

**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 2024**

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Registered Charity No. : 1078040

**Guru Gobind Singh Gurdwara, Bedford**

**ANNUAL REPORT FOR THE YEAR ENDED 31<sup>st</sup> OCTOBER 2024**

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**GURU GOBIND SINGH GURDWARA, BEDFORD**

**ANNUAL REPORT FOR THE YEAR ENDED 31<sup>ST</sup> OCTOBER 2024**

The Trustees present their annual report & accounts (financial statements) for the year ended 31<sup>st</sup> 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 31<sup>st</sup> 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 31<sup>ST</sup> OCTOBER 2024**

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

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

**GURU GOBIND SINGH GURDWARA, BEDFORD**

**ANNUAL REPORT FOR THE YEAR ENDED 31<sup>ST</sup> 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 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 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 31<sup>ST</sup> 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 31<sup>ST</sup> 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 31<sup>st</sup> 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](mailto:services@hallbrookes.com)

Date: ..... 10/6/2025 .....


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

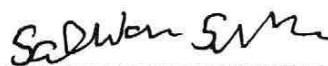
	<u>Notes</u>	<u>Unrestricted Funds 31/10/2024</u>	<u>Restricted Funds 31/10/2024</u>	<u>Total Funds 31/10/2024</u>	<u>Total Funds 31/10/2023</u>
<u>Income</u>		£	£	£	£
Donations and Legacy	2	118,148	-	118,148	98,502
Other Income	3	117,914	-	117,914	27,284
<b>Total Incoming Resources</b>		<b>236,062</b>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

**GURU GOBIND SINGH GURDWARA BEDFORD****BALANCE SHEET as at 31<sup>st</sup> October 2024**

	<u>Notes</u>	<u>2024</u>	<u>2023</u>
		£	£
<b><u>Fixed Assets</u></b>			
Tangible Assets	8	1,230,115	1,426,343
Investment Property	9	878,832	-
		<u>2,108,947</u>	<u>1,426,343</u>
<b><u>Current Assets</u></b>			
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>
<b><u>Creditors: amounts due within one year</u></b>	10	2,262	1,935
<b><u>Creditors: amounts due after more than one year</u></b>	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>
<b><u>Financed by:</u></b>			
Restricted Funds		-	-
General Funds		1,710,118	1,554,084
<b><u>Total Funds</u></b>	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 31<sup>st</sup> 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 31<sup>st</sup> 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.

	<b><u>2024</u></b>	<b><u>2023</u></b>
<b>2) <u>Donations and legacies</u></b>	<b>£</b>	<b>£</b>
General Donations	108,448	89,002
Gift Aid	9,700	9,500
	<u>118,148</u>	<u>98,502</u>
<b>3) <u>Other Income</u></b>		
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 31<sup>st</sup> 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
 <b><u>Support Costs</u></b> <b><u>allocated to activities</u></b>					
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
		<b>77,822</b>	<b>2,206</b>	<b>80,028</b>	<b>57,083</b>

**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 31<sup>st</sup> 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>	<u>£</u>	<u>£</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 31<sup>st</sup> 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 31<sup>st</sup> October 2024**

	<u>Land &amp; Buildings/ Improvements</u>	<u>Fixtures/Fittings &amp; Equipment</u>	<u>Total</u>
	<u>£</u>	<u>£</u>	<u>£</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)
<b>Cost at 31/10/2024</b>	<b>1,215,307</b>	<b>115,421</b>	<b>1,330,728</b>
<b>Depreciation b/fwd</b>	<b>---</b>	<b>98,000</b>	<b>98,000</b>
Charge for the year	---	2,613	2,613
<b>At 31/10/2024</b>	<b>---</b>	<b>100,613</b>	<b>100,613</b>
<b>Net Book Value</b>			
At 31/10/2023	1,412,140	14,203	1,426,343
<b>At 31/10/2024</b>	<b>1,215,307</b>	<b>14,808</b>	<b>1,230,115</b>

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

<b><u>Fair Value</u></b>	<b>£</b>
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	78,167
	<hr/>
As at 31/10/2024	<b>878,832</b>

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**

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

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

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

**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>
	<u>£</u>	<u>£</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>	
	<u>£</u>	<u>£</u>	<u>£</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>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</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.