

REGISTERED COMPANY NUMBER: 06553894 (England and Wales)
REGISTERED CHARITY NUMBER: 1139319

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH NOVEMBER 2021
FOR
GURDWARA BABA VADBHAG SINGH JI
CHARITABLE TRUST

R Pau & Co Limited
Chartered Certified Accountants
12-16 Station Street East
Coventry
West Midlands
CV6 5FJ

GURDWARA BABA VADBHAG SINGH JI
CHARITABLE TRUST

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FOR THE YEAR ENDED 30TH NOVEMBER 2021

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GURDWARA BABA VADBHAG SINGH JI
CHARITABLE TRUST

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30TH NOVEMBER 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 30th November 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The aims of the Charity are:

1. To advance the Sikh faith for the benefit of the public.
2. The advancement of Sikhism by means of broadcasting Sikh Messages of an evangelistic and teaching nature.
3. To advance the Sikh Faith and Religion in the West Midlands Area for the benefit of the public through the holding of prayer meetings, lectures, public celebration of Sikh religious festivals and the distribution of literature on Sikhism.
4. To benefit all of the residents of Coventry irrespective of race, creed, sexual orientation or political belief by bringing them together with Local authorities, voluntary and other organisations in order to improve the conditions of life of the residents.
5. The promotion of racial harmony for the public benefit.

Public benefit

We can confirm that the activities of the charity provide a public benefit to those who worship at the Gurdwara and the local community. The primary measure of success or failure of these activities is the number of people making use of the Gurdwara and the services it provides. We have seen an increase in the number of people attending over last year despite the continuing pandemic restrictions. Regular donations have increased despite the pandemic.

Volunteers

The charity required approximately 1,755 hours of volunteer's efforts in the year to carry out its obligations mainly in the areas of:

1. Maintenance, preparation and management for the Gurdwara and other events.
2. Catering
3. Administration

It is difficult to attribute an economic value to this contribution that the volunteers make of their time, but it is crucial to the function of the charity, and we thank them for their efforts.

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FOR THE YEAR ENDED 30TH NOVEMBER 2021

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The Gurdwara fulfilled its objectives this year by:

1. Maintaining a place of worship at 6 Bayton Rd, Exhall, Coventry, CV7 9EJ.
2. Providing daily religious services and wedding services, (subject to pandemic restrictions in this year).
3. Providing prayer classes to learn Punjabi and to understand better the cultural tradition, background and customs of the community, (subject to pandemic restrictions in this year).
4. Celebrating major festivals, (subject to pandemic restrictions in this year).
5. Langar whereby food is given to the homeless, (subject to pandemic restrictions in this year).
6. Open clinic offering a drop-in service for people needing help with issues like anxiety, depression, addiction etc..., (subject to pandemic restrictions in this year).
7. Arranging educational visits to the temple with local schools for local school children, (subject to pandemic restrictions in this year).

We are, therefore, happy to report that we have achieved our objectives this year, (subject to pandemic restrictions in this year). These activities provide a public benefit to those who worship at our Gurdwara and the local community.

The primary measure of success or failure of these activities is the number of people making use of the Gurdwara and the services it provides. We have seen an increase in people attending the Gurdwara and the number of people making use of other resources over last year despite the pandemic.

1 - Issues outstanding from last year's report

- (a) The wording and nature of the charity objectives should be reviewed so that changes can be made, subject to charitable status restrictions. It has been decided not to carry out this review.
- (b) Links with other charities should be explored in order to combine resources and operate more efficiently. Good progress has been made in this year despite the pandemic.

2 - Issues arising this year

- A. Langar whereby food is given to the homeless was operated each Friday at the Salvation Army premises. This work was restricted to some extent by the continuing pandemic.
- B. The open clinic offering a drop-in service for people needing help with issues like anxiety, depression, addiction etc... was operated this year. The clinic operated well but was interrupted by restrictions caused by the pandemic.
- C. Due to improved links with other charities and councils Langar and other services were offered at several networking events involving other charities and Councils.
- D. Work was carried out with a solicitor in order to obtain a substantial legacy left to the charity in an individual's will.
- E. More generally, in the latter part of the year, substantial effort has been put into encouraging people to attend the Gurdwara as pandemic restrictions lifted.

3 - For the future the following issues will have to be addressed

- (a) Finalize the work with the solicitor regarding the legacy and obtain the funds.

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(b) Continue to improve and maintain the links with other charities and bodies to combine resources and operate more efficiently.

(c) Explore the possibility of expanding the Charity's operation into the premises adjacent to the Gurdwara.

(d) Continue to reduce the level of the soft loans owed by the Charity.

FINANCIAL REVIEW

Reserves policy

It is the policy of the Charity to maintain unrestricted reserves not committed to or invested in tangible assets, (free reserves), at a level which equates to approximately three years unrestricted expenditure. This should provide sufficient funds to cover operational costs of the current activities of the charity in the event of a decline in donations income. Three years would give sufficient time to consider how alternative funding could be obtained or costs reduced.

In addition, the unrestricted reserves also need to be available for the funding of any future capital expenditure on the temple should the work be necessary within a short timescale.

The target levels for free reserves have therefore not yet been achieved. For the foreseeable future, net incoming resources will be accumulated until the target levels are achieved.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Gurdwara Baba Vadbhag Singh Ji Charitable Trust is a company limited by guarantee governed by its Memorandum and Articles of Association dated 30th July 2010. It is registered as a charity with the Charity Commission

Organisational structure

The trustees are the Directors of the Company. One third of the Directors retire at each annual general meeting and replacement Directors are appointed by the members. Directors retiring are those who have been longest in office since their last appointment.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

06553894 (England and Wales)

Registered Charity number

1139319

Registered office

12-16 Station Street East
Coventry
CV6 5FJ

Trustees

Mrs B Kooner Trustee
Mrs M Bains Trustee
Mr R Kooner Trustee
Miss S Kooner Trustee
Ms G Sehra Trustee
Mr I Singh Trustee (appointed 17/8/2021)

Company Secretary

Mrs M Bains

GURDWARA BABA VADBHAG SINGH JI
CHARITABLE TRUST

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30TH NOVEMBER 2021

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner
R Pau & Co Limited
Chartered Certified Accountants
12-16 Station Street East
Coventry
West Midlands
CV6 5FJ

Approved by order of the board of trustees on 29th September 2022 and signed on its behalf by:



Mr R Kooner - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
GURDWARA BABA VADBHAG SINGH JI
CHARITABLE TRUST

Independent examiner's report to the trustees of Gurdwara Baba Vadbhag Singh Ji Charitable Trust ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 30th November 2021.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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 accounts to be reached.

Nimesh Pau FCCA
R Pau & Co Limited
Chartered Certified Accountants
12-16 Station Street East
Coventry
West Midlands
CV6 5FJ

29th September 2022

R Pau & Co Limited

GURDWARA BABA VADBHAG SINGH JI
CHARITABLE TRUST

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30TH NOVEMBER 2021

		2021 Unrestricted fund £	2020 Total funds £
	Notes		
INCOME AND ENDOWMENTS FROM			
Donations and legacies		169,716	102,217
Other trading activities	2	5,016	9,359
Total		<u>174,732</u>	<u>111,576</u>
 EXPENDITURE ON			
Raising funds	3	51,589	51,997
Charitable activities			
Support Cost		(3,790)	-
Total		<u>47,799</u>	<u>51,997</u>
 NET INCOME		126,933	59,579
 RECONCILIATION OF FUNDS			
Total funds brought forward		143,382	83,803
 TOTAL FUNDS CARRIED FORWARD		<u><u>270,315</u></u>	<u><u>143,382</u></u>

The notes form part of these financial statements

GURDWARA BABA VADBHAG SINGH JI
CHARITABLE TRUST

BALANCE SHEET
30TH NOVEMBER 2021

		2021 Unrestricted fund £	2020 Total funds £
	Notes		
FIXED ASSETS			
Tangible assets	7	401,423	374,890
CURRENT ASSETS			
Debtors	8	31,489	17,593
Cash at bank and in hand		43,522	12,982
		<u>75,011</u>	<u>30,575</u>
CREDITORS			
Amounts falling due within one year	9	(206,119)	(262,083)
		<u>(131,108)</u>	<u>(231,508)</u>
NET CURRENT ASSETS			
TOTAL ASSETS LESS CURRENT LIABILITIES		270,315	143,382
		<u>270,315</u>	<u>143,382</u>
NET ASSETS			
FUNDS	10	270,315	143,382
Unrestricted funds		<u>270,315</u>	<u>143,382</u>
TOTAL FUNDS		<u>270,315</u>	<u>143,382</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30th November 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 30th November 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

GURDWARA BABA VADBHAG SINGH JI
CHARITABLE TRUST

BALANCE SHEET - continued
30TH NOVEMBER 2021

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 29th September 2022 and were signed on its behalf by:



Mr R Kooner - Trustee

The notes form part of these financial statements

GURDWARA BABA VADBHAG SINGH JI
CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30TH NOVEMBER 2021

1. ACCOUNTING POLICIES

BASIS OF PREPARING THE FINANCIAL STATEMENTS

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

INCOME

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

EXPENDITURE

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

TANGIBLE FIXED ASSETS

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

Fixtures and fittings	- 15% on reducing balance
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STOCKS

Debtors are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

TAXATION

The charity is exempt from corporation tax on its charitable activities.

FUND ACCOUNTING

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

PENSION COSTS AND OTHER POST-RETIREMENT BENEFITS

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

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CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30TH NOVEMBER 2021

2. OTHER TRADING ACTIVITIES

	2021	2020
	£	£
HMRC Grants	<u>5,016</u>	<u>9,359</u>

3. RAISING FUNDS

RAISING DONATIONS AND LEGACIES

	2021	2020
	£	£
Staff costs	19,290	15,741
Rent	-	8,000
Insurance	1,365	1,214
Light and heat	9,941	9,226
Telephone	887	940
Advertising	968	524
Sundry expenses	481	2,255
Motor and travelling	-	560
Groceries	1,917	1,368
Repairs and maintenance	4,351	3,683
Depreciation	3,733	3,834
Support costs	8,656	4,652
	<u>51,589</u>	<u>51,997</u>

4. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2021	2020
	£	£
Depreciation - owned assets	<u>3,732</u>	<u>3,834</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30th November 2021 nor for the year ended 30th November 2020.

TRUSTEES' EXPENSES

There were no trustees' expenses paid for the year ended 30th November 2021 nor for the year ended 30th November 2020.

GURDWARA BABA VADBHAG SINGH JI
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NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30TH NOVEMBER 2021

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	102,217
Other trading activities	9,359
Total	<u>111,576</u>
EXPENDITURE ON	
Raising funds	51,997
NET INCOME	59,579
RECONCILIATION OF FUNDS	
Total funds brought forward	83,803
TOTAL FUNDS CARRIED FORWARD	<u><u>143,382</u></u>

7. TANGIBLE FIXED ASSETS

	Improvement to property £	Freehold property £	Fixtures and fittings £	Totals £
COST				
At 1st December 2020	73,349	279,816	30,892	384,057
Additions	27,106	-	3,159	30,265
At 30th November 2021	<u>100,455</u>	<u>279,816</u>	<u>34,051</u>	<u>414,322</u>
DEPRECIATION				
At 1st December 2020	-	-	9,167	9,167
Charge for year	-	-	3,732	3,732
At 30th November 2021	<u>-</u>	<u>-</u>	<u>12,899</u>	<u>12,899</u>
NET BOOK VALUE				
At 30th November 2021	<u>100,455</u>	<u>279,816</u>	<u>21,152</u>	<u>401,423</u>
At 30th November 2020	<u>73,349</u>	<u>279,816</u>	<u>21,725</u>	<u>374,890</u>

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NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30TH NOVEMBER 2021

8. DEBTORS

	2021	2020
	£	£
Gift aid	27,760	15,226
Stocks	3,050	2,150
Prepayment	679	217
	<u>31,489</u>	<u>17,593</u>

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Trade creditors	-	1,215
PAYE and national insurance	335	188
Pension	104	-
Soft loans	204,000	259,000
Accrued expenses	1,680	1,680
	<u>206,119</u>	<u>262,083</u>

10. MOVEMENT IN FUNDS

	At 1/12/20 £	Net movement in funds £	At 30/11/21 £
Unrestricted funds			
General fund	143,382	126,933	270,315
	<u>143,382</u>	<u>126,933</u>	<u>270,315</u>
TOTAL FUNDS			

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	174,732	(47,799)	126,933
	<u>174,732</u>	<u>(47,799)</u>	<u>126,933</u>
TOTAL FUNDS			

GURDWARA BABA VADBHAG SINGH JI
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NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30TH NOVEMBER 2021

10. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/12/19 £	Net movement in funds £	At 30/11/20 £
Unrestricted funds			
General fund	83,803	59,579	143,382
TOTAL FUNDS	<u>83,803</u>	<u>59,579</u>	<u>143,382</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	111,576	(51,997)	59,579
TOTAL FUNDS	<u>111,576</u>	<u>(51,997)</u>	<u>59,579</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/12/19 £	Net movement in funds £	At 30/11/21 £
Unrestricted funds			
General fund	83,803	186,512	270,315
TOTAL FUNDS	<u>83,803</u>	<u>186,512</u>	<u>270,315</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	286,308	(99,796)	186,512
TOTAL FUNDS	<u>286,308</u>	<u>(99,796)</u>	<u>186,512</u>

GURDWARA BABA VADBHAG SINGH JI
CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30TH NOVEMBER 2021

11. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 30th November 2021.

GURDWARA BABA VADBHAG SINGH JI
CHARITABLE TRUST

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30TH NOVEMBER 2021

	2021 £	2020 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	141,912	77,168
Gift aid	27,804	25,049
	<u>169,716</u>	<u>102,217</u>
Other trading activities		
HMRC Grants	5,016	9,359
	<u>174,732</u>	<u>111,576</u>
Total incoming resources		
EXPENDITURE		
Raising donations and legacies		
Gross wages and national insurance	18,901	15,463
Pensions	389	278
Rent	-	8,000
Insurance	1,365	1,214
Light and heat	9,941	9,226
Telephone	887	940
Advertising	968	524
Sundry expenses	481	2,255
Motor and travelling	-	560
Groceries	1,917	1,368
Repairs and maintenance	4,351	3,683
Depreciation of tangible fixed assets	3,733	3,834
	<u>42,933</u>	<u>47,345</u>
Support costs		
Finance		
Bank charges	649	167
Governance costs		
Accountancy fees	1,704	1,632
Professional fees	2,513	2,853
	<u>4,217</u>	<u>4,485</u>
Total resources expended	<u>47,799</u>	<u>51,997</u>
Net income	<u>126,933</u>	<u>59,579</u>

This page does not form part of the statutory financial statements