



# **DASMAIS SINGH SABA GURDWARA BHATRA**

## **FINANCIAL STATEMENTS & ANNUAL REPORT**

**YEAR ENDED 31 MARCH 2024**

**Charity Registration Number: 1102805**

**CARSTON ETL**  
Chartered Accountants  
1<sup>st</sup> Floor, Tudor House  
16 Cathedral Road  
Cardiff  
CF11 9LJ

**DASMAIS SINGH SABA GURDWARA BHATRA**  
**FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2024**

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# **DASMAIS SINGH SABA GURDWARA BHATRA**

## **TRUSTEES ANNUAL REPORT**

**YEAR ENDED 31 MARCH 2024**

The trustees present their report and the unaudited financial statements of the company for the year ended 31 March 2024.

### **CHARITY'S ADMINISTRATIVE DETAILS, ITS TRUSTEES AND ADVISORS**

**Charity name:** Dasmais Singh Saba Gurdwara Bhatra

**Charity registration number:** 1102805

**Principal address:** 97-99 Tudor Street, Riverside, Cardiff, CF11 6AE

#### **Charity's Trustees:**

The registered trustees who served the charity during the year and since the year-end were as follows:

Mr Amarjite Singh  
Mr Gurmeet Singh Deepak  
Mr Waleti Singh Balkar  
Mr Hardheal Singh Bhatti

#### **Executive Committee:**

The Trustees have delegated the day-to-day management of the Charity to its Executive Committee. In 2023-24 the executive function was undertaken by the following elected committee members:

- |                       |                            |
|-----------------------|----------------------------|
| • Chairman            | Mr Amarjit Singh Chobdar   |
| • Assistant Chairman  | Mr Kala Singh Bhakar       |
| • Secretary           | Mr Gurmeet Singh Deepak    |
| • Assistant Secretary | Mr Waleti Singh Balkar     |
| • Treasurer           | Mr Raipal Singh Lehri      |
| • Assistant Treasurer | Mr Upkar Singh Jungi       |
| • Jathedhar           | Mr Ranjeet Singh Lakhpathi |
| • Assistant Jathedhar | Mr Rajinder Singh Panna    |
| • Registrar           | Mr Rashpal Singh (Bhat)    |

#### **Name and Address of Advisors:**

**Bankers:** HSBC Bank (Canton Branch)  
259 Cowbridge Road East  
Canton  
Cardiff CF11 9TN

**Independent examiner:** Farzana Ahmed FCCA  
Carston ETL, 1<sup>st</sup> Floor, Tudor House  
16 Cathedral Road  
Cardiff - CF11 9LJ

The Charity has not applied for any 'non-disclosure dispensations' and all administrative details required to be reported have been included.

Although the Charity is not subject to statutory audit, in-line with best practice all relevant information under the heading 'Charity's Administrative details, Trustees and Advisors', has been included.

# DASMAIS SINGH SABA GURDWARA BHATRA

## TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2024

### OBJECTIVES AND ACTIVITIES

The Charity's main aims and objectives for the year are set out below.

**Charity's Objects:** To advance the Bhatra Sikh culture and religion, in accordance with the teachings of Shri Guru Granth Sahib Ji, and to celebrate Sikh religious festivals. To meet the welfare, educational and capacity building needs of the Bhatra Sikh community in Cardiff, and more generally for the benefit of the Bhatra Sikh Community within the United Kingdom.

**Charity's aims & objectives:** The Charity has the following key aims and objectives:

1. To build on the work done by the Charity's founding members in 1955 by advancing the Sikh religion and culture within communities of Cardiff and Wales.
2. To support the Bhatra Sikh community in good times and in times of need by providing help, support and guidance on matters affecting them and/or their families.
3. To welcome new members to the Charity once they become eligible for membership and to provide advice and guidance so that over time they are equipped to put themselves forward for election to the Executive Committee or anyone of its sub-committees (succession planning).
4. To make the Gurdwara (Sikh temple) available for adults and children of Wales for religious congregations, prayers, and to accommodate educational and research trips to the Gurdwara, so that these groups can learn about the Sikh religion, its practices and teachings.

### Charity's Strategies & Activities:

Significant activities:

1. To perform the necessary religious sermons and prayers on a daily basis as required by the Sikh religion.
2. To hold regular (weekly as a minimum) gathering of the congregation to further advance the teachings of the Shri Guru Granth Sahib Ji.
3. To celebrate the 5 main Gurburbs (Sikh religious festivals) each year.
4. To facilitate (and undertake) birth, engagement, marriage and remembrance ceremonies as required.
5. To celebrate the Sikh new month, full-moon, New Year and any other key event within the Sikh calendar e.g. Bandi Chhor Divas.
6. To ensure the proper upkeep of the building and all facilities including, cleaning, maintenance and repair on a voluntary basis, so far as is reasonably practicable.
7. The teaching of the Punjabi language and traditional Indian musical instruments.

Whilst the Charity occasionally applies for grant assistance with specific initiatives, this is not considered to be a material activity of the Charity.

The Charity does not make any social or programme related investments.

The Charity is entirely run on the basis of volunteering, except for the services of the Head Priest. No payments are made to either the Charity's Trustees or its Executive Committee. All the activities outlined above were undertaken by volunteers during the year in question.

Although the Charity is not subject to statutory audit, in-line with best practice all relevant disclosures required under the heading 'Objectives and Activities', have been included.

## DASMAIS SINGH SABA GURDWARA BHATRA

### TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2024

#### ACHIEVEMENTS AND PERFORMANCE

The Charity's Achievements and Performance for the year is set out below.

The Charity continued with its regular Sunday services, in addition to additional services to meet the needs of the Bhatra Sikh community and the local community as and when required.

The Charity celebrated all the religious Sikh festivals in accordance with the Sikh religious calendar. Additional services and celebratory events, such as Akhand Paats were held throughout the year.

The Charity continued to host various educational and culturally informative visits from local schools and South Wales Police.

The Charity also liaised with various organisations to arrange outreach programmes to assist them with their diversity recruitment strategy and equality, diversity and inclusion policies. By way of example, the Charity and Executive Committee liaised with the Judiciary to assist with its outreach programme. This involved arranging visits to the Gurdwara from Judges and to work with the Judiciary to arrange work experience for members of the community.

The Charity celebrated its 35-year anniversary. This involved holding a special prayer service and holding various events, including an Akhand Paat during the course of the year to celebrate this auspicious event. This took considerable planning and investment from the Charity and Executive Committee.

The Charity also welcomed a handful of new members during the year in line with its rules & regulations (as set out in the Charity's governing document its "constitution"). It is hoped that in time the new members will take an active role in the running and administration of the Charity's affairs.

The Executive Committee regularly kept members informed of developments on a regular basis via email, WhatsApp messages and announcements at the end of the regular weekly service.

The Executive Committee met on a regular basis to discuss Gurdwara business and ensure the Charity is performing in accordance with objectives and aims.

The Executive Committee has continued to review its finances and forecasted income and expenditure as part of its prudent financial management and planning. The Executive Committee is satisfied that it has sufficient cash balances in place to meet both its immediate and medium-term financial commitments.

**Fundraising activities:** There were no material fund raising activities planned or undertaken during the year.

**Investment performance:** The Charity does not have any investments which require their performance to be monitored with a view to generating a minimum return.

Although the Charity is not subject to statutory audit, in-line with best practice all relevant disclosures required under the heading 'Achievements and Performance', have been included.

## DASMAIS SINGH SABA GURDWARA BHATRA

### TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2024

#### FINANCIAL REVIEW

A review of the Charity's financial position and associated policies are set out below.

- a. **Financial position and policy on Reserves:** The Charity's financial performance for the year was satisfactory. The charity had net receipts of £25,474, compared with net resources expended in the prior year of £16,704.

Reserves are maintained to further the objectives of the Charity whilst giving due regard to the level at which the Charity sets its annual membership subscriptions. In 2023-24 the level of membership subscription increased slightly from the previous year.

The reserves are also maintained as part of the Charity's prudent planning for future significant events, namely the renovation of the langar hall (please see Plans for Future Periods below).

Free reserves at 31 March 2024 were £83,953 (2023 £58,479).

- b. **Deficits:** No funds of the Charity were in deficit at any time during the year or at the year-end.
- c. **Principal funding sources to deliver key objectives:** 9% of the Charity's income was rental income from the flat, 17% from new membership fees, around 1% from hiring out the Janj Ghar, with the remaining 73% being received in donations for various purposes.
- d. **Investments policy and objectives:** The Charity is aware of the need to maintain a balance between generating adequate returns on its balances and exposing Charity's funds to unnecessary risk. Excess funds were held in a HSBC deposit account and interest amounting to £98 was earned during the year, which equated to less than 1% of the total funding. The position regarding interest earned in the various HSBC accounts has since been reviewed and the necessary changes will be made.

Although the Charity is not subject to statutory audit, in-line with best practice all relevant disclosures required under the heading 'Financial Review', have been included.

#### PLANS FOR FUTURE PERIODS

The Charity's plans for the future are to ensure that its key aims and objective continue to be met through its planned activities. The Charity's finances and financial resilience will be kept under regular review to that there are sufficient resources in place to meet its short and medium costs and liabilities.

Subject to the above, the Charity is planning to carry out the renovation and modernisation of the ground floor langar hall. This is likely to be an extensive renovation project and the Charity has put in place prudent financial management controls through the introduction of a 'Specific Renovation Reserve' to meet the costs of the work that will be carried out in the very near future.

## DASMAIS SINGH SABA GURDWARA BHATRA

### TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2024

#### STRUCTURE, GOVERNANCE AND MANAGEMENT

Details of the Charity's Structure, Governance and Management arrangements are set out below.

- a. **Governing document:** The Charity's governing document is its constitution. The Charity is an unincorporated association.
- b. **Appointment of Trustees:** The aim is to re-elect Trustees every five years. Anyone from within the Charity's membership can put themselves forward for election.
- c. **Policies & Procedures:** Trustees are given an induction booklet on their appointment, which sets out their role and responsibility, as well as details of the Charity's rules and regulation. Additional training is arranged where this is specifically requested.
- d. **Organisational Structure:** Decision making powers are delegated to the Executive Committee within an agreed framework, which includes the need for some decisions to be ratified by the General Committee. All decisions (other than those for which the Trustees have a statutory responsibility to fulfil) are delegated to the Executive Committee.
- e. **Wider Charity network:** None.
- f. **Related Parties:** None.

The key risks identified by the Charity include:

- (1) Annual election of the Executive Committee;
- (2) Securing the services of a qualified priest
- (3) Ensuring all matters relating to the safe running of the Charity are managed and fulfilled. In particular, the practice of electing the Executive Committee during an open election. Any member whom wishes to be elected to the Executive Committee must firstly be proposed and seconded. Once this has been done, an open vote by the members is taken to confirm the placement of the nominee to the Executive Committee. The Executive Committee is in place for a period of 12 months.

Although the Charity is not subject to statutory audit, in-line with best practice all relevant disclosures under the heading 'Structure, Governance and Management', have been included.

#### FUNDS HELD AS CUSTODIAN TRUSTEE ON BEHALF OF OTHERS

The Charity does not hold any funds as Custodian Trustee on behalf of others.

**DASMAIS SINGH SABA GURDWARA BHATRA**

**TRUSTEES ANNUAL REPORT *(continued)***

**YEAR ENDED 31 MARCH 2024**

**TRUSTEES' RESPONSIBILITIES STATEMENT**

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

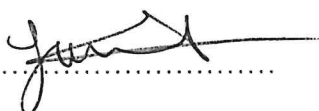
The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed;
- 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 the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the constitution. 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.

Signed by order of the trustees:

.......... (signature)

Gurmeet Singh..... (print name)

30-1-2024..... (date)

.......... (signature)

Amarjit Singh..... (print name)

30-01-2024..... (date)



**DASMAIS SINGH SABA GURDWARA BHATRA**  
**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF**  
**DASMAIS SINGH SABHA GURDWARA BHATRA**

**YEAR ENDED 31 MARCH 2024**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2024 which are set out on pages 9 to 11.

**Responsibilities and basis of report**

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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

*Carston*

Farzana Ahmed FCCA  
Independent Examiner  
Carston ETL  
1st Floor, Tudor House  
16 Cathedral Road  
Cardiff  
CF11 9LJ

Date: 31/01/2025

**DASMAIS SINGH SABA GURDWARA BHATRA**

**RECEIPTS AND PAYMENTS ACCOUNTS**

**YEAR ENDED 31 MARCH 2024**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
<b>RECEIPTS</b>				
<b>Main Gurdwara</b>				
Langhar	5,628	-	5,628	3,623
Prashaad	23,931	-	23,931	25,061
Member Chanda and other monies	14,676	-	14,676	4,571
Gollakh	17,572	-	17,572	10,170
Akand Paart Morkh	3,130	-	3,130	6,961
Other income and donations	6,051	-	6,051	1,861
Wedding and bookings income	853	-	853	4,398
<b>Janj Ghar</b>				
Bookings and other income	928	-	928	345
<b>Investment Income</b>				
Flat rental	7,470	-	7,470	6,957
Bank interest receivable	98	-	98	24
<b>Other Income</b>				
Monies reimbursed by previous treasurer	1,256	-	1,256	-
<b>TOTAL RECEIPTS</b>	<b>81,593</b>	<b>-</b>	<b>81,593</b>	<b>63,971</b>
<b>PAYMENTS</b>				
<b>Main Gurdwara</b>				
Granthi Ji Setha	8,220	-	8,220	9,827
Jathedhar and Langhar purchases	10,525	-	10,525	9,530
Gurpurb, wedding and other purchases	3,650	-	3,650	6,909
Rates, water, light & heat	17,121	-	17,121	15,576
Insurance	2,450	-	2,450	2,350
Repairs & maintenance	6,421	-	6,421	33,278
Legal & Professional fees	288	-	288	1,484
Other office costs	3,168	-	3,168	1,419
Accountancy fees	-	-	-	-
Donations	4,276	-	4,276	302
<b>Janj Ghar</b>				
Repairs & maintenance	-	-	-	-
<b>TOTAL PAYMENTS</b>	<b>56,119</b>	<b>-</b>	<b>56,119</b>	<b>80,675</b>
<b>NET RECEIPTS / (PAYMENTS)</b>	<b>25,474</b>	<b>-</b>	<b>25,474</b>	<b>(16,704)</b>
<b>CASH FUNDS LAST YEAR END</b>	<b>58,479</b>	<b>33,937</b>	<b>92,416</b>	<b>109,120</b>
<b>CASH FUNDS THIS YEAR END</b>	<b>83,953</b>	<b>33,937</b>	<b>117,890</b>	<b>92,416</b>

# **DASMAIS SINGH SABA GURDWARA BHATRA**

## **NOTES TO THE ACCOUNTS**

**YEAR ENDED 31 MARCH 2024**

### **1. TRUSTEE EXPENSES**

No trustee received any remuneration from the charity in respect of their services during the period (2023 £nil). Out of pocket expenses incurred by the trustees in the performance of their duties were not reimbursed (2023 £nil).

During 2021-22 there were discrepancies with the cash account and, as a result, the previous treasurer agreed to repay £1,504 to rectify this. Repayments totalling £1,256 have been made during the current year and the balance of £248 is included in the accounts as other assets.

### **2. RELATED PARTY TRANSACTIONS**

There were no transactions with related parties in the year (2023 £nil).

### **3. RESTRICTED FUNDS**

	<b>Balance at 1 Apr 2023</b>	<b>Income</b>	<b>Expenditure</b>	<b>Balance at 31 Mar 2024</b>
Lal Quilla	118,283	-	-	<b>118,283</b>
50+ Forum	54	-	-	<b>54</b>
	<u>118,337</u>	<u>-</u>	<u>-</u>	<u><b>118,337</b></u>

The Lal Quilla fund is made up of donations received to fund the purchase of land for development of a community centre.

The 50+ Forum fund is monies received from members of the 50+ Forum group of Dasmais Singh Saba Gurdwara Bhatra to fund the group's recreational and cultural activities.

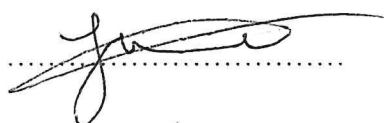
# DASMAIS SINGH SABA GURDWARA BHATRA

## STATEMENT OF ASSETS AND LIABILITIES

AT 31 MARCH 2024

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
<b>CASH FUNDS</b>				
Bank Deposit Account	5,666	-	5,666	5,567
Bank Current Account	77,991	33,937	111,928	84,529
Cash in Hand	296	-	296	2,320
<b>TOTAL CASH FUNDS</b>	<u>83,953</u>	<u>33,937</u>	<u>117,890</u>	<u>92,416</u>
 <b>ASSETS RETAINED FOR CHARITY'S OWN USE</b>				
Freehold Land	15,800	84,400	100,200	100,200
Freehold Building	373,583	-	373,583	373,583
<b>TOTAL FIXED ASSETS</b>	<u>389,383</u>	<u>84,400</u>	<u>473,783</u>	<u>473,783</u>
 <b>OTHER ASSETS</b>				
Monies owed by former treasurer	248	-	248	1,504
<b>TOTAL OTHER ASSETS</b>	<u>248</u>	<u>-</u>	<u>248</u>	<u>1,504</u>
 <b>TOTAL ASSETS OF THE CHARITY</b>	<u>473,336</u>	<u>118,337</u>	<u>591,673</u>	<u>566,199</u>

These accounts were approved by the members of the committee and authorised for issue on 30/01/2025 and signed on their behalf by:



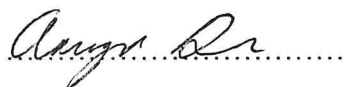
(signature)

Gurneet Singh

(print name)

30-1-2025

(date)



(signature)

AMARJIT SINGH

(print name)

30-01-2025

(date)