

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 Mannet 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 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 Manmoh 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 Ahwal

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 Manmoh Sandhu
Mr Chuhar Singh
Mr Darshan Singh Rai

K. S. Sangha

M. S. Sandhu
M. S. Sandhu
Chuhar Singh

President

Mr Mohan Singh

Mohan Singh J.S. Rai DS

General secretary

Mr Aman Singh Atwal

General vice secretary

Mr Baljit Singh Poonian

B. Poonian

Treasurer

Mr Amrik Singh Matharu

A. Matharu

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	2021	2023
INCOMING RESOURCES			
DONATION:			
Unrestricted Funds		483,846	292,015
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		<u>2,349,934</u>	<u>2,299,814</u>
Fund Balance carried forward		<u><u>2,516,206</u></u>	<u><u>2,349,934</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 2024

	NOTES	2024	2023
FIXED ASSETS	7	3,358,307	3,350,079
CURRENT ASSETS			
Debtors	8	10,000	13,081
Cash at Bank	9	260,725	135,188
		270,725	148,269
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>81,513</u>	<u>49,832</u>
	<u>81,513</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	2,613,739	722,729	227,721	3,564,189
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	-	-	195,882	195,882
NET BOOK VALUE				
At 31 March 2024	2,613,739	722,729	31,839	3,368,307
At 31 March 2023	2,613,739	700,200	36,140	3,350,079
			2024	2023
			£	£
8 DEBTORS				
Debtors			-	3,061
Restricted Funds			10,000	10,000
			10,000	13,061
9 CASH AT BANK				
Unrestricted Funds			260,725	126,206
BANK ACCOUNT ANALYSIS				
Barclays Account - 615			260,725	135,188
Barclays Account - Other			-	-
			260,725	135,188
10 CREDITORS				
Creditors			-	1,935
P.A.Y.E			66	66
Accruals			4,000	2,000
			4,066	4,002
11 BANK LOANS - COMMERCIAL MORTGAGE				
Barclays Loan Acc - 6040			1,118,759	1,144,411
			1,118,759	1,144,411