

# **GURU GOBIND SINGH GURDWARA, BEDFORD**

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

**Registered Charity Number: 1078040**

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## **ANNUAL REPORT AND ACCOUNTS**

**For the year ended 31<sup>st</sup> October 2022**

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**Guru Gobind Singh Gurdwara, Bedford**

**ANNUAL REPORT FOR THE YEAR ENDED 31<sup>st</sup> OCTOBER 2022**

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**GURU GOBIND SINGH GURDWARA, BEDFORD**

**ANNUAL REPORT FOR THE YEAR ENDED 31<sup>ST</sup> OCTOBER 2022**

The Trustees present their annual report & accounts (financial statements) for the year ended 31<sup>st</sup> 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 31<sup>st</sup> 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 31<sup>ST</sup> 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 15<sup>th</sup> 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 31<sup>st</sup> 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 31<sup>ST</sup> 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 31<sup>ST</sup> 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 31<sup>st</sup> 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](mailto:services@hallbrookes.com)

Date: .....

**GURU GOBIND SINGH GURDWARA BEDFORD****Statement of Financial Activities – Year ended 31<sup>st</sup> 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>
<b><u>Income</u></b>		£	£	£	£
Donations and Legacy	2	110,728	-	110,728	72,965
Other Income	3	20,541	-	20,541	22,082
<b>Total Incoming Resources</b>		<b>131,269</b>	<b>-</b>	<b>131,269</b>	<b>95,047</b>
<b>Resources Expended</b>					
Expenditure on raising funds		-	-	-	-
<b>Charitable Activities:</b> (includes governance costs)		61,061	-	61,061	50,556
<b>Total Resources Expended</b>	4	<b>61,061</b>	<b>-</b>	<b>61,061</b>	<b>50,556</b>
<b>Net Movements in Funds</b>		70,208	-	70,208	44,491
<b>Funds at 31st October 2021</b>		1,415,178	-	1,415,178	1,370,686
<b>Total Funds at 31st October 2022</b>	13	<b>1,485,386</b>	<b>-</b>	<b>1,485,386</b>	<b>1,415,177</b>

**GURU GOBIND SINGH GURDWARA BEDFORD****BALANCE SHEET as at 31<sup>st</sup> October 2022**

	<u>Notes</u>	<u>2022</u>	<u>2021</u>
		£	£
<b><u>Fixed Assets</u></b>			
Tangible Assets	8	1,427,340	1,429,719
<b><u>Current Assets</u></b>			
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>
<b><u>Creditors: amounts due within one year</u></b>	9	2,043	3,532
<b><u>Creditors: amounts due after more than one year</u></b>	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>
<b><u>Financed by:</u></b>			
Restricted Funds		-	-
General Funds		1,485,386	1,415,177
<b><u>Total Funds</u></b>	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 31<sup>st</sup> 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 31<sup>st</sup> October 2022**

	<b><u>2022</u></b>	<b><u>2021</u></b>
	<b>£</b>	<b>£</b>
2) <b><u>Donations and legacies</u></b>		
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) <b><u>Other Income</u></b>		
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**

<b><u>Costs directly allocated to activities</u></b>	<b><u>Basis of allocation</u></b>	<b><u>Religious Services</u></b>	<b><u>Governance</u></b>	<b><u>Total 2022</u></b>	<b><u>Total 2021</u></b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
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
<b><u>Support Costs allocated to activities</u></b>					
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
		<b><u>58,725</u></b>	<b><u>2,336</u></b>	<b><u>61,061</u></b>	<b><u>50,556</u></b>

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

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

**6) STAFF COSTS AND TRUSTEES' REMUNERATION**

	<b><u>31/10/2022</u></b>	<b><u>31/10/2021</u></b>
	<b>£</b>	<b>£</b>
<b><u>Staff Costs and Trustees' Remuneration</u></b>		
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 31<sup>st</sup> 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 31<sup>st</sup> October 2022** continued.../**8) TANGIBLE FIXED ASSETS FOR THE YEAR ENDED 31<sup>st</sup> October 2022**

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

**9) CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b><u>2022</u></b>	<b><u>2021</u></b>
	<b>£</b>	<b>£</b>
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**

	<b><u>2022</u></b>	<b><u>2021</u></b>
	<b>£</b>	<b>£</b>
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**

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

**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	<u><b>1,485,384</b></u>	<u>-</u>	<u><b>1,485,384</b></u>

**13) CAPITAL COMMITMENTS**

Authorised but not contracted

**MOVEMENTS IN FUNDS**

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