/2020	<u>1,412,140</u>	<u>20,143</u>	<u>1,432,283</u>

9) CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	<u>2020</u>	<u>2019</u>
	£	£
Accruals	1,575	1700
Other Creditors	575	114
	<u>2,150</u>	<u>1,814</u>

10) CREDITORS: AMOUNTS FALLING DUE MORE THAN ONE YEAR

	<u>2020</u>	<u>2019</u>
	£	£
Loans	123,500	148,500
Other Creditors	2,500	-
	<u>126,000</u>	<u>148,500</u>

GURU GOBIND SINGH GURDWARA, BEDFORD:**NOTES to the Financial Statements for the Year ended 31/10/2020** continued.../**11) DEBTORS AND PREPAYMENTS**

	<u>2020</u>	<u>2019</u>
	<u>£</u>	<u>£</u>
Debtors - Gift Aid reclaim	<u>12,735</u>	<u>22,791</u>

12) ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
Tangible Fixed Assets	1,432,283	-	1,432,283
Stock	500	-	500
Debtors	12,735	-	12,735
Cash at Bank/in Hand	53,318	-	53,318
Current Liabilities	(128,150)	-	(128,150)
	-	-	-
Net Assets as at 31/10/2020	<u>1,370,686</u>	-	<u>1,370,686</u>

13) CAPITAL COMMITMENTS

Authorised but not contracted

MOVEMENTS IN FUNDS

	<u>Balance b/fwd 31/10/2019</u>	<u>Incoming Resources</u>	<u>Resources Expended</u>	<u>Balance c/fwd 31/10/2020</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Restricted Funds	-	-	-	-
Unrestricted Funds	1,363,436	88,506	81,256	1,370,686
Total Funds	<u>1,363,436</u>	<u>88,506</u>	<u>81,256</u>	<u>1,370,686</u>

14) GOVERNANCE COSTS

The figure of £1980 is the accountancy costs for the organisation.

15) UNRESTRICTED FUNDS

All funds are used for unrestricted purposes to spend on activities that further any of the purposes of the charity.