



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01.04.2021 **Period start date** **To** 31.03.2022
Period end date

Charity name: Bedford Hindu Temple and Community Trust

Charity registration number: 1185539

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>The objects of the Bedford Hindu Temple and Community Trust are: To advance the Hindu religion, by the provision of a place of worship for the Hindu Community – Shiva Temple. Activities will include:</p> <ul style="list-style-type: none">• raising awareness and understanding of religious beliefs and practices• carrying out religious devotional acts• carrying out missionary and outreach work• the provision of places for the community to use for cultural activities• the provision of places for the community to use for health and wellbeing activities.
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>One of the main objectives of our charity has been the acquisition on lease a suitable premises for our Hindu temple and community hall. With donations received from our community we have now nearly completed the 1st phase of establishing a Hindu place of worship. With this, we have increased the holding of several Community/Religious events for Hindu auspicious days eg. Shivrathri, Ganesh Pooja, Hindu New Year, Navarathri, Krishna Janmashtami, Diwali etc.</p> <p>We have an ongoing monthly 'feeding for poor' programme with another charity in Bedford through which we provide a minimum of 35 food packs</p>

		to the needy in our community. However, due to our commitments towards refurbishment of the of our newly acquired site & increased activities relating to holding of religious our efforts towards 'feeding the poor' has been slightly affected.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have 'had regard' and perused the guidance issued by the Charity Commission on public benefit in all decisions that was made by the charity.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	There was no grant making for the period
Policy on social investment including program related investment	Para 1.38	No social investment has been undertaken by our charity save for the purposes of the Hindu Community members to set up a place of worship
Contribution made by volunteers	Para 1.38	The entire income (save for a small amount) for our charity has been only from financial contribution made by donations by volunteers within our community
Other		

Achievements and Performance

	SORP reference	
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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	<ul style="list-style-type: none"> - The 1st phase of establishing a Hindu place of worship has been successfully completed. - We have arranged several cultural & religious events for the Hindu community on key auspicious days eg. Shivratri, Ganesh Pooja and Krishna Janmashtami & Diwali - Art competitions were held for children to participate in with prizes and certificates being awarded to them. - We have an ongoing monthly poor & homeless feeding programme with another charity in Bedford through which we provide a min of 35 food packs to the needy in our community
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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		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>BHT raised money through charitable donation (monthly donation, one off donation and Hundi donation) and by fund raising events (religious activities ,key workers meal donation ,Heritage tours and by Karaoke night) Charitable Donations</p> <p>Monthly Donations - £14,933</p> <p>Donation Lumpsum - £55,163</p> <p>Hundi Offerings - £6,180</p> <p>Miscellaneous Donations - £326</p> <p>Donations-Fund raising events - £1,619</p> <p>Total Charitable Donations - £78,221</p> <p>Grant from Lottery fund - £7,800</p> <p>Interest Income - £1.93</p> <p>Total Charitable funds raised - £86,023</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>BHT is holding the surplus generated as reserve to invest in a permanent place for BHT that could not be met from future income and also to manage unforeseen financial difficulties to beneficiaries, funders and the public</p> <p>As soon as our community hall is ready, BHT will aim to focus on cultural enrichment of not only the Hindu community but also the community at large, women's health, involve in looking after the community mental health, arts and craft for children, Yoga for all age groups.</p>
Amount of reserves held	Para 1.22	£78,062 as up to 31.03.22
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<p>At this moment BHT do not have any uncertainty of any concern, as BHT have feasible Statement of Recommended Practice (SORP); and also have some reserve to face unforeseen financial crisis. Trustees' support each other in given target also involve in review and re-review until it gets accomplished. BHT trustees have follow the key in their process are early preparation, engagement honesty and communication.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

	BHT raised money through charitable
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The charity's principal sources of funds (including any fundraising)	Para 1.47	donation (monthly donation, one off donation and Hundi donation) and by fund raising events (religious activities, Key workers meal donation)
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other(Report of serious incidents)		There are no serious incidents that we have not reported to you.

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Bedford Hindu Temple and Community Trust Constitution
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	The Charity is constituted as a CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Appointment of charity trustees (1) Apart from the first charity trustees, every trustee must be appointed for a term of one year by a resolution passed at a properly convened meeting of the charity trustees. (2) In selecting individuals for appointment as charity trustees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the CIO.

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	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Bedford Hindu Temple and Community Trust
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Other name the charity uses	
Registered charity number	1185539
Charity's principal address	No. 5, Peel Street Bedford MK40 2HX Bedfordshire UK

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	Dr. Raj Kathane			Bedford Hindu Temple and Community Trust
2	Harve Swamynathan	Chairperson/Trustee		Bedford Hindu Temple and Community Trust
3	Gunapalan Valaiyapathi	Treasurer/Trustee		Bedford Hindu Temple and Community Trust
4	Banumathy Murali	Trustee		Bedford Hindu Temple and Community Trust
5	Kannan Neelagiri	Trustee		Bedford Hindu Temple and Community Trust
6	Venkataramana Murty Vusirikala	Vice-Chairperson/Trustee		Bedford Hindu Temple and Community Trust
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20				

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

[illegible]

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information




Declarations

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

Signed on behalf of the charity's trustees

Signature(s)

	
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Full name(s)

Harve Swamynathan	
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Position (eg
Secretary, Chair, etc)

Chair	
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Date

20.11.2022

Bedford Hindu Temple and Community Trust
Profit & Loss Prev Year Comparison
April 2020 through March 2021

Income & Expenses statement for the period end

	Apr '21 - Mar 22
Ordinary Income/Expense	
Income	
<u>Charitable Donations</u>	
Donation - One off	55,163.20
Hundi/Archana/Pooja Offerings	6,180.07
Monthly Donations	14,933.00
Charitable Donations - Other	325.84
Donations-Fund raising events	1,619.40
Total Charitable Donations	78,221.51
<u>Grants</u>	
Homeless & Poor feed programme	7,800.00
Interest income	1.93
Total Income	86,023.44
Expense	
Food expenses at Fund raising events	577.65
Pooja Items procurement	2,813.30
Kitchen consumables	193.68
Bank Service Charges	149.08
Computer and Internet Expenses	480.43
Advertising & Promotion	55.00
Awards & Prizes	27.42
Business licences & permits	490.00
Business Rates-Council Tax	924.21
Lease rent	6,250.00
Building refurbishment	13,718.27
Facility hire charges	50.00
Utilities	613.33
Insurance expenses	169.62
Bank interest charges	252.26
Office expenses	37.65
Printing and Reproduction	34.68
Professional Fees & Charges	6,941.00
Miscellaneous expenses	8.44
Total Expense	33,786.02
Net Ordinary Income	52,237.42

Bedford Hindu Temple and Community Trust
Profit & Loss Prev Year Comparison
April 2020 through March 2021

Income & Expenses statement fod 31.03.2022

	Apr '20 - Mar 21
Ordinary Income/Expense	
Income	
<u>Charitable Donations</u>	
Donation - One off	2,695.75
Hundi/Archana/Pooja Offerings	172.25
Monthly Donations	6,767.00
Charitable Donations - Other	86.61
Donations-Fund raising events	4,809.96
Total Charitable Donations	14,531.57
<u>Grants</u>	
Homeless & Poor feed programme	0.00
Interest income	0.00
Total Income	14,531.57
Expense	
Food expenses at Fund raising events	1,788.56
Pooja Items procurement	
Kitchen consumables	
Bank Service Charges	23.55
Computer and Internet Expenses	143.88
Advertising & Promotion	
Awards & Prizes	
Business licences & permits	
Business Rates-Council Tax	
Lease rent	
Building refurbishment	
Facility hire charges	
Utilities	
Insurance expenses	
Bank interest charges	
Office expenses	
Printing and Reproduction	0.00
Professional Fees & Charges	200.00
Miscellaneous expenses	
Total Expense	2,155.99
Net Ordinary Income	12,375.58

Bedford Hindu Temple and Community Trust
Profit & Loss Prev Year Comparison
April 2020 through March 2021

Income & Expenses statement fo

	Apr '19 - Mar 20
Ordinary Income/Expense	
Income	
<u>Charitable Donations</u>	
Donation - One off	1,571.00
Hundi/Archana/Pooja Offerings	336.00
Monthly Donations	8,762.50
Charitable Donations - Other	0.00
Donations-Fund raising events	4,008.30
Total Charitable Donations	14,677.80
<u>Grants</u>	
Homeless & Poor feed programme	0.00
Interest income	0.00
Total Income	14,677.80
Expense	
Food expenses at Fund raising events	1,192.76
Pooja Items procurement	
Kitchen consumables	
Bank Service Charges	0.00
Computer and Internet Expenses	0.00
Advertising & Promotion	
Awards & Prizes	
Business licences & permits	
Business Rates-Council Tax	
Lease rent	
Building refurbishment	
Facility hire charges	
Utilities	
Insurance expenses	
Bank interest charges	
Office expenses	
Printing and Reproduction	35.94
Professional Fees & Charges	0.00
Miscellaneous expenses	
Total Expense	1,228.70
Net Ordinary Income	13,449.10

78,062.10

Bedford Hindu Temple and Community Trust
Profit & Loss Prev Year Comparison
April 2020 through March 2021

Income & Expenses statement fo

Ordinary Income/Expense

Income

Charitable Donations

Donation - One off
Hundi/Archana/Pooja Offerings
Monthly Donations
Charitable Donations - Other
Donations-Fund raising events

Total Charitable Donations

Grants

Homeless & Poor feed programme

Interest income

Total Income

Expense

Food expenses at Fund raising events
Pooja Items procurement
Kitchen consumables
Bank Service Charges
Computer and Internet Expenses
Advertising & Promotion
Awards & Prizes
Business licences & permits
Business Rates-Council Tax
Lease rent
Building refurbishment
Facility hire charges
Utilities
Insurance expenses
Bank interest charges
Office expenses
Printing and Reproduction
Professional Fees & Charges
Miscellaneous expenses

Total Expense

Net Ordinary Income

YTD total

ASSETS

Fixed Assets

Current Assets

Movable Assets

Cash at bank and in hand

Total Current Assets

Current Liabilities

Other Current Liabilities

Total Current Liabilities

NET CURRENT ASSETS

TOTAL ASSETS LESS CURRENT LIABILITIES

NET ASSETS

Capital and Reserves

is at 31.03.2022

<u>31 Mar 22</u>	<u>31 Mar 21</u>	<u>31 Mar 20</u>
6,844.51	6,844.51	2,081.50
5,878.31		
<u>70,414.28</u>	<u>33,980.17</u>	<u>11,367.60</u>
<u>76,292.59</u>	<u>33,980.17</u>	<u>11,367.60</u>
5,075.00	<u>15,000.00</u>	<u>0.00</u>
5,075.00	15,000.00	0.00
<u>71,217.59</u>	<u>18,980.17</u>	<u>11,367.60</u>
78,062.10	25,824.68	13,449.10
<u>78,062.10</u>	<u>25,824.68</u>	<u>13,449.10</u>
<u>78,062.10</u>	<u>25,824.68</u>	<u>###</u>
0.00	0.00	0.00



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

BEDFORD HINDU TEMPLE AND COMMUNITY TRUST

On accounts for the year
ended

Period ended 31 March 2022

Charity no
(if any)

1185539

Set out on pages

Two & Three

(remember to include the page numbers of additional sheets)

Responsibilities and
basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2021.

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

I report in respect of my examination of the Trust's accounts 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 confirm that no material matters have come to my attention in connection with the examination (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 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.

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

Signed:

Date:

07 NOV. 22

Name:

Mrs. Yogini Sathe

Relevant professional
qualification(s) or body
(if any):

FCCA

Address:	59, Southern Cross
	Wixams
	MK42 6AU

Section B**Disclosure**

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

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

Please note the examined set of accounts was prepared for the year ended 31 March 2022 by the Trustees of the CIO.

It is noted there is significant scope to improve record keeping, in addition to retention of documents which are key to ensuring regulatory adherence and validating decisions made in accordance with legal requirements and / or fulfilling regulatory requirements.

Also note that minutes of the Trustee meetings (held during the financial year under consideration) were not available to inspect/read through when requested.