

GURU NANAK GURDWARA SOUTH BIRMINGHAM

England & Wales · Charity number 1107767

Details

Other names	GURU NANAK GURDWARA
Status	Registered
Legal form	Other
Registered	2005-01-24
Register	View on the Charity Commission register

Contact

Address	629-631 Stratford Road Sparkhill Birmingham B11 4LS
Phone	01217710092
Website	gngsouthbirmingham.co.uk

Activities

Objects: TO ADVANCE THE SIKH RELIGION IN ACCORDANCE WITH ITS TENETS AND DOCTRINES.

Activities: Provision of a place of worship for the Sikh community and for the congregation to take free langar (food).

Classification

- **How:** Makes Grants To Organisations, Provides Other Finance, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Education/training, Overseas Aid/famine Relief, Religious Activities, Arts/culture/heritage/science, Amateur Sport, Human Rights/religious Or Racial Harmony/equality Or Diversity, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- **Area of benefit:** SOUTH BIRMINGHAM, WEST MIDLANDS
- Birmingham City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-30	£569,170	£435,740	£2,649,636	0
2024-04-30	£519,844	£353,572	£2,516,206	0
2023-04-30	£341,996	£291,876	-	-
2022-04-30	£303,364	£212,600	-	-
2021-04-30	£158,498	£126,189	-	-

Trustees

Name	Role	Appointed
CHUHAR SINGH	Chair	2018-05-06
KARNAIL SINGH SANGHA		2013-06-07
MANMEL SINGH SANDHU		2013-08-01
MOHINDER SINGH PUREWAL		2013-06-24

GURU NANAK GURDWARA SOUTH BIRMINGHAM

England & Wales - Charity number 1107767

Accounts

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

**TRUSTEES' REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2025**

CHARITY REGISTRATION NUMBER 1107767

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

STATEMENT OF ACCOUNTS

1 YEAR TO 30 APRIL 2025

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GURU NANAK GURDWARA - SOUTH BIRMINGHAM

TRUSTEE'S ANNUAL REPORT

CHARITY NAME: GURU NANAK GURDWARA - SOUTH BIRMINGHAM

REGISTERED CHARITY NUMBER: 1107767

FOR THE FINANCIAL YEAR BEGINNING: 1st May 2024

FOR THE FINANCIAL YEAR ENDING: 30th April 2025

CHARITY'S PRINCIPAL ADDRESS: 629-631 Stratford Road
Sparkhill
Birmingham
B11 4LS

BANKERS: Barclays Bank

NAME OF THE CHARITY TRUSTEE'S: Mr Karnail Sangha
Mr Mohinder Purewal
Mr Manmel Sandhu
Mr Chuhar Singh
Mr Darshan Singh Rai

NAME OF CHARITY SECRETARY: Mr Karnail Sangha

INDEPENDENT EXAMINER: Shabir Nawab & Co
11 Portland Road
Edgbaston
Birmingham
B16 9HN

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

TRUSTEES' REPORT FOR THE YEAR ENDED 30 APRIL 2025

The trustees present their report and accounts for the year ended 30 April 2025

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the overrunning documents, the Charities Act 2011 and the Statement of Statement of Recommended Practice "Accounting and Reporting by Charities", issued in March 2005.

Structure, governance and management

The charity was established by a charitable trust deed and is an unincorporated association. The charity adopted a new constitution on the 6th January 2013.

Under Basic principles of Sikhism the premises are open to all with the sole restriction that no meat, alcohol or drugs are allowed on the premises.

The charity is registered with the Charity Commission for England and Wales.

The trustees who served during the year were:

Mr Karnail Sangha
Mr Mohinder Purewal
Mr Manmel Sandhu
Mr Chuhhar Singh
Mr Darshan Singh Rai

The president who served during the year was:

Mr Mohan Singh

The general secretary who served during the year was:

Mr Aman Singh Atwal

The assistant general secretary during the year was:

Mr Baljit Singh Poonian

The treasurer who served during the year was:

Mr Amrik Singh Matharu

The trustees are appointed after wider consultation in the Sikh Community.

Induction training is given to trustees on appointment. Trustees are encouraged to attend courses to keep themselves acquainted with the duties and responsibilities of the trustees.

The premises are run by the community with the help of management committee with the support of the trustees.

The Gurdwara (Temple) works with the local community organisations in order to promote the objectives of the charity.

The Gurdwara (Temple) does not have any related party.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Objectives and Activities

The charity objectives are the provision of a place of worship for the Sikh community, provision of wedding ceremonies for the local Sikh community and to generally promote Sikh religion.

The policies adopted in furtherance of these objectives are the provision of a place of worship and there has been no change in these during the year.

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

TRUSTEES' REPORT FOR THE YEAR ENDED 30 APRIL 2025 (CONTINUED)

The aim of the charity is to provide a place of worship and a Sikh resource centre for the local community.

This will result in the charity providing the following activities:

Place of worship and religious weddings.
Sikh resource centre - Promotion of Sikh Religion.
Donations.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake, meeting with accountants and trustees.

The Gurdwara carried out the following activities during the year:

The provision of a place of worship and a place for wedding ceremonies for the local Sikh community.

Sikh resource centre - Promote the basic principles of the Sikh religion.

Provision of small amount of donations to the local community organisations with similar objectives.

The Gurdwara relies heavily on the use of volunteers from the local community in the running of the Gurdwara.

Achievements and performance

The charity is fulfilling its main objective of providing a place of worship and for the provision of wedding ceremonies for the local Sikh community satisfactorily.

The charity makes donations to local community organisations with similar objectives if and when required.

The charity continues to rent out surplus accommodation in order to raise income for the objective of the charity.

Financial Review

The Gurdwara is funded by donations from the congregation as well as income from the investment properties. The charity is operating satisfactorily.

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

TRUSTEES' REPORT FOR THE YEAR ENDED 30 APRIL 2025 (CONTINUED)

It is the policy of the charity that unrestricted funds which have not been designated for the specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves have been maintained throughout the year.

The principle sources of income are donations and rental income from investments properties.

The income is used to provide a place of worship and for the wedding ceremonies for the local Sikh community.

On behalf of the board of trustees

Trustee Mr Karnail Sangha
 Mr Mohinder Purewal
 Mr Manmel Sandhu
 Mr Chuhar Singh
 Mr Darshan Singh Rai

President Mr Mohan Singh

General secretary Mr Aman Singh Atwal

General vice secretary Mr Baljit Singh Poonian

Treasurer Mr Amrik Singh Matharu

Dated: 23/05/2025

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

STATEMENT OF TRUSTEE'S RESPONSIBILITIES

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

The law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give 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 year.

In preparing these accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charities SORP
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

REPORT TO THE TRUSTEES OF: GURU NANAK GURDWARA - SOUTH BIRMINGHAM
REGISTERED CHARITY NUMBER: 1107767
ON ACCOUNTS FOR THE YEAR ENDED: 30th April 2025
SET OUT ON PAGES: 4 to 8

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER:

As the Charity's trustees you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under the Charities Act 2011, s.144(2) (the 2011 Act) and that an independent examination is needed. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commission under s.145(5)(b) of the 2011 Act, whether particular matters have come to my attention.

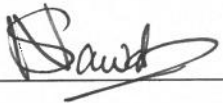
BASIS OF INDEPENDENT EXAMINERS REPORT:

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 explanation 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 express an audit opinion on the view given by the accounts.

INDEPENDENT EXAMINER'S STATEMENT:

In connection with my examination, no matter has come to my attention to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

SIGNED:



DATED:

~~23/05/2025~~ 29/07/25

NAME:

Shabir Nawab & Co Accountants Ltd

ADDRESS:

11 Portland Road
Edgbaston
Birmingham
B16 9HN

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 APRIL 2025**

	NOTES	2025	2024
INCOMING RESOURCES			
DONATION:			
Unrestricted Funds	Donations	416,619	341,843
	Gift Aid	138,025	142,003
Income from Assets			
Bank Interest Received		647	457
Rental Income		13,880	35,540
TOTAL INCOMING RESOURCES		<u>569,170</u>	<u>519,844</u>
RESOURCES EXPENDED			
Direct Charitable Expenditure			
Property Expenses	2	138,893	100,757
Administration Expenses	3	101,623	43,593
Fund Raising Expenses	4	85,937	92,990
Other Expenses	5	31,416	34,319
Finance Costs	6	77,872	81,913
		<u>435,740</u>	<u>353,572</u>
NET INCOMING RESOURCES FOR THE YEAR		133,430	166,272
Fund Balances brought forward		2,516,206	2,349,934
Fund Balance carried forward		<u><u>2,649,636</u></u>	<u><u>2,516,206</u></u>


The notes on page 6 to 8 form part of these accounts.

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

STATEMENT OF ASSETS & LIABILITIES AS AT 30 APRIL 2025

	NOTES	2025	2024
FIXED ASSETS	7	3,528,252	3,368,307
CURRENT ASSETS			
Debtors	8	48,969	13,081
Cash at Bank	9	152,379	135,188
		201,348	148,269
LESS: CURRENT LIABILITIES			
Creditors	10	6,208	4,002
Bank Loans	11	1,073,756	1,144,411
		1,079,965	1,148,413
NET CURRENT (LIABILITIES) / ASSETS		(878,616)	(1,000,145)
NET ASSETS		2,649,636	2,368,162
FUNDS			
Unrestricted		2,649,636	2,516,206
		2,649,636	2,516,206

Approved by the Board of Trustees on 23rd May 2025 and signed on its behalf by


Mr Karnail Sangha

The notes on page 6 to 8 form part of these accounts.

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 APRIL 2025

1 ACCOUNTING POLICIES AND FINANCIAL YEAR END

Basis of Accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard (FRS102) and the Charities SORP and the Charities Act 2011.

Change in Basis

There have been no change to the valuation rules and methods of accounting since last year.

Changes to previous account

No changes have been made to accounts for previous year.

TRUSTEES

There was no remuneration or other benefits paid to the Charity's trustees or people connected with them, from the Charity or any company connected with it.

There were no transactions undertaken by the Charity in which a trustee or connected person has a material interest.

SUNDRIES

- The Charity does not have any commitments not provided for in the accounts.
- The Charity has not given any guarantees.
- The Charity has not received any loans secured on any of its assets.
- The Charity did not have any contingent liabilities.
- The Charity does not receive grants as material part of its income.
- The Charity is exempt from tax on its charitable activities.

	2025	2024
	£	£
2 PROPERTY EXPENSES		
General Insurance	11,854	8,613
Heating & Lighting	41,034	39,854
Repairs & Renewals	70,943	45,750
Premises Cleaning	180	-
Other Premises costs	8,548	-
Water/General Rates	6,334	6,540
	<u>138,893</u>	<u>100,757</u>
3 ADMINISTRATION EXPENSES		
Employee Costs	45,172	-
Subcontractors (Teaching & Security)	42,726	26,930
Depreciation of Plant and Machinery	6,376	5,421
Bank charges	4,479	2,748
Software, Subscription & Memberships	975	2,979
Marketing / Advertising	1,281	3,478
Postage & Telephone	615	2,038
	<u>101,623</u>	<u>43,593</u>
Food, Medicine & Provisions	81,137	82,470
Donations	4,800	10,520
	<u>85,937</u>	<u>92,990</u>

	2024 £	2023 £
5 OTHER EXPENSES		
Motor and Travel Costs	1,660	1,576
Other expenditure	2,211	-
Legal & Professional Fees	<u>27,544</u>	<u>32,743</u>
	<u>31,416</u>	<u>34,319</u>
6 FINANCE EXPENSES		
Bank Loan Interest Payable	<u>77,872</u>	<u>81,913</u>
	<u>77,872</u>	<u>81,913</u>

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 APRIL 2025

	Freehold Properties	Alterations & Improvements	Furniture & Equipment	TOTAL
7 FIXED ASSETS				
COST				
Balance as at 1 May 2024	2,613,739	722,729	227,721	3,564,189
Additions	-	150,957	15,365	166,322
Disposals	-	-	-	-
Balance as at 31 April 2025	2,613,739	873,685	243,086	3,730,510
DEPRECIATION				
Balance as at 1 May 2024	-	-	195,882	195,882
Charged in year	-	-	6,376	6,376
Disposals	-	-	-	-
Balance as at 31 April 2025	-	-	202,258	202,258
NET BOOK VALUE				
At 30 April 2025	2,613,739	873,685	40,828	3,528,252
At 30 April 2024	2,613,739	722,729	31,839	3,368,307
8 DEBTORS			2025	2024
			£	£
Debtors			-	3,081
Restricted Funds			33,609	10,000
			33,609	13,081
9 CASH AT BANK				
Unrestricted Funds			15,360	126,206
BANK ACCOUNT ANALYSIS				
Barclays Account - 615			152,379	135,188
Barclays Account - Other			-	-
			152,379	135,188
10 CREDITORS				
Creditors			-	1,935
P.A.Y.E			2,208	66
Accruals			4,000	2,000
			6,208	4,002
11 BANK LOANS - COMMERCIAL MORTGAGE				
Barclays Loan Acc - 6040			1,073,756	1,144,411
			1,073,756	1,144,411

GURU NANAK GURDWARA SOUTH BIRMINGHAM

England & Wales - Charity number 1107767

Accounts

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

TRUSTEES' REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2024

CHARITY REGISTRATION NUMBER 1107767

GURU NANAK GURDWARA - SOUTH BIRMINGHAM
STATEMENT OF ACCOUNTS
1 YEAR TO 30 APRIL 2024

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GURU NANAK GURDWARA - SOUTH BIRMINGHAM

TRUSTEE'S ANNUAL REPORT

CHARITY NAME	GURU NANAK GURDWARA - SOUTH BIRMINGHAM
REGISTERED CHARITY NUMBER	1107767
FOR THE FINANCIAL YEAR BEGINNING	1st May 2023
FOR THE FINANCIAL YEAR ENDING	30th April 2024
CHARITY'S PRINCIPAL ADDRESS:	629-631 Stratford Road Sparkhill Birmingham B11 4LS
BANKERS:	Barclays Bank
NAME OF THE CHARITY TRUSTEE'S:	Mr Karnail Sangha Mr Mohinder Purewal Mr Mannel Sandhu Mr Chuhar Singh Mr Darshan Singh Rai
NAME OF CHARITY SECRETARY	Mr Karnail Sangha
NAME OF CHARITY VICE SECRETARY:	Mr Baljit Singh Poonian
INDEPENDENT EXAMINER:	Shabir Nawab & Co 11 Portland Road Edgbaston Birmingham B16 9HN

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

TRUSTEES' REPORT FOR THE YEAR ENDED 30 APRIL 2023

The trustees present their report and accounts for the year ended 30 April 2023.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the overriding documents, the Charities Act 2011 and the Statement of Recommended Practice "Accounting and Reporting by Charities", issued in March 2005.

Structure, governance and management

The charity was established by a charitable trust deed and is an unincorporated association. The charity adopted a new constitution on the 6th January 2013.

Under Basic principles of Sikhism the premises are open to all with the sole restriction that no meat, alcohol or drugs are allowed on the premises.

The charity is registered with the Charity Commission for England and Wales.

The trustees who served during the year were:

Mr Karnail Sangha
Mr Mohinder Purewal
Mr Manmel Sandhu
Mr Chuhhar Singh
Mr Darshan Singh Rai

The president who served during the year was:
Mr Mohan Singh

The general secretary who served during the year was:
Mr Aman Singh Atwal

The treasurer who served during the year was:
Mr Amrik Singh Matharu

The trustees are appointed after wider consultation in the Sikh Community.

Induction training is given to trustees on appointment. Trustees are encouraged to attend courses to keep themselves acquainted with the duties and responsibilities of the trustees.

The premises are run by the community with the help of management committee with the support of the trustees.

The Gurdwara (Temple) works with the local community organisations in order to promote the objectives of the charity.

The Gurdwara (Temple) does not have any related party.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Objectives and Activities

The charity objectives are the provision of a place of worship for the Sikh community, provision of wedding ceremonies for the local Sikh community and to generally promote Sikh religion.

The policies adopted in furtherance of these objectives are the provision of a place of worship and there has been no change in these during the year.

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

TRUSTEES' REPORT FOR THE YEAR ENDED 30 APRIL 2023 (CONTINUED)

The aim of the charity is to provide a place of worship and a Sikh resource centre for the local community.

This will result in the charity providing the following activities:

Place of worship and religious weddings.
Sikh resource centre - Promotion of Sikh Religion.
Donations.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake, meeting with accountants and trustees.

The Gurdwara carried out the following activities during the year:

The provision of a place of worship and a place for wedding ceremonies for the local Sikh community.

Sikh resource centre - Promote the basic principles of the Sikh religion.

Provision of small amount of donations to the local community organisations with similar objectives.

The Gurdwara relies heavily on the use of volunteers from the local community in the running of the Gurdwara.

Achievements and performance

The charity is fulfilling its main objective of providing a place of worship and for the provision of wedding ceremonies for the local Sikh community satisfactorily.

The charity makes donations to local community organisations with similar objectives if and when required.

The charity continues to rent out surplus accommodation in order to raise income for the objective of the charity.

Financial Review

The Gurdwara is funded by donations from the congregation as well as income from the investment properties. The charity is operating satisfactorily.

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

TRUSTEES' REPORT FOR THE YEAR ENDED 30 APRIL 2023 (CONTINUED)

It is the policy of the charity that unrestricted funds which have not been designated for the specific use should be maintained at a level equivalent to between three and six months' expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves have been maintained throughout the year.

The principle sources of income are donations and rental income from investments properties.

The income is used to provide a place of worship and for the wedding ceremonies for the local Sikh community.

On behalf of the board of trustees

Trustee	Mr Karnail Sangha Mr Mohinder Purewal Mr Manmel Sandhu Mr Chuhar Singh Mr Darshan Singh Rai	<i>K. S. Sangha</i> <i>M. S. Purewal</i> <i>M. S. Sandhu</i> <i>Chuhar Singh</i>
President	Mr Mohan Singh	<i>Mohan Singh</i> <i>J.S. Rai DS An</i>
General secretary	Mr Aman Singh Atwal	
General vice secretary	Mr Baljit Singh Poonian	<i>B. Poonian</i>
Treasurer	Mr Amrik Singh Matharu	<i>Amrik Matharu</i>
Dated	23/05/2024	

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

STATEMENT OF TRUSTEE'S RESPONSIBILITIES

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

The law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give 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 year.

In preparing these accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charities SORP
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

REPORT TO THE TRUSTEES OF: GURU NANAK GURDWARA - SOUTH BIRMINGHAM
REGISTERED CHARITY NUMBER: 1107767
ON ACCOUNTS FOR THE YEAR ENDED: 30th April 2024
SET OUT ON PAGES: 4 to 8

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER:

As the Charity's trustees you are responsible for the preparation of the accounts, you consider that an audit is not required for this year under the Charities Act 2011, s. 144(2) (the 2011 Act) and that an independent examination is needed. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commission under s. 145(5)(b) of the 2011 Act, whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINERS 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 these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanation 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 express an audit opinion on the view given by the accounts.

INDEPENDENT EXAMINER'S STATEMENT

In connection with my examination, no matter has come to my attention to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

SIGNED:



DATED:

23/05/2024

NAME:

Shabir Nawab & Co Accountants Ltd

ADDRESS:

11 Portland Road
Edgbaston
Birmingham
B16 9HN

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 APRIL 2024

	NOTES	2024	2023
INCOMING RESOURCES			
DONATION:			
Unrestricted Funds		483,846	292,915
Income from Assets			
Bank Interest Received		457	431
Rental Income		35,540	49,550
TOTAL INCOMING RESOURCES		<u>519,844</u>	<u>341,996</u>
RESOURCES EXPENDED			
Direct Charitable Expenditure			
Property Expenses	2	100,757	116,971
Administration Expenses	3	43,593	37,753
Fund Raising Expenses	4	92,990	82,274
Other Expenses	5	34,319	5,046
Finance Costs	6	81,913	49,832
		<u>353,572</u>	<u>291,876</u>
NET INCOMING RESOURCES FOR THE YEAR		<u>166,272</u>	<u>50,120</u>
Fund Balances brought forward		2,349,934	2,299,814
Fund Balance carried forward		<u>2,516,206</u>	<u>2,349,934</u>

The notes on page 6 to 8 form part of these accounts.

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

STATEMENT OF ASSETS & LIABILITIES AS AT 30 APRIL 2024

	NOTES	2024	2023
FIXED ASSETS	7	3,368,307	3,350,879
CURRENT ASSETS			
Debtors	8	10,000	13,081
Cash at Bank	9	260,725	136,198
		270,725	149,269
LESS: CURRENT LIABILITIES			
Creditors	10	4,066	4,002
Bank Loans	11	1,118,759	1,144,311
		1,122,825	1,148,313
NET CURRENT (LIABILITIES) / ASSETS		(852,100)	(1,000,145)
NET ASSETS		2,516,206	2,349,934
FUNDS			
Unrestricted		2,516,206	2,349,934
		2,516,206	2,349,934

Approved by the Board of Trustees on 23rd May 2024 and signed on its behalf by

K S Sangha
Mr Karnail Sangha

The notes on page 6 to 8 form part of these accounts.

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 APRIL 2024

1 ACCOUNTING POLICIES AND FINANCIAL YEAR END

Basis of Accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard (FRS102) and the Charities SORP and the Charities Act 2011.

Change in Basis

There have been no change to the valuation rules and methods of accounting since last year.

Changes to previous account

No changes have been made to accounts for previous year.

TRUSTEES

There was no remuneration or other benefits paid to the Charity's trustees or people connected with them, from the Charity or any company connected with it.

There were no transactions undertaken by the Charity in which a trustee or connected person has a material interest.

SUNDRIES

- The Charity does not have any commitments not provided for in the accounts.
- The Charity has not given any guarantees.
- The Charity has not received any loans secured on any of its assets.
- The Charity did not have any contingent liabilities.
- The Charity does not receive grants as material part of its income.
- The Charity is exempt from tax on its charitable activities.

	2024	2023
	£	£
2 PROPERTY EXPENSES		
General Insurance	8,613	7,538
Heating & Lighting	39,854	39,033
Repairs & Renewals	45,750	58,461
Premises Cleaning	-	1,931
Other Premises costs	-	-
Water/General Rates	6,540	10,007
	<u>100,757</u>	<u>116,971</u>
3 ADMINISTRATION EXPENSES		
Employee Costs	-	4,768
Subcontractors (Teaching & Security)	26,930	18,567
Depreciation of Plant and Machinery	5,421	6,378
Bank charges	2,743	3,102
Software, Subscription & Memberships	2,979	-
Marketing / Advertising	3,473	1,035
Postage & Telephone	2,038	3,501
	<u>43,593</u>	<u>37,753</u>
4 FUND RAISING EXPENSES		
Food, Medicine & Provisions	82,470	74,132
Donations	10,520	8,142
	<u>92,990</u>	<u>82,274</u>

	2024	2023
	£	£
5 OTHER EXPENSES		
Motor and Travel Costs	1,576	2,410
Other expenditure	-	-
Legal & Professional Fees	<u>32,743</u>	<u>2,636</u>
	<u>34,319</u>	<u>5,046</u>
6 FINANCE EXPENSES		
Bank Loan Interest Payable	<u>81,913</u>	<u>49,832</u>
	<u>81,913</u>	<u>49,832</u>

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 APRIL, 2024

7 FIXED ASSETS	Freehold Properties	Alterations & Improvements	Furniture & Equipment	TOTAL
COST				
Balance as at 1 April 2023	2,613,739	700,200	226,601	3,540,540
Additions	-	22,529	1,120	23,649
Disposals	-	-	-	-
Balance as at 31 March 2024	<u>2,613,739</u>	<u>722,729</u>	<u>227,721</u>	<u>3,564,189</u>
DEPRECIATION				
Balance as at 1 April 2023	-	-	190,461	190,461
Charged in year	-	-	5,421	5,421
Disposals	-	-	-	-
Balance as at 31 March 2024	<u>-</u>	<u>-</u>	<u>195,882</u>	<u>195,882</u>
NET BOOK VALUE				
At 31 March 2024	<u>2,613,739</u>	<u>722,729</u>	<u>31,839</u>	<u>3,368,307</u>
At 31 March 2023	<u>2,613,739</u>	<u>700,200</u>	<u>36,140</u>	<u>3,350,079</u>
2024				
2023				
£				
£				
8 DEBTORS				
Debtors			-	3,061
Restricted Funds			<u>10,000</u>	<u>10,000</u>
			<u>10,000</u>	<u>13,061</u>
9 CASH AT BANK				
Unrestricted Funds			<u>260,725</u>	<u>126,206</u>
BANK ACCOUNT ANALYSIS				
Barclays Account - 615			<u>260,725</u>	135,188
Barclays Account - Other			-	-
			<u>260,725</u>	<u>135,188</u>
10 CREDITORS				
Creditors			-	1,935
P.A.Y.E			66	66
Accruals			<u>4,000</u>	<u>2,000</u>
			<u>4,066</u>	<u>4,002</u>
11 BANK LOANS - COMMERCIAL MORTGAGE				
Barclays Loan Acc - 6040			<u>1,118,759</u>	<u>1,144,411</u>
			<u>1,118,759</u>	<u>1,144,411</u>

GURU NANAK GURDWARA SOUTH BIRMINGHAM

England & Wales - Charity number 1107767

Accounts

STATEMENT OF ACCOUNTS

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

**TRUSTEES' REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2023**

CHARITY REGISTRATION NUMBER 1107767

Page 1-2	Treasurer's Annual Report
Page 3	Independent Examiners Report
Page 4	Statement of Financial Activities
Page 5	Statement of Assets & Liabilities
Page 6	Unaudited Accounts

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

STATEMENT OF ACCOUNTS

1 YEAR TO 30 APRIL 2023

CONTENTS

Page 1 - 2.	Trustee's Annual Report
Page 3.	Independent Examiners Report
Page 4.	Statement of Financial Activities
Page 5.	Statement of Assets & Liabilities
Pages 6 - 8.	Notes to the Accounts

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

TRUSTEE'S ANNUAL REPORT

CHARITY NAME: GURU NANAK GURDWARA - SOUTH BIRMINGHAM

REGISTERED CHARITY NUMBER: 1107767

FOR THE FINANCIAL YEAR BEGINNING: 1st May 2022

FOR THE FINANCIAL YEAR ENDING: 30th April 2023

CHARITY'S PRINCIPAL ADDRESS: 629-631 Stratford Road
Sparkhill
Birmingham
B11 4LS

BANKERS: Barclays Bank

NAME OF THE CHARITY TRUSTEE'S: Mr Karnail Sangha
Mr Mohinder Purewal
Mr Manmel Sandhu
Mr Chuhar Singh
Mr Darshan Singh Rai

NAME OF CHARITY SECRETARY: Mr Karnail Sangha

NAME OF PRESIDENT: Mr Mohan Singh

NAME OF GENERAL SECRETARY: Mr Aman Singh Atwal

NAME OF TREASURER: Mr Amrick Singh Matharu

INDEPENDENT EXAMINER: Shabir Nawab & Co
11 Portland Road
Edgbaston
Birmingham
B16 9HN

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

TRUSTEES' REPORT FOR THE YEAR ENDED 30 APRIL 2023

The trustees present their report and accounts for the year ended 30 April 2023

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the overrunning documents, the Charities Act 2011 and the Statement of Recommended Practice "Accounting and Reporting by Charities", issued in March 2005.

Structure, governance and management

The charity was established by a charitable trust deed and is an unincorporated association. The charity adopted a new constitution on the 6th January 2013.

Under Basic principles of Sikhism the premises are open to all with the sole restriction that nonmeat, alcohol or drugs are allowed on the premises.

The charity is registered with the Charity Commission for England and Wales.

The trustees who served during the year were:

Mr Karnail Sangha
Mr Mohinder Purewal
Mr Marniel Sandhu
Mr Chuhhar Singh
Mr Darshan Singh Rai

The president who served during the year was:
Mr Mohan Singh

The general secretary who served during the year was:
Mr Aman Singh Atwal

The treasurer who served during the year was:
Mr Anrick Singh Matharu

The trustees are appointed after wider consultation in the Sikh Community.

Induction training is given to trustees on appointment. Trustees are encouraged to attend courses to keep themselves acquainted with the duties and responsibilities of the trustees.

The premises are run by the community with the help of management committee with the support of the trustees.

The Gurdwara (Temple) works with the local community organisations in order to promote the objectives of the charity.

The Gurdwara (Temple) does not have any related party.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Objectives and Activities

The charity objectives are the provision of a place of worship for the Sikh community, provision of wedding ceremonies for the local Sikh community and to generally promote Sikh religion.

The policies adopted in furtherance of these objectives are the provision of a place of worship and there has been no change in these during the year.

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

TRUSTEES' REPORT FOR THE YEAR ENDED 30 APRIL 2023 (CONTINUED)

The aim of the charity is to provide a place of worship and a Sikh resource centre for the local community.

This will result in the charity providing the following activities:

Place of worship and religious weddings.
Sikh resource centre - Promotion of Sikh Religion.
Donations.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake, meeting with accountants and trustees.

The Gurdwara carried out the following activities during the year:

The provision of a place of worship and a place for wedding ceremonies for the local Sikh community.

Sikh resource centre - Promote the basic principles of the Sikh religion.

Provision of small amount of donations to the local community organisations with similar objectives.

The Gurdwara relies heavily on the use of volunteers from the local community in the running of the Gurdwara.

Achievements and performance

The charity is fulfilling its main objective of providing a place of worship and for the provision of wedding ceremonies for the local Sikh community satisfactorily.

The charity makes donations to local community organisations with similar objectives if and when required.

The charity continues to rent out surplus accommodation in order to raise income for the objective of the charity.

Financial Review

The Gurdwara is funded by donations from the congregation as well as income from the investment properties. The charity is operating satisfactorily.

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

TRUSTEES' REPORT FOR THE YEAR ENDED 30 APRIL 2023 (CONTINUED)

It is the policy of the charity that unrestricted funds which have not been designated for the specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves have been maintained throughout the year.

The principle sources of income are donations and rental income from investments properties.

The income is used to provide a place of worship and for the wedding ceremonies for the local Sikh community.

On behalf of the board of trustees

Trustee	Mr Karnail Sangha	_____	K.S. Sarkar.	M.S. Kaur.
	Mr Mohinder Purewal	_____	M.S. Sandhu	
	Mr Manmel Sandhu	_____	Chuhar Singh	D.S. Rai
	Mr Chuhar Singh	_____	Mr Darshan Singh Rai	
President	Mr Mohan Singh	_____	Aman Atwal	
General secretary	Mr Aman Singh Atwal	_____	Mr Amrick Singh Matharu	Bmatharu
Treasurer	Mr Amrick Singh Matharu	_____		

Dated: 09/10/2023

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

STATEMENT OF TRUSTEE'S RESPONSIBILITIES

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

The law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give 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 year.

In preparing these accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charities SORP
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

INDEPENDENT EXAMINER'S REPORT ON THE MANAGEMENT ACCOUNTS

REPORT TO THE TRUSTEES OF: GURU NANAK GURDWARA - SOUTH BIRMINGHAM
REGISTERED CHARITY NUMBER: 1107767
ON ACCOUNTS FOR THE PERIOD ENDED: 3 months to 30th April 2023
SET OUT ON PAGES: 4 to 7

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER:

As the Charity's trustees you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under the Charities Act 2011, s.144(2) (the 2011 Act) and that an independent examination is needed. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commission under s.145(5)(b) of the 2011 Act, whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINERS 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 explanation 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 express an audit opinion on the view given by the accounts.

INDEPENDENT EXAMINER'S STATEMENT:

In connection with my examination, no matter has come to my attention to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

SIGNED:



DATED:

27/07/2023

NAME:

Shabir Nawab & Co Accountants Ltd

ADDRESS:

11 Portland Road
Edgbaston
Birmingham
B16 9HN

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 APRIL 2023

	NOTES	2023	2022
INCOMING RESOURCES			
DONATION:			
Unrestricted Funds		292,015	263,802
Income from Assets			
Bank Interest Received		431	282
Rental Income		49,550	39,280
TOTAL INCOMING RESOURCES		341,996	303,364
RESOURCES EXPENDED			
Direct Charitable Expenditure			
Property Expenses	2	116,971	93,131
Administration Expenses	3	37,753	40,634
Fund Raising Expenses	4	82,274	46,203
Other Expenses	5	5,046	4,958
Finance Costs	6	49,832	27,674
		291,876	212,600
NET INCOMING RESOURCES FOR THE YEAR		50,120	90,764
Fund Balances brought forward		2,299,814	2,209,050
Fund Balance carried forward		2,349,934	2,299,814

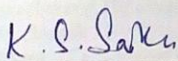
The notes on page 6 to 8 form part of these accounts.

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

STATEMENT OF ASSETS & LIABILITIES AS AT 30 APRIL 2023

	NOTES	2023	2022
FIXED ASSETS	7	3,350,079	3,343,857
CURRENT ASSETS			
Debtors	8	10,000	10,000
Cash at Bank	9	135,188	126,206
		145,188	136,206
LESS: CURRENT LIABILITIES			
Creditors	10	3,082	2,000
Bank Loans	11	1,144,411	1,178,249
		1,147,492	1,180,249
NET CURRENT (LIABILITIES) / ASSETS		(1,002,305)	(1,044,043)
NET ASSETS		2,347,774	2,299,814
FUNDS			
Unrestricted		2,349,934	2,299,814
		2,349,934	2,299,814

Approved by the Board of Trustees on 25th July 2023 and signed on its behalf by


 Mr Karnail Sangha

The notes on page 6 to 8 form part of these accounts.

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 APRIL 2023

1 ACCOUNTING POLICIES AND FINANCIAL YEAR END

Basis of Accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard (FRS102) and the Charities SORP and the Charities Act 2011.

Change in Basis

There have been no change to the valuation rules and methods of accounting since last year.

Changes to previous account

No changes have been made to accounts for previous year.

TRUSTEES

There was no remuneration or other benefits paid to the Charity's trustees or people connected with them, from the Charity or any company connected with it.

There were no transactions undertaken by the Charity in which a trustee or connected person has a material interest.

SUNDRIES

- The Charity does not have any commitments not provided for in the accounts.
- The Charity has not given any guarantees.
- The Charity has not received any loans secured on any of its assets.
- The Charity did not have any contingent liabilities.
- The Charity does not receive grants as material part of its income.
- The Charity is exempt from tax on its charitable activities.

	2023	2022
	£	£
2 PROPERTY EXPENSES		
General Insurance	7,538	7,215
Heating & Lighting	39,033	37,460
Repairs & Renewals	58,461	36,827
Premises Cleaning	1,931	6,039
Other Premises costs	-	3,496
Water/General Rates	10,007	2,094
	<u>116,971</u>	<u>93,131</u>
3 ADMINISTRATION EXPENSES		
Employee Costs	4,768	25,530
Subcontractors (Teaching & Security)	18,567	-
Depreciation of Plant and Machinery	6,378	7,503
Bank charges	3,102	1,976
Software , IT and related costs	-	146
Sundry Expenses	1,035	338
Postage & Telephone	3,903	5,141
	<u>37,753</u>	<u>40,634</u>
4 FUND RAISING EXPENSES		
Food, Medicine & Provisions	74,132	46,203
Donations	8,142	-
	<u>82,274</u>	<u>46,203</u>

	2023 £	2022 £
5 OTHER EXPENSES		
Motor and Travel Costs	2,410	1,958
Other expenditure	-	1,000
Legal & Professional Fees	2,636	2,000
	<u>5,046</u>	<u>4,958</u>
6 FINANCE EXPENSES		
Bank Loan Interest Payable	49,832	27,674
	<u>49,832</u>	<u>27,674</u>

GURU NANAK GURDWARA - SOUTH BIRMINGHAM

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 APRIL 2023

	Freehold Properties	Alterations & Improvements	Furniture & Equipment	TOTAL
7 FIXED ASSETS				
COST				
Balance as at 1 April 2022	2,613,739	687,600	226,601	3,527,940
Additions	-	12,600	-	12,600
Disposals	-	-	-	-
Balance as at 31 March 2023	2,613,739	700,200	226,601	3,540,540
DEPRECIATION				
Balance as at 1 April 2022	-	-	184,083	184,083
Charged in year	-	-	6,378	6,378
Disposals	-	-	-	-
Balance as at 31 March 2023	-	-	190,461	190,461
NET BOOK VALUE				
At 31 March 2023	2,613,739	700,200	36,140	3,350,079
At 31 March 2022	2,613,739	687,600	42,518	3,343,857
			2023	2022
			£	£
8 DEBTORS				
Debtors			3,081	-
Restricted Funds			10,000	10,000
			13,081	10,000
9 CASH AT BANK				
Unrestricted Funds			135,188	126,206
BANK ACCOUNT ANALYSIS				
Barclays Account - 615			135,188	104,478
Barclays Account - Other			-	21,728
			135,188	126,206
10 CREDITORS				
Creditors			1,935	-
P.A.Y.E			66	-
Accruals			1,080	2,000
			3,082	2,000
11 BANK LOANS - COMMERCIAL MORTGAGE				
Barclays Loan Acc - 6040			1,144,411	1,178,249
			1,144,411	1,178,249

GURU NANAK GURDWARA - SOUTH BIRMINGHAM
629-631 Stratford Road
Sparkhill
Birmingham
B11 4AN

APPROVAL OF ACCOUNTS FOR YEAR ENDED 30 APRIL 2023

We, the trustees, approve the Accounts prepared by:

SHABIR NAWAB & CO ACCOUNTANTS LTD
11 Portland Road
Edgbaston
Birmingham
B16 9HN

showing the following results:

	<u>2023</u>
DONATIONS	292,015
NET SURPLUS	50,120
NET ASSETS	2,347,774

We further confirm that we have made available all relevant books, records and information for their preparation and give our authority for their submission to the Inland Revenue.

K. S. Sangha

Mr Karnail Sangha

27/07/2023

DATED

GURU NANAK GURDWARA SOUTH BIRMINGHAM

England & Wales - Charity number 1107767

Accounts

GURU NANAK GURDWARA SOUTH BIRMINGHAM

Charity No. 1107767

Trustees' Report and Unaudited Accounts

30 April 2022

GURU NANAK GURDWARA SOUTH BIRMINGHAM
Contents

	Pages
Trustees' Annual Report	2
Independent Examiner's Report	3
Statement of Financial Activities	4
Balance Sheet	5
Notes to the Accounts	6

The trustees present their report with the unaudited financial statements of the charity for the year ended 30 April 2022.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 1107767

Principal Office

629-631 Strafford Road

Sparkhill

Birmingham

B11 4AN

Trustees

The following trustees served during the year:

M.S. KHALSA

A. SAGGU

B.S. SANDHAWALIA

Accountants

Bilkhu and co ltd

18-20 Navigation Street

Walsall

West Midlands

WS2 9LT

Bankers

Barclays Bank plc

OBJECTIVES AND ACTIVITIES

A large charity must provide an explanation of its aims, including details of the issues it seeks to tackle and the changes or differences it seeks to make through its activities...

A large charity must provide an explanation how the achievement of its aims will further its legal purposes...

A large charity must provide an explanation of its strategies for achieving its stated aims and objectives...

A large charity must provide an explanation of its criteria or measures it uses to assess success in the reporting period...

A large charity should provide a more detailed explanation of its short-term and long-term aims and objectives...

ACHIEVEMENTS AND PERFORMANCE

A large charity must review its charitable activities undertaken, explaining performance achieved against objectives set ...

A large charity must include an explanation when material fundraising activities are undertaken, details of the performance achieved against fundraising objectives set ...

A large charity must provide an explanation when material investments are held, details of investment performance achieved against objectives set ...

A large charity must provide an explanation of any material expenditure occurred to raise income in the future...

A large charity must provide commentary on those significant positive and negative factors within and outside the charity's control which are relevant to the achievement of its objectives ...

PLANS FOR FUTURE PERIODS

A large charity must provide a summary of the charity's plans for the future including its aims and objectives and details of any plans to achieve them ...

A large charity's report should explain the trustees perspective of the future direction of the charity...

Statement of trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the charity's trustees

M.S. KHALSA

Trustee

30 April 2022

Independent Examiner's Report to the trustees of GURU NANAK GURDWARA SOUTH BIRMINGHAM

I report to the trustees on my examination of the financial statements of GURU NANAK GURDWARA SOUTH BIRMINGHAM for the year ended 30 April 2022 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011('the Act'). The trustees consider that an audit is not required for this year under the Charities Act 2011, s.144(2) (the 2011 Act) and that an independent examination is needed.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 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

As the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination by being a qualified member of Fellow Member of the Association Of International Accountants.

I have completed my examination. I can 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:

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of the financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across 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 financial statements to be reached.

Mr Sarbjit Bilkhu FAIA FMAAT

Fellow Member of the Association Of International Accountants

Bilkhu and co ltd

18-20 Navigation Street

Walsall

West Midlands

WS2 9LT

30 April 2022

GURU NANAK GURDWARA SOUTH BIRMINGHAM

Statement of Financial Activities

for the year ended 30 April 2022

	Notes	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income and endowments from:				
Donations and legacies	3	263,802	263,802	126,935
Investments	4	39,280	39,280	31,445
Other	5	282	282	118
Total		303,364	303,364	158,498
Expenditure on:				
Raising funds	6	46,203	46,203	14,868
Other	7	166,397	166,397	111,321
Total		212,600	212,600	126,189
Net gains on investments		-	-	-
Net income	8	90,764	90,764	32,309
Transfers between funds		-	-	-
Net income before other gains/(losses)		90,764	90,764	32,309
Other gains and losses				
Net movement in funds		90,764	90,764	32,309
Reconciliation of funds:				
Total funds brought forward		2,209,050	2,209,050	2,176,741
Total funds carried forward		2,299,814	2,299,814	2,209,050

GURU NANAK GURDWARA SOUTH BIRMINGHAM

Balance Sheet

at 30 April 2022

Charity No. 1107767

		2022	2021
		£	£
Fixed assets			
Tangible assets	10	3,343,857	3,351,360
		<u>3,343,857</u>	<u>3,351,360</u>
Current assets			
Debtors	11	10,000	-
Cash at bank and in hand		126,206	76,085
		<u>136,206</u>	<u>76,085</u>
Creditors: Amount falling due within one year	12	(2,000)	(2,000)
Net current assets		134,206	74,085
Total assets less current liabilities		3,478,063	3,425,445
Creditors: Amounts falling due after more than one year	13	(1,178,249)	(1,216,395)
Net assets excluding pension asset or liability		<u>2,299,814</u>	<u>2,209,050</u>
Total net assets		<u><u>2,299,814</u></u>	<u><u>2,209,050</u></u>
The funds of the charity			
Restricted funds	14		
Unrestricted funds	14		
General funds		2,299,814	2,209,050
		<u>2,299,814</u>	<u>2,209,050</u>
Reserves	14		
Total funds		<u><u>2,299,814</u></u>	<u><u>2,209,050</u></u>

Approved by the trustees on 30 April 2022

And signed on their behalf by:

M.S. KHALSA

Trustee

30 April 2022

for the year ended 30 April 2022

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.

Designated funds These are unrestricted funds earmarked by the trustees for particular purposes.

Revaluation funds These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.

Restricted funds These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.

Income with related expenditure Where income has related expenditure the income and related expenditure is reported gross in the SoFA.

Donations and legacies Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.

Tax reclaims on donations and gifts Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.

Donated services and facilities These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.

Volunteer help The value of any volunteer help received is not included in the accounts.

Investment income This is included in the accounts when receivable.

Gains/(losses) on revaluation of fixed assets This includes any gain or loss resulting from revaluing investments to market value at the end of the year.

Gains/(losses) on investment assets This includes any gain or loss on the sale of investments.

Notes to the Accounts

Expenditure

Recognition of expenditure Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Expenditure on raising funds These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.

Expenditure on charitable activities These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.

Grants payable All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.

Governance costs These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.

Other expenditure These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from tax on its charitable activities.

Tangible fixed assets and depreciation

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Plant and machinery 15% Flat rate

Freehold investment property

Investment properties are measured initially at cost and subsequently at fair value at each balance sheet date and are not depreciated. All gains or losses are taken to the Statement of Financial Activities as they arise.

Stocks

Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Research and development

Expenditure on research and development is written off in the year in which it is incurred.

Foreign currencies

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period.

Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.

All exchange differences are taken into account in arriving at net income/expenditure.

Leased assets

Where the charity enters into a lease which entails taking substantially all the risks and rewards of ownership of an asset, the lease is treated as a finance lease.

Leases which do not transfer substantially all the risks and rewards of ownership to charity are classified as operating leases.

Assets held under finance leases are initially recognised as assets of the charity at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the balance sheet date as a finance lease obligation.

Lease payments are apportioned between finance expenses and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance expenses are recognised immediately, unless they are directly attributable to qualifying assets, in which case they are capitalised in accordance with the charity's policy on borrowing costs.

Assets held under finance leases are depreciated in the same way as owned assets.

Operating lease payments are recognised as an expense on a straight-line basis over the lease term.

In the event that lease incentives are received to enter into operating leases, such incentives are recognised as a liability. The aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet.

The assets of the plan are held separately from the charity in independently administered funds.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

2 Statement of Financial Activities - prior year

	Unrestricted funds 2021 £	Total funds 2021 £
Income and endowments from:		
Donations and legacies	126,935	126,935
Investments	31,445	31,445
Other	118	118
Total	<u>158,498</u>	<u>158,498</u>
Expenditure on:		
Raising funds	14,868	14,868
Other	111,321	111,321
Total	<u>126,189</u>	<u>126,189</u>
Net income	<u>32,309</u>	<u>32,309</u>
Net income before other gains/(losses)	32,309	32,309
Other gains and losses:		
Net movement in funds	<u>32,309</u>	<u>32,309</u>
Reconciliation of funds:		
Total funds brought forward	2,176,741	2,176,741
Total funds carried forward	<u><u>2,209,050</u></u>	<u><u>2,209,050</u></u>

3 Income from donations and legacies

	Unrestricted £	Total 2022 £	Total 2021 £
Donations, offering and other forms of voluntary income are recognised as incoming resources when receivable, except insofar as they are incapable of financial management. The value of services provided by the volunteers as well as food offering has not been included in the accounts.	234,539	234,539	114,977
	29,263	29,263	11,958
	<u><u>263,802</u></u>	<u><u>263,802</u></u>	<u><u>126,935</u></u>

4 Income from investments

Unrestricted	Total 2022	Total 2021
£	£	£
39,280	39,280	31,445
<u>39,280</u>	<u>39,280</u>	<u>31,445</u>

5 Other income

Unrestricted	Total 2022	Total 2021
£	£	£
282	282	118
<u>282</u>	<u>282</u>	<u>118</u>

6 Expenditure on raising funds

Unrestricted	Total 2022	Total 2021
£	£	£

Costs of generating voluntary income

Donations, offering and other forms of voluntary income are recognised as incoming resources when receivable, except insofar as they are incapable of financial management.

46,203	46,203	14,868
<u>46,203</u>	<u>46,203</u>	<u>14,868</u>

7 Other expenditure

Unrestricted	Total 2022	Total 2021
£	£	£
1,000	1,000	-
Bank loan and overdraft interest payable	27,674	27,236
Employee costs	25,530	11,971
Motor and travel costs	1,958	205
Premises costs	93,131	52,821
Amortisation, depreciation, impairment, profit/loss on disposal of fixed assets	7,503	8,827
General administrative costs	7,601	4,181
Legal and professional costs	2,000	6,080
<u>166,397</u>	<u>166,397</u>	<u>111,321</u>

8 Net income before transfers

	2022	2021
This is stated after charging:	£	£
Depreciation of owned fixed assets	7,503	8,827

9 Staff costs

	2022	2021
Salaries and wages	13,025	5,467
	<u>13,025</u>	<u>5,467</u>

No employee received emoluments in excess of £60,000.

10 Tangible fixed assets

	Land and buildings	Plant and machinery	Total
	£	£	£
Cost or revaluation			
At 1 May 2021	3,301,339	226,601	3,527,940
At 30 April 2022	<u>3,301,339</u>	<u>226,601</u>	<u>3,527,940</u>
Depreciation and impairment			
At 1 May 2021	-	176,580	176,580
Depreciation charge for the year	-	7,503	7,503
At 30 April 2022	<u>-</u>	<u>184,083</u>	<u>184,083</u>
Net book values			
At 30 April 2022	<u>3,301,339</u>	<u>42,518</u>	<u>3,343,857</u>
At 30 April 2021	<u>3,301,339</u>	<u>50,021</u>	<u>3,351,360</u>

11 Debtors

	2022	2021
	£	£
Trade debtors	10,000	-
	<u>10,000</u>	<u>-</u>

12 Creditors:

amounts falling due within one year

	2022	2021
	£	£
Accruals	2,000	2,000
	<u>2,000</u>	<u>2,000</u>

13 Creditors:

amounts falling due after more than one year

	2022	2021
	£	£
Bank loans and overdrafts	1,178,249	1,216,395
	<u>1,178,249</u>	<u>1,216,395</u>

14 Movement in funds

	At 1 May 2021	Incoming resources (including other gains/losses) £	Resources expended £	At 30 April 2022 £
Restricted funds:				
Unrestricted funds:				
General funds	2,209,050	303,364	(212,600)	2,299,814
Total funds	<u>2,209,050</u>	<u>303,364</u>	<u>(212,600)</u>	<u>2,299,814</u>

15 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total £
Fixed assets	3,343,857	-	3,343,857
Net current assets	124,206	10,000	134,206
Creditors due in more than one year and provisions	(1,178,249)	-	(1,178,249)
	<u>2,289,814</u>	<u>10,000</u>	<u>2,299,814</u>

16 Reconciliation of net debt

	At 1 May 2021 £	Cash flows £	At 30 April 2022 £
Cash and cash equivalents	76,085	50,121	126,206
	<u>76,085</u>	<u>50,121</u>	<u>126,206</u>
Bank loans	(1,216,395)	38,146	(1,178,249)
	<u>(1,216,395)</u>	<u>38,146</u>	<u>(1,178,249)</u>
Net debt	<u>(1,140,310)</u>	<u>88,267</u>	<u>(1,052,043)</u>

GURU NANAK GURDWARA SOUTH BIRMINGHAM

Statement of Cash flows

for the year ended 30 April 2022

	2022 £	2021 £
Cash flows from operating activities		
Net income per Statement of Financial Activities	90,764	32,309
Adjustments for:		
Depreciation of property, plant and equipment	7,503	8,827
Dividends, interest and rents from investments	(39,562)	(31,563)
Increase in trade and other receivables	(10,000)	-
Decrease in trade and other payables	-	(1,037)
Net cash provided by operating activities	<u>48,705</u>	<u>8,536</u>
Cash flows from investing activities		
Dividends, interest and rents from investments	39,562	31,563
Net cash from investing activities	<u>39,562</u>	<u>31,563</u>
Cash flows from financing activities		
Repayment of borrowings	(38,146)	(15,568)
Net cash used in financing activities	<u>(38,146)</u>	<u>(15,568)</u>
Net increase in cash and cash equivalents	50,121	24,531
Cash and cash equivalents at the beginning of the year	76,085	51,554
Cash and cash equivalents at the end of the year	<u>126,206</u>	<u>76,085</u>
Components of cash and cash equivalents		
Cash and bank balances	126,206	76,085
	<u>126,206</u>	<u>76,085</u>

GURU NANAK GURDWARA SOUTH BIRMINGHAM

Detailed Statement of Financial Activities

for the year ended 30 April 2022

	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income and endowments from:			
Donations and legacies			
Donations, offering and other forms of voluntary income are recognised as incoming resources when receivable, except insofar as they are incapable of financial management.	234,539	234,539	114,977
The value of services provided by the volunteers as well as food offering has not been included in the accounts.	29,263	29,263	11,958
	<u>263,802</u>	<u>263,802</u>	<u>126,935</u>
Investments	39,280	39,280	31,445
	<u>39,280</u>	<u>39,280</u>	<u>31,445</u>
Other	282	282	118
	<u>282</u>	<u>282</u>	<u>118</u>
Total income and endowments	303,364	303,364	158,498
Expenditure on:			
Costs of generating donations and legacies			
Donations, offering and other forms of voluntary income are recognised as incoming resources when receivable, except insofar as they are incapable of financial management.	46,203	46,203	14,868
	<u>46,203</u>	<u>46,203</u>	<u>14,868</u>
Total of expenditure on raising funds	46,203	46,203	14,868
Other expenditure	1,000	1,000	-
Bank loan and overdraft interest payable	27,674	27,674	27,236
	<u>28,674</u>	<u>28,674</u>	<u>27,236</u>
Employee costs			
Salaries/wages	13,025	13,025	5,467

GURU NANAK GURDWARA SOUTH BIRMINGHAM

Detailed Statement of Financial Activities

Staff training	10,327	10,327	6,504
Temporary staff	2,178	2,178	-
	<u>25,530</u>	<u>25,530</u>	<u>11,971</u>
Motor and travel costs			
Vehicles - General costs	1,958	1,958	205
	<u>1,958</u>	<u>1,958</u>	<u>205</u>
Premises costs			
Rates	2,094	2,094	7,305
Light, heat and power	37,460	37,460	26,703
Premises cleaning	6,039	6,039	5,571
Premises insurances	7,215	7,215	9,858
Premises repairs and maintenance	36,827	36,827	3,384
Other premises costs	3,496	3,496	-
	<u>93,131</u>	<u>93,131</u>	<u>52,821</u>
General administrative costs, including depreciation and amortisation			
Depreciation of Plant and machinery	7,503	7,503	8,827
Bank charges	1,976	1,976	851
Software, IT support and related costs	146	146	144
Stationery and printing	3,888	3,888	714
Subscriptions	159	159	-
Sundry expenses	179	179	1,556
Telephone, fax and broadband	1,253	1,253	916
	<u>15,104</u>	<u>15,104</u>	<u>13,008</u>
Legal and professional costs			
Accountancy and bookkeeping	2,000	2,000	3,005
Other legal and professional costs	-	-	3,075
	<u>2,000</u>	<u>2,000</u>	<u>6,080</u>
Total of expenditure of other costs	<u>166,397</u>	<u>166,397</u>	<u>111,321</u>
Total expenditure	212,600	212,600	126,189
Net gains on investments	-	-	-
	<u>90,764</u>	<u>90,764</u>	<u>32,309</u>
Net income			
Net income before other gains/(losses)	90,764	90,764	32,309
Other Gains	-	-	-
	<u>90,764</u>	<u>90,764</u>	<u>32,309</u>
Net movement in funds			
	<u>90,764</u>	<u>90,764</u>	<u>32,309</u>
Reconciliation of funds:			

GURU NANAK GURDWARA SOUTH BIRMINGHAM
Detailed Statement of Financial Activities

Total funds brought forward	2,209,050	2,209,050	2,176,741
Total funds carried forward	<u>2,299,814</u>	<u>2,299,814</u>	<u>2,209,050</u>

GURU NANAK GURDWARA SOUTH BIRMINGHAM

England & Wales - Charity number 1107767

Accounts

Your Company Name and/or Letter Head

BUSINESS ADVISORS • CHARTERED ACCOUNTANTS • REGISTERED AUDITORS

23 March 2022

629-631 STRATFORD ROAD
SPARKHILL
BIRMINGHAM
B11 4AN
GURU NANAK GURDWARA SOUTH BIRMINGHAM

Dear ,

Accounts for Period ended 30/04/2021

Please find attached final accounts for GURU NANAK GURDWARA SOUTH BIRMINGHAM for the period ended 30/04/2021 [including filleted/abbreviated accounts if appropriate].

Please review the attached carefully and if you are happy that the accounts can be approved please print out a set of each of the attached documents, obtain appropriate signatures at the foot of each Balance Sheet [and Directors Report, if relevant] and return the signed documents to this office.

Please do not hesitate to contact us if you have any queries.

Yours sincerely,

SARBJIT BILKHU

GURU NANAK GURDWARA SOUTH BIRMINGHAM

Charity No. 1107767

Trustees' Report and Unaudited Accounts

30 April 2021

GURU NANAK GURDWARA SOUTH BIRMINGHAM
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The trustees present their report with the unaudited financial statements of the charity for the year ended 30 April 2021.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 1107767

Principal Office

629-631 Strafford Road

Sparkhill

Birmingham

B11 4AN

Trustees

The following trustees served during the year:

M.S. KHALSA

A. SAGGU

B.S. SANDHAWALIA

Accountants

Bilkhu and co ltd

18-20 Navigation Street

Walsall

West Midlands

WS2 9LT

Bankers

Barclays Bank plc

Statement of trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the charity's trustees

M.S. KHALSA

Trustee

30 April 2021

Independent Examiner's Report to the trustees of GURU NANAK GURDWARA SOUTH BIRMINGHAM

I report to the trustees on my examination of the financial statements of GURU NANAK GURDWARA SOUTH BIRMINGHAM for the year ended 30 April 2021 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011('the Act'). The trustees consider that an audit is not required for this year under the Charities Act 2011, s.144(2) (the 2011 Act) and that an independent examination is needed.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 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 can 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:

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of the financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across 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 financial statements to be reached.

Sarbjit Bilkhu AAIA,FMAAT

Member of the Association of International Accountants

Bilkhu and co ltd

18-20 Navigation Street

Walsall

West Midlands

WS2 9LT

30 April 2021

GURU NANAK GURDWARA SOUTH BIRMINGHAM

Statement of Financial Activities

for the year ended 30 April 2021

		Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income and endowments from:				
Donations and legacies	3	126,935	126,935	216,701
Investments	4	31,445	31,445	23,691
Other	5	118	118	-
Total		<u>158,498</u>	<u>158,498</u>	<u>240,392</u>
Expenditure on:				
Raising funds	6	14,868	14,868	62,067
Other	7	111,321	111,321	135,779
Total		<u>126,189</u>	<u>126,189</u>	<u>197,846</u>
Net gains on investments		-	-	-
Net income	8	<u>32,309</u>	<u>32,309</u>	<u>42,546</u>
Transfers between funds		-	-	-
Net income before other gains/(losses)		<u>32,309</u>	<u>32,309</u>	<u>42,546</u>
Other gains and losses				
Net movement in funds		<u>32,309</u>	<u>32,309</u>	<u>42,546</u>
Reconciliation of funds:				
Total funds brought forward		2,176,741	2,176,741	2,134,195
Total funds carried forward		<u>2,209,050</u>	<u>2,209,050</u>	<u>2,176,741</u>

GURU NANAK GURDWARA SOUTH BIRMINGHAM

Balance Sheet

at 30 April 2021

Charity No. 1107767

		2021	2020
		£	£
Fixed assets			
Tangible assets	10	3,351,360	3,360,187
		<u>3,351,360</u>	<u>3,360,187</u>
Current assets			
Cash at bank and in hand		76,085	51,554
		<u>76,085</u>	<u>51,554</u>
Creditors: Amount falling due within one year	11	(2,000)	(3,037)
Net current assets		74,085	48,517
Total assets less current liabilities		3,425,445	3,408,704
Creditors: Amounts falling due after more than one year	12	(1,216,395)	(1,231,963)
Net assets excluding pension asset or liability		<u>2,209,050</u>	<u>2,176,741</u>
Total net assets		<u><u>2,209,050</u></u>	<u><u>2,176,741</u></u>
The funds of the charity			
Restricted funds	13		
Unrestricted funds	13		
General funds		2,209,050	2,176,741
		<u>2,209,050</u>	<u>2,176,741</u>
Reserves	13		
Total funds		<u><u>2,209,050</u></u>	<u><u>2,176,741</u></u>

Approved by the trustees on 30 April 2021

And signed on their behalf by:

M.S. KHALSA

Trustee

30 April 2021

for the year ended 30 April 2021

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.

Designated funds These are unrestricted funds earmarked by the trustees for particular purposes.

Revaluation funds These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.

Restricted funds These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.

Income with related expenditure Where income has related expenditure the income and related expenditure is reported gross in the SoFA.

Donations and legacies Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.

Tax reclaims on donations and gifts Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.

Donated services and facilities These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.

Volunteer help The value of any volunteer help received is not included in the accounts.

Investment income This is included in the accounts when receivable.

Gains/(losses) on revaluation of fixed assets This includes any gain or loss resulting from revaluing investments to market value at the end of the year.

Gains/(losses) on investment assets This includes any gain or loss on the sale of investments.

Notes to the Accounts

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from tax on its charitable activities.

Tangible fixed assets and depreciation

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Plant and machinery	15% Flat rate
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Freehold investment property

Investment properties are measured initially at cost and subsequently at fair value at each balance sheet date and are not depreciated. All gains or losses are taken to the Statement of Financial Activities as they arise.

Stocks

Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Research and development

Expenditure on research and development is written off in the year in which it is incurred.

Foreign currencies

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period.

Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.

All exchange differences are taken into account in arriving at net income/expenditure.

Leased assets

Where the charity enters into a lease which entails taking substantially all the risks and rewards of ownership of an asset, the lease is treated as a finance lease.

Leases which do not transfer substantially all the risks and rewards of ownership to charity are classified as operating leases.

Assets held under finance leases are initially recognised as assets of the charity at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the balance sheet date as a finance lease obligation. Lease payments are apportioned between finance expenses and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance expenses are recognised immediately, unless they are directly attributable to qualifying assets, in which case they are capitalised in accordance with the charity's policy on borrowing costs.

Assets held under finance leases are depreciated in the same way as owned assets.

Operating lease payments are recognised as an expense on a straight-line basis over the lease term. In the event that lease incentives are received to enter into operating leases, such incentives are recognised as a liability. The aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in independently administered funds.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

2 Statement of Financial Activities - prior year

	Unrestricted funds 2020 £	Total funds 2020 £
Income and endowments from:		
Donations and legacies	216,701	216,701
Investments	23,691	23,691
Total	<u>240,392</u>	<u>240,392</u>
Expenditure on:		
Raising funds	62,067	62,067
Other	135,779	135,779
Total	<u>197,846</u>	<u>197,846</u>
Net income	<u>42,546</u>	<u>42,546</u>
Net income before other gains/(losses)	42,546	42,546
Other gains and losses:		
Net movement in funds	<u>42,546</u>	<u>42,546</u>
Reconciliation of funds:		
Total funds brought forward	2,134,195	2,134,195
Total funds carried forward	<u><u>2,176,741</u></u>	<u><u>2,176,741</u></u>

3 Income from donations and legacies

	Unrestricted £	Total 2021 £	Total 2020 £
Donations, offering and other forms of voluntary income are recognised as incoming resources when receivable, except insofar as they are incapable of financial management.	114,977	114,977	216,701
The value of services provided by the volunteers as well as food offering has not been included in the accounts.	11,958	11,958	-
	<u>126,935</u>	<u>126,935</u>	<u>216,701</u>

4 Income from investments

Unrestricted	Total 2021	Total 2020
£	£	£
31,445	31,445	23,381
-	-	215
-	-	95
<u>31,445</u>	<u>31,445</u>	<u>23,691</u>

5 Other income

Unrestricted	Total 2021	Total 2020
£	£	£
118	118	-
<u>118</u>	<u>118</u>	<u>-</u>

6 Expenditure on raising funds

Unrestricted	Total 2021	Total 2020
£	£	£
<i>Costs of generating voluntary income</i>		
Donations, offering and other forms of voluntary income are recognised as incoming resources when receivable, except insofar as they are incapable of financial management.		
14,868	14,868	62,067
<u>14,868</u>	<u>14,868</u>	<u>62,067</u>

7 Other expenditure

	Unrestricted	Total	Total
		2021	2020
	£	£	£
Bank loan and overdraft interest payable	27,236	27,236	35,681
Employee costs	11,971	11,971	21,250
Motor and travel costs	205	205	2,969
Premises costs	52,821	52,821	54,794
Amortisation, depreciation, impairment, profit/loss on disposal of fixed assets	8,827	8,827	10,384
General administrative costs	4,181	4,181	8,121
Legal and professional costs	6,080	6,080	2,580
	<u>111,321</u>	<u>111,321</u>	<u>135,779</u>

8 Net income before transfers

	2021	2020
	£	£
This is stated after charging:		
Depreciation of owned fixed assets	8,827	10,384

9 Staff costs

	2021	2020
	£	£
Salaries and wages	5,467	16,830
	<u>5,467</u>	<u>16,830</u>

No employee received emoluments in excess of £60,000.

10 Tangible fixed assets

	Land and buildings	Plant and machinery	Total
	£	£	£
Cost or revaluation			
At 1 May 2020	3,301,339	226,601	3,527,940
At 30 April 2021	<u>3,301,339</u>	<u>226,601</u>	<u>3,527,940</u>
Depreciation and impairment			
At 1 May 2020	-	167,753	167,753
Depreciation charge for the year	-	8,827	8,827
At 30 April 2021	<u>-</u>	<u>176,580</u>	<u>176,580</u>
Net book values			
At 30 April 2021	<u>3,301,339</u>	<u>50,021</u>	<u>3,351,360</u>
At 30 April 2020	<u>3,301,339</u>	<u>58,848</u>	<u>3,360,187</u>

Notes to the Accounts

11 Creditors:

amounts falling due within one year

	2021 £	2020 £
Other creditors	-	1,037
Accruals	2,000	2,000
	<u>2,000</u>	<u>3,037</u>

12 Creditors:

amounts falling due after more than one year

	2021 £	2020 £
Bank loans and overdrafts	1,216,395	1,231,963
	<u>1,216,395</u>	<u>1,231,963</u>

13 Movement in funds

	At 1 May 2020 £	Incoming resources (including other gains/losses) £	Resources expended £	At 30 April 2021 £
Restricted funds:				
Unrestricted funds:				
General funds	2,176,741	158,498	(126,189)	2,209,050
Total funds	<u>2,176,741</u>	<u>158,498</u>	<u>(126,189)</u>	<u>2,209,050</u>

14 Analysis of net assets between funds

	Unrestricted funds £	Total £
Fixed assets	3,351,360	3,351,360
Net current assets	74,085	74,085
Creditors due in more than one year and provisions	(1,216,395)	(1,216,395)
	<u>2,209,050</u>	<u>2,209,050</u>

15 Reconciliation of net debt

	At 1 May 2020 £	Cash flows £	At 30 April 2021 £
Cash and cash equivalents	51,554	24,531	76,085
	<u>51,554</u>	<u>24,531</u>	<u>76,085</u>
Bank loans	(1,231,963)	15,568	(1,216,395)
	<u>(1,231,963)</u>	<u>15,568</u>	<u>(1,216,395)</u>
Net debt	<u>(1,180,409)</u>	<u>40,099</u>	<u>(1,140,310)</u>

GURU NANAK GURDWARA SOUTH BIRMINGHAM

Statement of Cash flows

for the year ended 30 April 2021

	2021 £	2020 £
Cash flows from operating activities		
Net income per Statement of Financial Activities	32,309	42,546
Adjustments for:		
Depreciation of property, plant and equipment	8,827	10,384
Dividends, interest and rents from investments	(31,563)	(23,691)
Decrease in trade and other payables	(1,037)	-
Net cash provided by operating activities	<u>8,536</u>	<u>29,239</u>
Cash flows from investing activities		
Dividends, interest and rents from investments	31,563	23,691
Net cash from investing activities	<u>31,563</u>	<u>23,691</u>
Cash flows from financing activities		
Repayment of borrowings	(15,568)	(40,991)
Net cash used in financing activities	<u>(15,568)</u>	<u>(40,991)</u>
Net increase in cash and cash equivalents	24,531	11,939
Cash and cash equivalents at the beginning of the year	51,554	39,615
Cash and cash equivalents at the end of the year	<u>76,085</u>	<u>51,554</u>
Components of cash and cash equivalents		
Cash and bank balances	76,085	51,554
	<u>76,085</u>	<u>51,554</u>

GURU NANAK GURDWARA SOUTH BIRMINGHAM

Detailed Statement of Financial Activities

for the year ended 30 April 2021

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income and endowments from:			
Donations and legacies			
Donations, offering and other forms of voluntary income are recognised as incoming resources when receivable, except insofar as they are incapable of financial management.	114,977	114,977	216,701
The value of services provided by the volunteers as well as food offering has not been included in the accounts.	11,958	11,958	-
	<u>126,935</u>	<u>126,935</u>	<u>216,701</u>
Investments	31,445	31,445	23,381
	-	-	215
	-	-	95
	<u>31,445</u>	<u>31,445</u>	<u>23,691</u>
Other	118	118	-
	<u>118</u>	<u>118</u>	<u>-</u>
Total income and endowments	158,498	158,498	240,392
Expenditure on:			
Costs of generating donations and legacies			
Donations, offering and other forms of voluntary income are recognised as incoming resources when receivable, except insofar as they are incapable of financial management.	14,868	14,868	62,067
	<u>14,868</u>	<u>14,868</u>	<u>62,067</u>
Total of expenditure on raising funds	14,868	14,868	62,067
Other expenditure			
Bank loan and overdraft interest payable	27,236	27,236	35,681
	<u>27,236</u>	<u>27,236</u>	<u>35,681</u>
Employee costs			

GURU NANAK GURDWARA SOUTH BIRMINGHAM

Detailed Statement of Financial Activities

Salaries/wages	5,467	5,467	16,830
Staff training	6,504	6,504	4,420
	<u>11,971</u>	<u>11,971</u>	<u>21,250</u>
Motor and travel costs			
Vehicles - General costs	205	205	2,969
	<u>205</u>	<u>205</u>	<u>2,969</u>
Premises costs			
Rates	7,305	7,305	6,361
Light, heat and power	26,703	26,703	28,212
Premises cleaning	5,571	5,571	6,665
Premises insurances	9,858	9,858	7,174
Premises repairs and maintenance	3,384	3,384	6,382
	<u>52,821</u>	<u>52,821</u>	<u>54,794</u>
General administrative costs, including depreciation and amortisation			
Depreciation of Plant and machinery	8,827	8,827	10,384
Bank charges	851	851	1,458
Information and publications	-	-	1,505
Software, IT support and related costs	144	144	158
Stationery and printing	714	714	2,862
Subscriptions	-	-	269
Sundry expenses	1,556	1,556	200
Telephone, fax and broadband	916	916	1,669
	<u>13,008</u>	<u>13,008</u>	<u>18,505</u>
Legal and professional costs			
Accountancy and bookkeeping	3,005	3,005	2,000
Consultancy fees	-	-	580
Other legal and professional costs	3,075	3,075	-
	<u>6,080</u>	<u>6,080</u>	<u>2,580</u>
Total of expenditure of other costs	<u>111,321</u>	<u>111,321</u>	<u>135,779</u>
Total expenditure	126,189	126,189	197,846
Net gains on investments	-	-	-
	<u>32,309</u>	<u>32,309</u>	<u>42,546</u>
Net income			
Net income before other gains/(losses)	32,309	32,309	42,546
Other Gains	-	-	-
	<u>32,309</u>	<u>32,309</u>	<u>42,546</u>
Net movement in funds	<u>32,309</u>	<u>32,309</u>	<u>42,546</u>

GURU NANAK GURDWARA SOUTH BIRMINGHAM
Detailed Statement of Financial Activities

Reconciliation of funds:

Total funds brought forward	2,176,741	2,176,741	2,134,195
Total funds carried forward	<u>2,209,050</u>	<u>2,209,050</u>	<u>2,176,741</u>