



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Trustees' Annual Report for the period

From 1 February 2020 to 31 January 2021

Charity name: Guru Nanak Sikh Temple (Scunthorpe)

Charity registration number: 1155573

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>The GNST(S) objectives are to advance the Sikh religion for the benefit of the public in accordance with the religious tenets and doctrines attached thereto and the GNST(S) shall have the following powers exercisable in the furtherance of its said objectives but not otherwise, namely:-</p> <ol style="list-style-type: none">1) To work for the spiritual uplift and mental purity of those who have faith in the Sri Guru Granth Sahib Ji and the Ten Gurus.2) To hold congregations for the worship and teachings of religious tenets and doctrines.3) To arrange marriage ceremonies according to the rites and rituals of the Sikh religion and the prevailing law of England and Wales.4) To arrange ceremonial baptism (Amrit/Khande di Pahul)5) To organise special religious functions on important occasions like Birthdays and Martyrdom days (Shahidi Gurburbs) of the Sikh Gurus.6) To the preach the message to the non-Sikh community on the Sikh way of worship and life by distributing literature in English and other languages on the lives and teachings of the Sikh Gurus.7) To arrange and provide facilities for the education of the community interested in Punjabi and English.8) To encourage and provide financial support for the community to participate in religious sports and social activities organised by the committee.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>During the period under review the temple continued to meet all of its stated objectives except for a short period when it was closed due to COVID rules but then operated in a COVID secure environment including:-</p> <ul style="list-style-type: none">• Weekly worship services, Kirtan and Langar seva.• Celebrated key birthdays, events etc.• Performed Wedding Ceremonies

		<ul style="list-style-type: none"> • Performed Baptisms • Performed Funeral Services and supported bereaved families • Provided pastoral care. • Provided religious educational entertainment e.g. Jatha's, Films etc. • Provided panjabi classes • Provided sports and other activities classes • Celebrated the New Year • Engaged with the local community
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Trustees have regard to Guidance but were only formally appointed 3 January 2020. <i>The charity is compliant with spirit of the public benefit guidance, more work is required to improve understanding but COVID-19 restrictions made it impossible for any proactive training or development work to be carried out during the period under review.</i>

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	No applicable
Policy on social investment including program related investment	Para 1.38	No Applicable
Contribution made by volunteers	Para 1.38	All contributions are voluntary
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The main achievements and the difference the work of the GNST(S) made within the COVID compliant guidelines are:-</p> <ul style="list-style-type: none"> • A congregation point for the Sikh Community in the local area. • The wellbeing, pastoral care and support to the Sikh Community in the local area. • The spiritual education of Children • Provision of activities for Children • Reaching out to the local non-Sikh community e.g. School visits to the temple, provision of meals to the homeless and poor. • Support the old, aged and needy. • Health and wellbeing activities.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	

Other		<i>The Trustees would like to thank the sevadars, kitchen team and other volunteers for their dedication and seva in keeping the Temple operating which has allowed it to continue to serve and support the sangat and local community during what has been an unprecedented period due the COVID-19 pandemic. THANK YOU.</i>
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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>During the period under review the Charity income was £48,443 (Donations £15,139, Property Rent £13,825, Giftaid £19,475 and £4 interest) and expenditure £94,543 including legal fees of £31,156 in respect of property ownership dispute with the previous Trustees and £36,641 mortgage redemption costs in respect of 209 Frodingham Road resulting in a net deficit of £46,100. The deficit in the period under review was partially funded by £35,000 in loans from 4 members of the Sangat which increased the total amount outstanding to members to £122,700.</p> <p>The underlying position excluding non-recurring legal fees and mortgage redemption was a surplus of £21,697.</p> <p>In addition to normal donation income the Charity received property rental income of £13,825 and incurred costs of £1,955, producing in net rental income of £11,870. Giftaid claims were brought up to date, submitted and payments totalling £19,475 received.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>The Charity does not hold reserves other than any cash in hand, a current account and a deposit account.</p> <p>Expenditure is covered by regular income and any deficit covered from the small operating reserves held in cash.</p> <p>If funds are required for any special purpose these are raised from the members through a special appeal or loans.</p>
Amount of reserves held	Para 1.22	£19,054 in Cash and Current/Deposit Accounts
Reasons for holding zero reserves	Para 1.22	Some reserves held in cash to support ongoing operations.
Details of fund materially in deficit	Para 1.24	<p>No funds held in variable investments.</p> <p>The Charity has loans totalling £122,700 to cover the trading deficit due to exceptional legal fees and mortgage redemption costs associated with a fraudulent mortgage taken out by Surjit Singh, a previous property Trustee who has been removed by order of a High Court Judgement. These loans are interest free and no repayment date has been agreed.</p>
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	The legal case relating to a property ownership dispute with the previous Trustees was decided by the Leeds High Court in favour of the GNST(S) and costs awarded in September/October 2019.

		<p>The only uncertainty is the recovery of these costs from the defendants £130k (£95k + £35k + Rental Income) from Surjit Singh who has been declared Bankrupt and £95k (£118k including interest and costs) from Balbir Singh whose financial position remains unclear.</p> <p>Post year end:</p> <p>Following the election of the new Management Committee a subcommittee was formed to deal with outstanding legal matters including a claim for historical unbilled legal fees totalling £65k and circa £30k of current unbilled fees.</p> <p>Members of the subcommittee met with the Senior Partner of Wilkin Chapman on 2/11/2021 and as result the discussions WC agreed to write off all unbilled fees to date except £10k which was agreed to be paid in 10 monthly instalments commencing December 2021.</p> <p><i>Like all Charities dependent on donations COVID19 restrictions had an adverse impact on temple attendances and income but the Management Committee and Trustees feel that with the historical legal fees issue resolved the Charity will have sufficient funds to continue as a going concern for the foreseeable future.</i></p>
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Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	<p>Funds are generated from donations and the provision of pastoral services to the local Sikh Community.</p> <p>Property rental income from the letting of two domestic properties on 18 Dale Street and 209a & 209b Frodingham Road, Scunthorpe.</p> <p>Giftaid income.</p> <p>Deposit account interest.</p>
Investment policy and objectives including any social investment policy adopted	Para 1.46	Not applicable
A description of the principal risks facing the charity	Para 1.46	<p>With the historical unbilled fees issue resolved only the risk that remain are the recovery of legal costs awarded by the Leeds High Court from the defendants, Surjit Singh and Balbir Singh and the repayment of member's loans.</p> <p>The Management Committee and Trustees are confident these risks are manageable with the support of the Sangat.</p>
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust Deed and Written Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated religious organisation
Trustee selection methods including details of any constitutional provisions e.g.	Para 1.25	The Property Trustees were appointed through an election process by members of the Guru Nanak Sikh Temple (Scunthorpe).

election to post or name of any person or body entitled to appoint one or more trustees		The Charity Trustees were the President, Treasurer and two of the Property Trustees. <i>With the long running legal case decided in favour of the GNST the Management Committee and the Trustees had planned to review the Governance Structure but COVID19 restrictions has made this impossible until when effective meetings, consultation and engagement with the Sangat is allowed by the Government guidelines.</i>
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Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Induction by the Management Committee with reference to the written Constitution and guidance from legal advisors. <i>More work to be carried out when COVID-19 restrictions are relaxed.</i>
The charity's organisational structure and any wider network with which the charity works	Para 1.51	Other Sikh Temples in the UK and India
Relationship with any related parties	Para 1.51	No formal relationship
Other		

Reference and Administrative details

Charity name	Guru Nanak Sikh Temple (Scunthorpe)
Other name the charity uses	
Registered charity number	1155573
Charity's principal address	207 Frodingham Road, Scunthorpe, North Lincolnshire DN15 7NS

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Sukhdev Singh	Trustee	3 January 2020	GNST Members (Sangat)
2	Balbair K Gosal	Trustee	3 January 2020	GNST Members (Sangat)
3	Rashpal S Nijjar	President	3 January 2020	GNST Members (Sangat)
4	Harbans S Soomal	Treasurer	3 January 2020	GNST Members (Sangat)
5				

Corporate trustees – names of the directors at the date the report was approved

Director name		
Not applicable		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
Sukhdev Singh		Confirmed by Leeds HC
Balbair Kaur Gosal		Confirmed by Leeds HC
Kuldip Kaur		Confirmed by Leeds HC

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Nil Property held on behalf the GNST(S) only
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Nil
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Nil

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Legal	Chapman Wilkins LLP	The Maltings, 11-15 Brayford Wharf E, Lincoln, LN5 7AY

Name of chief executive or names of senior staff members (Optional information)

Not applicable

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Other optional information

The Leeds High Court awarded costs to the GNST(S) and ordered the defendants, the previous Trustees, Surjit Singh and Balbir Singh, to contribute £95k each towards the legal costs incurred by the GNST(S). In addition Surjit Singh has been ordered to repay the £36,611 the GNST(S) had paid to prevent 209 Frodingham Road from being repossessed by the LPA acting for the Lancashire Mortgage Corporation due to non-payment of the fraudulent mortgage taken out by him.

If these costs are recovered then the GNST(S) will have sufficient funds to repay the Members Loans in full.

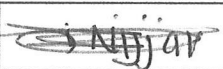

However, Surjit Singh has been declared bankrupt and the latest statement of affairs received from his Trustee in Bankruptcy ("TIB") show there may be insufficient funds to pay anything towards the costs awarded and owed to the GNST(S). The TIB continues with his enquiries and the bankruptcy is ongoing for an indefinite period due to Surjit Singh's non-compliance with TIB's requests. Also, the probability of recovering any costs from Balbir Singh remains uncertain but a statutory demand has been served and collection of the debt is being pursued.

Once matters become clear a strategic review will be carried out and a plan developed to address the issues. This will be done after a new Management Committee is elected following an election in April 2021 and COVID-19 restrictions are relaxed by the Government.

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Rashpal Singh Nijjar	Sukhdev Singh
Position (eg Secretary, Chair, etc)	President / Trustee	TRUSTEE

Date

9. MAY 2022



CHARITY COMMISSION
FOR ENGLAND AND WALES

Guru Nanak Sikh Temple (Scunthorpe)

1155573

Receipts and payments accounts

CC16a

For the period
from

01/02/2020


To

31/01/2021

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Congregation Donations	15,139	-	-	15,139	37,760
Includes Insurance claim & scrap sales	-	-	-	-	-
Rent	13,825	-	-	13,825	2,736
Giftaid	19,475	-	-	19,475	15,381
Deposit Account Interest	4	-	-	4	5
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	48,443	-	-	48,443	55,882
A2 Asset and investment sales, (see table).					
Sangat Loans - Legal Case	35,000	-	-	35,000	-
Sangat Repayment - Legal Case	-	-	-	-	-
Sub total	35,000	-	-	35,000	-
Total receipts	83,443	-	-	83,443	55,882
A3 Payments					
Total Utilities	10,284	-	-	10,284	14,022
Total Other Property Occupancy Costs	3,168	-	-	3,168	10,261
Total employment & Travel costs	9,231	-	-	9,231	12,448
Total Food and Beverages	301	-	-	301	1,649
Total Legal Fees	31,186	-	-	31,186	2,404
Total Postage and Stationery	-	-	-	-	277
Total Bank Charges	311	-	-	311	381
Total Rental Property Costs	38,566	-	-	38,566	3,557
Total Other/Misc Costs	1,496	-	-	1,496	280
Sub total	94,543	-	-	94,543	45,279
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	94,543	-	-	94,543	45,279
Net of receipts/(payments)	- 11,100	-	-	- 11,100	10,603
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	30,154	-	-	30,154	19,551
Cash funds this year end	19,054	-	-	19,054	30,154

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash in hand	22	-	-
	Bank	15,315	-	-
	Bank	3,717	-	-
	Total cash funds	19,054	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Not applicable	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	No applicable		-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	207 Frodingham Road, Scunthorpe		-	-
	209 Frodingham Road, Scunthorpe		-	-
	22 Dale Street, Scunthorpe		-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	Members Loans		122,700	To be agreed
	Legal Fees		-	Post year end
	Mortgage 209 Frodingham Rd, Scunthorpe		-	Post year end
			-	
			-	
Signed by one or two trustees on behalf of all the trustees		Print Name	Date of approval	
		Sukhdev Singh	9.5.2022	



Section A

Independent Examiner's Report

Report to the trustees/ members of	Guru Nanak Sikh Temple (Scunthorpe)		
On accounts for the year ended	31/01/2021	Charity no (if any)	1155573
Set out on pages	Charities Commission format Pages 1 & 2 <small>(remember to include the page numbers of additional sheets)</small>		

**Respective
responsibilities of
trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent
examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.


**Independent
examiner's statement**

In connection with my examination, no material matters have come to my attention (other than that disclosed below *) which gives me cause to believe that in, any material respect,:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

I have 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.

* Please delete the words in the brackets if they do not apply.

Signed:		Date:	25-4-22
Name:	MARK JACKSON - STAFFORD		
Relevant professional	MAAT		

qualification(s) or body
(if any):

Address: 1-3 Laneham Street
Scunthorpe
DN15 6LJ

Section B **Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here details of any items that the examiner wishes to disclose.