

GURDWARA SAHIB LOUGHBOROUGH

England & Wales · Charity number 1193617

Details

Status Registered

Legal form CIO

Registered 2021-02-22

Register [View on the Charity Commission register](#)

Contact

Address Gurdwara Sahib Loughborough
33-34 Clarence Street
Loughborough
Leicestershire
LE11 1DY

Phone 01509558027

Email lborogurudwara@gmail.com

Website www.gurdwarasahibloughborough.com

Activities

Objects: TO ADVANCE THE SIKH RELIGION IN ACCORDANCE WITH THE TEACHINGS OF SHRI GURU GRANTH SAHIB AND IN FURTHERANCE THEREOF TO MANAGE AND MAINTAIN THE GURDWARA SAHIB, TO HOLD DIWANS OR CONGREGATIONAL RELIGIOUS GATHERINGS AND TO HOLD OTHER FUNCTIONS OF A RELIGIOUS NATURE IN PARTICULAR TO CELEBRATE THE SIKH RELIGIOUS FESTIVALS.

Activities: ADVANCE THE SIKH RELIGION IN ACCORDANCE WITH THE TEACHINGS OF THE GURU GRANTH SAHIB. TO PROVIDE SUPPORT FOR SIKH AND LOCAL COMMUNITY SUPPORT THE ADVANCEMENT OF SIKH AND PUNJABI CULTURE AND LANGUAGE

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, Accommodation/housing, Religious Activities, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£64,302	£26,874	-	-
2024-03-31	£50,678	£77,037	-	-
2023-03-31	£56,843	£36,069	-	-
2022-03-31	£53,645	£99,933	-	-

Trustees

Name	Role	Appointed
Harjot Singh		2025-10-11
Jasvinder Singh Basi		2024-06-16
Jatinder Singh		2026-04-01
Jitender Singh		2026-04-01
Karan Singh		2023-12-17
Manjit Kaur		2022-07-02
Tajinder Singh Sandhu		2026-04-01

GURDWARA SAHIB LOUGHBOROUGH

England & Wales - Charity number 1193617

Accounts

Trustees' Annual Report for the period

From **1st April 2024** To **31st March 2025**

Section A Reference and administration details

Charity name **GURDWARA SAHIB LOUGHBOROUGH**

Other names charity is known by **SIKH TEMPLE LOUGHBOROUGH**

Registered charity number (if any) **CIO 1193617**

Charity's principal address **33/34 Clarence Street**

Loughborough

Leicestershire

Postcode **LE11 1DY**

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 Ramandeep Singh BEDI			
2	Karan SINGH			
3	Manjit KAUR			
4	Daljit SINGH			
5	Harbans SINGH			
6	Bhagwan SINGH			
7	Lal Singh ASSI			
8	Kulraj BHANGRA			
9	Peter Singh SIHOTA		12.05.2024 to present	
10	Jasvinder Singh BASI		16.07.2024 to present	
11	Harmohinder Singh MATHARU		24.07.2024 to present	
12	Dr Balbeer SINGH		01.04.2021 to 12.05.2024	

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Finance administration	Bhupinder Singh Dosanjh	

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

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document
(eg. trust deed, constitution)

Constitution adopted 01 April 2021

How the charity is constituted
(eg. trust, association, company)

Charitable Incorporated Organisation [CIO]

Trustee selection methods
(eg. appointment, elected by)

The Trustees are elected as per Section 13 of the CIO Constitution

Additional governance issues (Optional information)

You may choose to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Trustees: Most trustees are well-acquainted with the day-to-day operations of the charity. Each new trustee receives support and mentorship from more experienced members, facilitating the charity's natural development and evolution. A designated trustee enhances their governance knowledge by participating in Charity Commission webinars, subsequently sharing best practices with fellow trustees. Additionally, a formal Code of Conduct Policy and Attendance Policy is in place for all trustees to ensure accountability and engagement.

Risk Management: In addition to existing policies, including Safeguarding Children and Young Adults, Vulnerable Adults, Food Allergy Warning, Health & Safety, and Financial Controls, the following new policies have been established:

- Disclosure and Barring Service (DBS)
- Disciplinary Policy and Procedure
- Grievance Policy and Procedure.

Related Parties: Gurdwara Sahib actively collaborates with the local Hindu community to celebrate Diwali and participates in Interfaith and Faith Panel groups. It is also affiliated with Equality Action; a charity committed to promoting equal opportunities and combating discrimination.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The primary objective of the Charitable Incorporated Organisation (CIO) is to advance the Sikh religion in alignment with the teachings of the Guru Granth Sahib. To achieve this, the charity is dedicated to managing and maintaining the Gurdwara Sahib, facilitating Diwans (congregational religious gatherings), and organising various religious functions, particularly Sikh religious festivals.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

In accordance with our governing document, the charity continues to fulfil its objectives by:

- Providing a place of worship for the local Sikh community.
- Conducting religious services for the congregation, including baptisms and funeral rites, in accordance with the teachings of the Guru Granth Sahib.
- Celebrating various Sikh religious festivals throughout the year.

The trustees have carefully considered the guidance issued by the Charity Commission on public benefit, as outlined in the Charities Act. The Gurdwara is open to all, including both Sikhs and non-Sikhs, promoting spiritual and moral advancement based on the teachings of the Guru Granth Sahib for the benefit of everyone. Furthermore, the Gurdwara actively supports human rights for all individuals and is engaged in Interfaith initiatives and the Loughborough Council of Faith group.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Grant Making: As a small charity, we are currently unable to make grants. However, we actively support the Educate Punjab Project in India by sponsoring the education of vulnerable children.

Investments: The charity does not hold any investments.

Contribution by Volunteers: Despite having a small congregation, we are immensely grateful for the unwavering dedication of our volunteers. They play a vital role in running Punjabi language, music, and theology classes, as well as providing langar (free meals) on Friday, Saturday and Sundays and during religious functions.

Outreach Work: Several members of our charity engage in outreach efforts, focusing on the following areas:

- Supporting young people and children in their educational and life journeys
- Assisting vulnerable individuals with health-related issues
- Helping vulnerable people facing language barriers
- Providing support to those facing employment challenges

Additionally, various religious services are conducted by members of the congregation, with a learned Giani (priest) performing these services voluntarily.

Summary of the main achievements of the charity during the year

During this reporting year, the Charity has broadened its efforts beyond its core mission to support society's most vulnerable individuals. Through a range of community initiatives and partnerships with local and national organisations, we have actively engaged with those in need, all aimed at improving their quality of life. Our dedicated volunteers leverage their professional skills to provide guidance and support to those who require it most.

Scouts Program

During the reporting year, the charity provided the Scouts with a space to meet weekly and conduct activities at the Community Centre, as their regular school building was undergoing renovations.

Mental Health Initiatives

In partnership with Equality Action, the charity facilitated a Men's Wellbeing Café, a mental health program that ran for ten weeks. This initiative allowed men from the wider community to gather weekly, share their challenges, engage in activities, and build relationships with others facing similar situations, all while taking time to relax and unwind.

Ladies' Exercise Class

The charity offers a free weekly exercise class for women who might not typically attend such sessions. Run by a dedicated volunteer, this class is inclusive of all women, including the elderly, who benefit from low-impact exercise tailored to their needs.

Gurbani Class

Led by a volunteer, this class teaches participants how to read Gurbani while exploring and understanding the teachings of the Sikh Gurus as presented in the Guru Granth Sahib.

Punjabi Class

A weekly class, conducted by volunteers, is dedicated to teaching young children the Punjabi language, enriching their cultural heritage.

Tabla Lessons

Recognising the importance of the tabla in Kirtan (the singing of hymns), a volunteer offers weekly lessons to the congregation and anyone interested in learning to play this essential instrument.

Kirtan Classes

The volunteer Giani (Priest) conducts lessons to teach children and young people Kirtan and harmonium, a key musical instrument in Sikhism, fostering musical skills and spiritual growth.

Leggo Youth Group

For the fifth consecutive year, the Loughborough Leggo Youth Group has operated from the Sikh Community Centre. This program provides structured physical and social activities, delivering crucial support to young people. While initially funded by Children in Need and the local authority, it is now fully supported by a local business, Midshires Catering.

Educate Punjab Project

As part of its ongoing global outreach, the Charity is dedicated to the Educate Punjab Project in India. This initiative aims to provide educational opportunities to children who cannot afford even basic schooling in Punjab. Currently, the Charity sponsors three children, ensuring that these young individuals from financially constrained families receive the education they deserve. Through this project, the Charity continues to make a meaningful impact on the lives of those less fortunate.

Social Media Footprint

The charity has expanded its digital presence by enhancing its existing Facebook page and launching new platforms, including a dedicated website, Instagram account, and YouTube channel. These initiatives aim to raise awareness about the charity and engage with the community more effectively.

Section E

Financial review

Brief statement of the charity's policy on reserves

Reserves Policy

The Charity has established a reserves policy that maintains a fund of £50,000 to ensure financial stability in the event of voluntary winding up or dissolution, particularly in response to a decline in membership and user engagement. This reserve is designed to cover legal costs associated with the winding-up or dissolution process, thereby safeguarding the Charity's obligations and facilitating an orderly transition should such circumstances arise. By maintaining this reserve, the Charity aims to protect its interests and those of its stakeholders.

Details of any funds materially in deficit

We are pleased to report that there are no funds currently in material deficit. The financial position of the Gurdwara remains stable, ensuring our ability to meet obligations and support our faith initiatives effectively.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F

Other optional information

Summary of Volunteer Achievements (April 2024 - March 2025)

Key Initiatives:

- Provided guidance for new students, including driving licences and work contracts.
- Aided vulnerable families.
- Facilitated children's education.
- Supported individuals challenges with employment.

Community Impact:

We continue with the Big Society emphasises collective action and responsibility, recognising that local volunteers can often address community issues more effectively than state services. Our volunteers have been instrumental in delivering innovative and efficient solutions while providing better value for taxpayers.

We have focused on resolving problems and offering advice, particularly for vulnerable community members, with special attention to those facing language barriers.



While we cannot disclose specific cases, the congregation appreciates the support from trustees and volunteers. Our interventions help individuals feel heard, represented during crises, and more integrated into the community.

In recent years, our support has significantly reduced the burden on official bodies by saving time and money, preventing legal issues, and alleviating administrative pressures.

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Peter Singh Sihota	Harmohinder Singh MATHARU
Position (eg Secretary, Chair, etc)	Trustee	Trustee
Date	31 st March 2025	



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Gurdwara Sahib Loughborough

**On accounts for the year
ended**

31st March 2025

**Charity no
(if any)**

1193617

Set out on pages

3-4

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2025.

**Responsibilities and
basis of report**

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:

30-05-25

Name:

Antony Humphreys

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

ICAEW
(INSTITUTE OF CHARTERED ACCOUNTANTS IN ENGLAND AND WALES)

Address:

ROSE VILLA, 42 GLEBE STREET, LOUGHBOROUGH,

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.

[Empty box for disclosure details]

Gurdwara Sahib Loughborough

Charity number - 1193617

Financial Accounts

For the period from	01/04/2024	To	31/03/2025
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Receipts and payments

	Unrestricted funds 1 Year to the nearest £	Restricted funds 1 Year to the nearest £	Endowment funds 1 Year to the nearest £	Total funds 1 Year to the nearest £	Last year 1 Year to the nearest £
Receipts					
Building fund	22,348	-	-	22,348	25,391
Charawa	10,920	-	-	10,920	8,139
Parshad sewa	1,651	-	-	1,651	772
Bank interest received	1,374	-	-	1,374	968
Gift aid	7,900	-	-	7,900	7,113
Grant				-	
Community Centre Usage	1,255			1,255	1,095
Sehaj Paath	33			33	-
Scouts	610	-	-	610	-
Topup Meters	405	-	-	405	303
Money reimbursed				-	57
HMO Rent	10,514				
Standing orders	7,292	-	-	7,292	6,840
Sub total	64,302	-	-	63,788	50,678
Payments					
Buildings insurance	2,312	-	-	2,312	1,819
Material Paid by Donation		-	-	-	-
Legal & professional fees	3,072	-	-	3,072	180
Rates and water	1,655	-	-	1,655	1,226
Khalsa Aid Covid appeal		-	-	-	-
Gas and Electricity	8,365	-	-	8,365	8,569
Nishan Sahib		-	-	-	-
Akhand Paath	300				620
Visiting Ragi Jatha	1,550				100
Wages & NEST Pension		-	-	-	-
Repairs and renewals	3,536	-	-	3,536	60,388
Phone and Sky	896	-	-	896	403
Educate Punjab Charity	660	-	-	660	660
Other costs	4,527	-	-	4,527	3,792
Petty cash transfer		-	-	-	-
Sub total	26,874	-	-	25,024	77,757
Total receipts	64,302	-	-	63,788	50,678
Total payments	26,874	-	-	25,024	77,757
Net of receipts / (payments)	37,428	-	-	28,764	(27,079)

Gurdwara Sahib Loughborough

Charity number - 1193617

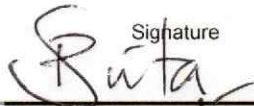
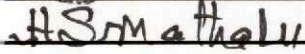
Financial Accounts

For the period from	01/04/2024	To	31/03/2025
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Statement of assets and liabilities at the end of the period

	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 £
Investments					
Property	675,000	-	-	675,000	400,000
	-	-	-	-	
	675,000	-	-	675,000	400,000
Cash funds					
HSBC Bank - current account	24,304	-	-	24,304	10,283
HSBC Bank - money manager	82,460	-	-	82,460	58,187
Cash in hand	1,223	-	-	1,223	804
	-	-	-	-	-
	107,988	-	-	107,988	69,274
Total assets	782,988	-	-	782,988	469,274

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	PETER SIHOTA	17.06.2025
	HARMOHINDER MATHARU	17.06.2025



Section A

Independent Examiner's Report

Report to the trustees/ members of

Gurdwara Sahib Loughborough

On accounts for the year ended

31st March 2025

Charity no (if any)

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Set out on pages

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Signed:

[Signature]

Date:

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Name:

Antony Humphreys

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

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Gurdwara Sahib Loughborough

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Gurdwara Sahib Loughborough

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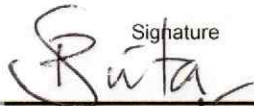
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	HARMOHINDER MATHARU	17.06.2025

GURDWARA SAHIB LOUGHBOROUGH

England & Wales - Charity number 1193617

Accounts



Trustees' Annual Report for the period

Period start date		Period end date	
From	1 st April 2023	To	31 st March 2024

Section A Reference and administration details

Charity name **GURDWARA SAHIB LOUGHBOROUGH**

Other names charity is known by **SIKH TEMPLE LOUGHBOROUGH**

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Charity's principal address **33/34 Clarence Street**
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Leicestershire
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3	Manjit KAUR			
4	Daljit SINGH			
5	Harbans SINGH			
6	Bhagwan SINGH			
7	Lal Singh ASSI			
8	Dr Balbeer SINGH			
9	Teresa Reshpal KAUR		06.02.2023 to 23.02.2024	
10	Mandip Singh ATHWAL		02.07.2022 to 07.12.2023	
11	Parvinder Singh BANWAIT		01.04.2021 to 21.11.2023	
12	Major SINGH		15.08.2021 to 09.07.2023	
13	Dr Baldev KAUR		02.07.2022 to 04.12.2023	

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

--

Section B Structure, governance and management

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Type of governing document (eg. trust deed, constitution)	Constitution adopted 01 April 2021
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- Conducting religious services for the congregation, including baptisms and funeral rites, in accordance with the teachings of the Guru Granth Sahib.
- Celebrating various Sikh religious festivals throughout the year.

The trustees have carefully considered the guidance issued by the Charity Commission on public benefit, as outlined in the Charities Act. The Gurdwara is open to all, including both Sikhs and non-Sikhs, promoting spiritual and moral advancement based on the teachings of the Guru Granth Sahib for the benefit of everyone. Furthermore, the Gurdwara actively supports human rights for all individuals and is engaged in Interfaith initiatives and the Panel of Faith groups.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Grant Making: As a small charity, we are currently unable to make grants. However, we actively support the Educate Punjab Project in India by sponsoring the education of vulnerable children.

Investments: The charity does not hold any investments.

Contribution by Volunteers: Despite having a small congregation, we are immensely grateful for the unwavering dedication of our volunteers. They play a vital role in running Punjabi language, music, and theology classes, as well as providing free meals on Sundays and during religious functions.

Outreach Work: Several members of our charity engage in outreach efforts, focusing on the following areas:

- Supporting young people and children in their educational and life journeys
- Assisting vulnerable individuals with health-related issues
- Addressing alcohol misuse
- Helping vulnerable people facing language barriers
- Providing support to those facing employment challenges

Additionally, various religious services are conducted by members of the congregation, with a learned Giani (priest) performing these services voluntarily.

Summary of the main achievements of the charity during the year

During this reporting year, the Charity has broadened its efforts beyond its core mission to support society's most vulnerable individuals. Through a range of community initiatives and partnerships with local and national organisations, we have actively engaged with those in need, all aimed at improving their quality of life. Our dedicated volunteers leverage their professional skills to provide guidance and support to those who require it most.

Loughborough Leggo Youth Group at Sikh Community Centre

For the third consecutive year, the Loughborough Leggo Youth Group has continued to utilise the Sikh Community Centre to provide structured physical and social activities that offer essential support to young people. Focusing specifically on those facing challenges due to additional needs and living in disadvantaged areas, the group strives to boost self-esteem, confidence, and mental well-being among these individuals. This initiative is funded by Children in Need and the local authority. The group's remarkable contributions have earned them the esteemed Platinum Jubilee Community and Business Award, recognising their exceptional efforts within the community. By actively engaging with the youth, the group has successfully established and funded a weekly Bhangra class for 12 months, which fostered family connections.

**Teeyan da Mela event
(Ladies gathering for happiness, prosperity and well-being)**

The first Teeyan da Mela for the Loughborough community was a tremendous success, with 100 tickets sold and 98 attendees enjoying a fantastic day.

The event was sponsored by Loughborough University, the Roundtable, Active Together and Loughborough Leggo Youth Group.

Outcomes:

Community Engagement:- The event united women and girls from Sikh, Hindu, Muslim, and white British backgrounds.

Generational Bonding:- Women of all ages danced together, fostering intergenerational connections.

Service Signposting:-

- Over 10 individuals received mental health support.
- An evicted family found temporary accommodation through connections made at the Mela.
- An asylum seeker family accessed educational and interpreting services for their children.
- A family received assistance with financial aid and physiotherapy.
- Conversations led to mental health and educational support for children impacted by COVID-19.
- Loughborough Leggo gained five new members with special educational needs (SEND).
- Young performers from the event prepared for a Diwali event at

Loughborough Town Hall.

Cultural Connection: Attendees shared childhood stories, strengthening bonds across generations.

Art and Photography: A professional photographer donated her time and artwork was displayed at the Sikh Community Centre, attracting diverse visitors.

Community Integration: The event fostered new friendships and inspired plans for the first-ever Diwali celebration using reused decorations.

Follow-up Activities: The Bhangra sessions exceeded expectations, with over 30 sign-ups and a fully booked class of 25 participants.

Overall, the Teeyan da Mela successfully united diverse communities, provided valuable support services, and created lasting memories and connections.

The event was such a success that it encouraged a group of volunteers from the Gurdwara to organise a second mela this year without the support of funders.

Support for Vulnerable Students from India

The Charity has been instrumental in assisting newly arrived students and their families who face language barriers, helping them secure rental accommodations and enrol their children in schools upon arrival. Additionally, the Charity offers extensive support in understanding citizenship, laws, and regulations in the UK, including guidance on employment administration and the process for obtaining a UK driving license. Many families have expressed their gratitude, noting that without the Charity's help, navigating these challenges would have been exceedingly difficult.

Ongoing educational support in local schools focuses on addressing unconscious bias within educational settings. By collaborating with head teachers, the Charity ensures effective communication of any issues or concerns to parents who may struggle with language barriers and are unfamiliar with the UK education system. This proactive engagement empowers parents to make informed decisions regarding their children's education and future.

Advocacy for the Vulnerable

The Charity has taken a proactive approach in advocating for the vulnerable members of our community, particularly those families who have faced shortcomings from government organisations. By harnessing the diverse skills and expertise of its trustees and members, the Charity holds these organisations accountable, aiming for equitable outcomes that benefit the broader community. In several cases, organisations have acknowledged their failures, issued apologies, and committed to implementing corrective actions based on lessons learned. Additionally, the Charity has provided vital support to individuals facing mental health challenges and has assisted victims of crime and anti-social behaviour, working collaboratively with various agencies to ensure effective solutions. Furthermore, the Charity is dedicated to helping individuals

with disabilities navigate the benefits system, ensuring that assistance remains accessible to everyone in need.

Educate Punjab Project

As part of its ongoing global outreach, the Charity is dedicated to the Educate Punjab Project in India. This initiative aims to provide educational opportunities to children who cannot afford even basic schooling in Punjab. Currently, the Charity sponsors three children, ensuring that these young individuals from financially constrained families receive the education they deserve. Through this project, the Charity continues to make a meaningful impact on the lives of those less fortunate.

Section E

Financial review

Brief statement of the charity's policy on reserves

Reserves Policy

The Charity has established a reserves policy that maintains a fund of £50,000 to ensure financial stability in the event of voluntary winding up or dissolution, particularly in response to a decline in membership and user engagement. This reserve is designed to cover legal costs associated with the winding-up or dissolution process, thereby safeguarding the Charity's obligations and facilitating an orderly transition should such circumstances arise. By maintaining this reserve, the Charity aims to protect its interests and those of its stakeholders.

Details of any funds materially in deficit

We are pleased to report that there are no funds currently in material deficit. The financial position of the Gurdwara remains stable, ensuring our ability to meet obligations and support our faith initiatives effectively.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F

Other optional information

Summary of Volunteer Achievements (April 2023 - March 2024)

Key Initiatives:

- Assisted with benefits claims.
- Supported the rehabilitation for a stroke patient.
- Provided guidance for new students, including driving licences and work contracts.
- Aided vulnerable families.
- Facilitated children's education.
- Supported individuals challenges with employment.

Community Impact:

The Big Society emphasises collective action and responsibility, recognising that local volunteers can often address community issues more effectively than state services. Our volunteers have been instrumental in delivering innovative and efficient solutions while providing better value for taxpayers.

We have focused on resolving problems and offering advice, particularly for vulnerable community members, with special attention to those facing language barriers.

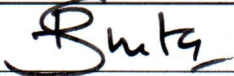
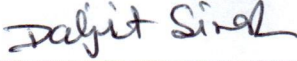
While we cannot disclose specific cases, the congregation appreciates the support from trustees and volunteers. Our interventions help individuals feel heard, represented during crises, and more integrated into the community.

In recent years, our support has significantly reduced the burden on official bodies by saving time and money, preventing legal issues, and alleviating administrative pressures.

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Peter Singh Sihota	Daljit Singh
Position (eg Secretary, Chair, etc)	Trustee	Trustee
Date	31 st March 2024	



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Gurdwara Sahib Loughborough

**On accounts for the year
ended**

31st March 2024

**Charity no
(if any)**

1193617

Set out on pages

3-4

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2024.

**Responsibilities and
basis of report**

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:

20/5/24

Name:

NIGEL RICKS FCA

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

ICAEW
(INSTITUTE OF CHARTERED ACCOUNTANTS IN ENGLAND AND WALES)

Address:

ROSE VILLA, 42 GLEBE STREET, LOUGHBOROUGH,

LEICESTERSHIRE, LE11 1JR

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.

[Empty box for disclosure details]

Gurdwara Sahib Loughborough

Charity number - 1193617

Financial Accounts

For the period from	01/04/2023	To	31/03/2024
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Receipts and payments

	Unrestricted funds 1 Year to the nearest £	Restricted funds 1 Year to the nearest £	Endowment funds 1 Year to the nearest £	Total funds 1 Year to the nearest £	Last year 1 Year to the nearest £
Receipts					
Building fund	25,391	-	-	25,391	27,451
Charawa	8,139	-	-	8,139	11,445
Parshad sewa	772	-	-	772	993
Bank interest received	968	-	-	968	266
Gift aid	7,113	-	-	7,113	6,870
Grant	-	-	-	-	-
Community Centre Usage	1,095	-	-	1,095	-
Funds transferred from HSBC	-	-	-	-	-
Khalsa Aid	-	-	-	-	-
Topup Meters	303	-	-	303	-
Money reimbursed	57	-	-	57	179
Standing orders	6,840	-	-	6,840	5,819
Sub total	50,678	-	-	50,678	53,023
Payments					
Buildings insurance	1,819	-	-	1,819	1,675
Material Paid by Donation	-	-	-	-	-
Legal & professional fees	180	-	-	180	210
Rates and water	1,226	-	-	1,226	1,438
Khalsa Aid Covid appeal	-	-	-	-	-
Gas and Electricity	8,569	-	-	8,569	5,953
Nishan Sahib	-	-	-	-	-
Akhand Paath	620	-	-	620	-
Visiting Ragi Jatha	100	-	-	100	-
Wages & NEST Pension	-	-	-	-	-
Repairs and renewals	60,388	-	-	60,388	21,093
Phone and Sky	403	-	-	403	317
Educate Punjab Charity	660	-	-	660	660
Other costs	3,792	-	-	3,792	3,873
Petty cash transfer	-	-	-	-	-
Sub total	77,757	-	-	77,037	35,219
Total receipts	50,678	-	-	50,678	53,023
Total payments	77,757	-	-	77,037	35,219
Net of receipts / (payments)	(27,079)	-	-	(26,359)	17,804

Gurdwara Sahib Loughborough

Charity number - 1193617

Financial Accounts

For the period from	01/04/2023	To	31/03/2024
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Statement of assets and liabilities at the end of the period

	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 £
Investments					
Property	400,000	-	-	400,000	400,000
	-	-	-	-	
	400,000	-	-	400,000	400,000
Cash funds					
HSBC Bank - current account	10,283	-	-	10,283	46,201
HSBC Bank - money manager	58,187	-	-	58,187	50,106
Cash in hand	804	-	-	804	47
	-	-	-	-	-
	69,274	-	-	69,274	96,354
Total assets	469,274	-	-	469,274	496,354

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
<u>Balbeer Singh</u>	BALBEER SINGH	20/5/24
<u>Peter</u>	PETER SIHOTA	20/5/2024

Scanned at time of handover, Peter Sihota needs to sign yet

GURDWARA SAHIB LOUGHBOROUGH

England & Wales - Charity number 1193617

Accounts



Trustees' Annual Report for the period

Period start date **01 April 2022** To Period end date **31 March 2023**

From

Section A Reference and administration details

Charity name **GURDWARA SAHIB LOUGHBOROUGH**

Other names charity is known by **SIKH TEMPLE LOUGHBOROUGH**

Registered charity number (if any) **CIO 1193617**

Charity's principal address **33/34 Clarence Street**

Loughborough

Leicestershire

Postcode

LE11 1DY

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	Mr Lal Singh Assi			
2	Mr Harbans Singh			
3	Mr Daljit Singh			
4	Mr Major Singh			
5	Mr Bhagwan Singh			
6	Mr Parwinder Singh Banwait			
7	Mr Balbeer Singh			
8	Mrs Manjit Kaur			
9	Dr Baldev Kaur			
10	Mr Mandip Singh Athwal			
11	Mrs Reshpal Kaur			
12				
13				
14				
15				
16				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document	Constitution adopted 01 April 2021
How the charity is constituted	Charitable Incorporated Organisation [CIO]
Trustee selection methods	The Trustees are elected as per Section 13 of the CIO Constitution

Additional governance issues (Optional information)

You may choose to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees.
- the charity's organisational structure and any wider network with which the charity works.
- relationship with any related parties.
- trustees' consideration of major risks and the system and procedures to manage them.

Trustees: Most trustees are already familiar with the practical work of the charity when they are elected, however training/guidance is provided as and when required. A Code of Conduct Policy and Attendance Policy have been put in place for all committee members and trustees.

Risk Management: In addition, to the existing policies [Safeguarding Children and Young Adults and Vulnerable Adults policies, Food Allergy warning poster and Health & Safety Statement and Policy, Financial Controls Policy] the following new policies were put into place:
 - The Charity's Disclosure and Baring Policy/Guideline D.B.S. was created and agreed on 9th February 2020
 - The Disciplinary Policy and Procedure was created and agreed on 20th February 2020
 - The Grievance Policy and Procedure was created and agreed on 9th February 2020.

Related Parties: Gurudwara Sahib works actively with the local Hindu community to celebrate Diwali and is represented on the Interfaith and the Panel of Faith groups. It is also affiliated with Equality Action, a charity that campaigns for equal opportunities for all and works towards eliminating discrimination.

Summary of the objects of the charity set out in its governing document

The object of the CIO is to advance the Sikh Religion in accordance with the teachings of the Guru Granth Sahib and in furtherance thereof, to manage and maintain the Gurdwara Sahib, to hold Diwans or congregational religious gatherings and to hold other functions of a religious nature in particular the Sikh religious festivals.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

As per the governing document, the charity continues to fulfil its objectives:

- By providing a place of worship for the local Sikh Community
- By conducting religious services for the congregation including conduct of baptism, and funeral rites in accordance with the teachings of The Guru Granth Sahib
- By celebrating the various Sikh religious festivals during the year

The trustees have paid due regard to guidance issued by the Charity Commission on public benefit as set out in the Charities Act. The Gurudwara is open to both Sikh and non-Sikhs alike. It promotes spiritual and moral advancement as per the teachings of The Guru Granth Sahib for the benefit of all. It supports human rights for all. The Gurudwara is affiliated to and takes an active part in the Interfaith and the Panel of Faith groups.

Additional details of objectives and activities (Optional information)

Grant making: Being a small charity we do not make any grants.

Making Investments: The charity has no investments.

You **may choose** to include further statements, where relevant, about:

- policy on grant making.
- policy programme related investment.
- contribution made by volunteers.

Contribution by Volunteers: with having a small congregation, the charity is incredibly grateful to the unstinting effort of its volunteers who are involved in running the Punjabi, music, and theology classes. The provision of free lunch on Sundays and at time of religious functions is again, done by volunteers.

The various religious services are again conducted by members of the congregation as we don't have a Giani [priest].

Summary of the main achievements of the charity during the year

Throughout the current reporting year, the Charity has extended its assistance beyond its primary objectives to aid the vulnerable in society. By undertaking various community-based projects and collaborating with both local and national agencies, the organisation has fostered positive engagement with the vulnerable population, all with the overarching goal of enhancing the quality of life for those in greatest need. Volunteers within the Charity use their professional expertise to support and guide the more vulnerable.

Upstairs Rental Space Renovation at Community Centre

The Charity has recently renovated the rooms above the Sikh Community Centre using funds contributed by its members. The aim is to generate income that can be used to enrich the broader community by hosting community events, activities, classes, training sessions, social events, and faith.

South Asian Heritage Month

The Charity hosted a cross community event which commemorated, marked, and celebrated South Asian cultures and histories. It aimed to transform how people connected with South Asian culture and identity in three simple ways: Through the celebration of arts, culture, and heritage, commemorating South Asian history and education.

Loughborough Leggo Youth Group at Sikh Community Centre

The local Loughborough Leggo Youth Group for a second year continues to utilise the Sikh Community Centre to offer structured physical and social activities, providing crucial support to young people. Specifically targeting those facing challenges due to additional needs and residing in deprived areas, the group aims to enhance the self-esteem, confidence, and mental well-being of young individuals. Funding for this initiative comes from Children in Need and the local authority. The group's outstanding contributions continue to be recognised with the prestigious Platinum Jubilee Community and Business Award, acknowledging their exceptional work within the community. The group has listened and worked with the young people to set up and fund a weekly Bhangra class bringing families together. This year a monthly women's well-being group has been set up which has led to several conversations with mothers during sessions whose children have required additional mental health support due to the ongoing impacts of COVID – one young person is receiving mental health support, including support to access education at a local college. The community centre helps to promote the work of Loughborough Leggo and this has brought five new members with SEND (special educational needs) to the group.

Housing Support for Vulnerable European Families

The Charity has assisted newly settled European families, grappling with language barriers, in securing rental properties upon arrival. Furthermore, the Charity provided comprehensive

support throughout the intricate process of setting up bills and insurances for first homes in the United Kingdom (UK). Many of these families have expressed gratitude, stating that without the Charity's assistance, navigating through home ownership and responsibilities in the UK would have been a considerable challenge.

Educational support in local schools continues, including challenging unconscious bias in settings. The Charity supports children from newly settled European families by collaborating with head teachers, it ensures effective communication of any issues or concerns to parents facing language barriers and unfamiliarity with the UK education system. This engagement empowers parents to make informed decisions about their children's education and future. The Charity has connected private educational tutors to families to improve opportunities for better educational outcomes for children.

Advocacy for the Vulnerable

The Charity has taken a proactive role in supporting the vulnerable, including representing families let down by government organisations. Leveraging the diverse skills and backgrounds of its members, the Charity holds organisations accountable, striving for balanced outcomes for the wider community. In some instances, organisations have apologised for shortcomings, committed to corrective actions, and incorporated lessons learned for future improvements. The Charity has also provided crucial assistance to individuals struggling with mental health, supported victims of crime and anti-social behaviour, collaborating with multiple agencies for effective problem-solving. Using the skill levels, the Charity supports people with disabilities to access benefits whilst remaining accessible to all.

Combatting Alcoholism

For a second year the Charity has dedicated efforts to support community members grappling with alcohol dependence. This assistance includes one-on-one support, guidance through faith, engagement with national agencies like Turning Point, collaboration with local agencies such as Sikh Recovery Network, Social Services Intervention, and the Great Project to facilitate employment opportunities.

Educate Punjab Project

Continuing its global outreach, the Charity remains committed to the Educate Punjab Project in India. Through this initiative, the Charity funds education for children unable to afford even basic schooling in Punjab. Currently, the Charity sponsors three children, providing educational opportunities for those less fortunate in families facing financial constraints.

Section E Financial review

Brief statement of the charity's policy on reserves

Reserves Policy

The Charity maintains a reserve of 50K in order to be able to finance the Charity for a period of 2 years should the Charity undergo voluntary winding up or dissolution due to a decline in membership and users. This reserve would cover legal costs to wind up/dissolve the Charity.

Details of any funds materially in deficit

There are no funds that are materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F Other optional information

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)	T. R. Kaur	Balbeer Singh.
Full name(s)	TERESA RESHPAL KAUR	BALBEER SINGH
Position (eg Secretary, Chair, etc)	Trustee	TRUSTEE.
Date	22/11/23	



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Gurdwara Sahib Loughborough

**On accounts for the year
ended**

31st March 2023

**Charity no
(if any)**

1193617

Set out on pages

3-4

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2023.

**Responsibilities and
basis of report**

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:

18/5/23

Name:

NIGEL RICKS FCA

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

ICAEW
(INSTITUTE OF CHARTERED ACCOUNTANTS IN ENGLAND AND WALES)

Address:

ROSE VILLA, 42 GLEBE STREET, LOUGHBOROUGH,

LEICESTERSHIRE, LE11 1JR

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.

The charity was set up as a CIO in February 2022. All of the initial assets were transferred from another charity, Gurudwara Sahib Loughborough (Sikh Temple) – Charity number 511096 to this new charity.

The new charity was formed as a CIO as 5 out of 6 of the trustees from the previous charity had passed away.

Gurdwara Sahib Loughborough

Charity number - 1193617

Financial Accounts

For the period from	22/02/2022	To	31/03/2023
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Receipts and payments

	Unrestricted funds 1 Year to the nearest £	Restricted funds 1 Year to the nearest £	Endowment funds 1 Year to the nearest £	Total funds 1 Year to the nearest £	Last year 1 Year to the nearest £
Receipts					
Building fund	27,451	-	-	27,451	25,789
Charawa	11,445	-	-	11,445	7,573
Parshad sewa	993	-	-	993	1,201
Bank interest received	266	-	-	266	8
Gift aid	6,870	-	-	6,870	-
Grant	500	-	-	-	-
Community Centre Usage	3,320	-	-	-	-
Funds transferred from HSBC	-	-	-	-	10,000
Khalsa Aid	-	-	-	-	4,751
Sehaj Paath	-	-	-	-	170
Money reimbursed	179	-	-	179	202
Standing orders	5,819	-	-	5,819	3,950
Sub total	56,843	-	-	53,023	53,645
Payments					
Buildings insurance	1,675	-	-	1,675	1,516
Material Paid by Donation	-	-	-	-	8,809
Legal & professional fees	210	-	-	210	1,516
Rates and water	1,438	-	-	1,438	1,324
Khalsa Aid Covid appeal	-	-	-	-	7,500
Gas and Electricity	5,953	-	-	5,953	3,237
Nishan Sahib	-	-	-	-	2,675
Sehaj Paath	200	-	-	-	340
Visiting Ragi Jatha	650	-	-	-	-
Wages & NEST Pension	-	-	-	-	3,256
Repairs and renewals	21,093	-	-	21,093	55,533
Phone and Sky	317	-	-	317	360
Educate Punjab Charity	660	-	-	660	732
Other costs	3,873	-	-	3,873	3,135
Petty cash transfer	-	-	-	-	10,000
Sub total	36,069	-	-	35,219	99,933
Total receipts	56,843	-	-	53,023	53,645
Total payments	36,069	-	-	35,219	99,933
Net of receipts / (payments)	20,774	-	-	17,804	(46,288)

Gurdwara Sahib Loughborough

Charity number - 1193617

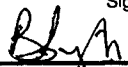
Financial Accounts

For the period from	22/02/2022	To	31/03/2023
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Statement of assets and liabilities at the end of the period

	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 £
Investments					
Property	400,000	-	-	400,000	400,000
	-	-	-	-	-
	400,000	-	-	400,000	400,000
Cash funds					
HSBC Bank - current account	46,201	-	-	46,201	7,558
HSBC Bank - money manager	50,106	-	-	50,106	67,970
Cash in hand	47	-	-	47	53
	-	-	-	-	-
	96,354	-	-	96,354	75,581
Total assets	496,354	-	-	496,354	475,581

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	BALDEEP SINGH	22/5/23.
R. K. S. Jhota	RESHAAL KAUR SINGHA	9/7/23.



Section A

Independent Examiner's Report

Report to the trustees/
members of

Gurdwara Sahib Loughborough

On accounts for the year
ended

31st March 2023

Charity no
(if any)

1193617

Set out on pages

3-4

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2023.

Responsibilities and
basis of report

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:

18/5/23

Name:

NIGEL RICKS FCA

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

ICAEW
(INSTITUTE OF CHARTERED ACCOUNTANTS IN ENGLAND AND WALES)

Address:

ROSE VILLA, 42 GLEBE STREET, LOUGHBOROUGH,

LEICESTERSHIRE, LE11 1JR

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.

The charity was set up as a CIO in February 2022. All of the initial assets were transferred from another charity, Gurudwara Sahib Loughborough (Sikh Temple) – Charity number 511096 to this new charity.

The new charity was formed as a CIO as 5 out of 6 of the trustees from the previous charity had passed away.

Gurdwara Sahib Loughborough

Charity number - 1193617

Financial Accounts

For the period from	22/02/2022	To	31/03/2023
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Receipts and payments

	Unrestricted funds 1 Year to the nearest £	Restricted funds 1 Year to the nearest £	Endowment funds 1 Year to the nearest £	Total funds 1 Year to the nearest £	Last year 1 Year to the nearest £
Receipts					
Building fund	27,451	-	-	27,451	25,789
Charawa	11,445	-	-	11,445	7,573
Parshad sewa	993	-	-	993	1,201
Bank interest received	266	-	-	266	8
Gift aid	6,870	-	-	6,870	-
Grant	500	-	-	-	-
Community Centre Usage	3,320	-	-	-	-
Funds transferred from HSBC	-	-	-	-	10,000
Khalsa Aid	-	-	-	-	4,751
Sehaj Paath	-	-	-	-	170
Money reimbursed	179	-	-	179	202
Standing orders	5,819	-	-	5,819	3,950
Sub total	56,843	-	-	53,023	53,645
Payments					
Buildings insurance	1,675	-	-	1,675	1,516
Material Paid by Donation	-	-	-	-	8,809
Legal & professional fees	210	-	-	210	1,516
Rates and water	1,438	-	-	1,438	1,324
Khalsa Aid Covid appeal	-	-	-	-	7,500
Gas and Electricity	5,953	-	-	5,953	3,237
Nishan Sahib	-	-	-	-	2,675
Sehaj Paath	200	-	-	-	340
Visiting Ragi Jatha	650	-	-	-	-
Wages & NEST Pension	-	-	-	-	3,256
Repairs and renewals	21,093	-	-	21,093	55,533
Phone and Sky	317	-	-	317	360
Educate Punjab Charity	660	-	-	660	732
Other costs	3,873	-	-	3,873	3,135
Petty cash transfer	-	-	-	-	10,000
Sub total	36,069	-	-	35,219	99,933
Total receipts	56,843	-	-	53,023	53,645
Total payments	36,069	-	-	35,219	99,933
Net of receipts / (payments)	20,774	-	-	17,804	(46,288)

Gurdwara Sahib Loughborough

Charity number - 1193617

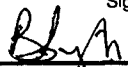
Financial Accounts

For the period from	22/02/2022	To	31/03/2023
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Statement of assets and liabilities at the end of the period

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Investments					
Property	400,000	-	-	400,000	400,000
	-	-	-	-	-
	400,000	-	-	400,000	400,000
Cash funds					
HSBC Bank - current account	46,201	-	-	46,201	7,558
HSBC Bank - money manager	50,106	-	-	50,106	67,970
Cash in hand	47	-	-	47	53
	-	-	-	-	-
	96,354	-	-	96,354	75,581
Total assets	496,354	-	-	496,354	475,581

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	BALBEER SINGH	22/5/23
R. K. S. Jhota	RESHAAL KAUR SINGHA	9/7/23

GURDWARA SAHIB LOUGHBOROUGH

England & Wales - Charity number 1193617

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	April	2021		31	March	2022

Section A Reference and administration details

Charity name **GURDWARA SAHIB LOUGHBOROUGH**

Other names charity is known by **SIKH TEMPLE LOUGHBOROUGH**

Registered charity number (if any) **CIO 1193617**

Charity's principal address **33/34 Clarence Street**
Loughborough
Leicestershire
Postcode LE11 1DY

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	Mr Daljit Singh			
2	Mr Major Singh			
3	Mr Harbans Singh			
4	Mr Bhagwan Singh			
5	Mrs Sarah Aujla		Resigned 6 January 2022	
6	Mr Balbeer Singh			
7	Mr Lal Singh Assi			
8	Mr Parvinder Singh Banwait			
9	Mr Peter Singh Sihota		Resigned 4 October 2021	
10	Mrs Mohinder Kaur		Resigned 4 May 2021	
11	Mr Man Singh Grewal		Resigned 4 May 2021	
12	Mrs Bridget Kaur		Resigned 4 May 2021	
13	Mrs Gurmeet Kaur Dosanjh		Resigned 4 May 2021	
14	Dr Baldev Kaur		Resigned 4 May 2021	
15	Mrs Manjit Kaur		Resigned 4 May 2021	
16	Mr Bhupinder Singh Dosanjh		Resigned 1 December 2021	
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

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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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution adopted 01 April 2021
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation [CIO]
Trustee selection methods (eg. appointed by, elected by)	The Trustees are elected as per Section 13 of the CIO Constitution.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties.

Trustees: Most trustees are already familiar with the practical work of the charity when they are elected, however training/guidance is provided as and when required. A Code of Conduct Policy and Attendance Policy have been put in place for all committee members and trustees

Risk Management: In addition, to the existing policies [Safeguarding Children and Young Adults and Vulnerable Adults policies, Food Allergy warning poster and Health & Safety Statement and Policy, Financial Controls Policy] the following new policies were put into place:

- The Charity's Disclosure and Baring Policy/Guideline D.B.S. was created and agreed on 9th February 2020
- The Disciplinary Policy and Procedure was created and agreed on 20th February 2020
- The Grievance Policy and Procedure was created and agreed on 9th February 2020.

>Related Parties: Gurudwara Sahib works actively with the local Hindu community to celebrate Diwali and is represented on the Interfaith and the Panel of Faith groups. It is also affiliated Equality Action, a charity that campaigns for equal opportunities for all and works towards eliminating discrimination.

- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The object of the CIO is to advance the Sikh Religion in accordance with the teachings of the Guru Granth Sahib and in furtherance thereof, to manage and maintain the Gurdwara Sahib, to hold Diwans or congregational religious gatherings and to hold other functions of a religious nature in particular the Sikh religious festivals.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

As per the governing document, the charity continues to fulfil its objectives:

- By providing a place of worship for the local Sikh Community
- By conducting religious services for the congregation including conduct of baptism, marriage and funeral rites in accordance with the teachings of The Guru Granth Sahib
- By celebrating the various Sikh religious festivals during the year

The trustees have paid due regard to guidance issued by the Charity Commission on public benefit as set out in the Charities Act. The Gurdwara is open to both Sikh and non-Sikhs alike. It promotes spiritual and moral advancement as per the teachings of The Guru Granth Sahib for the benefit of all. It supports human rights for all. The Gurdwara is affiliated to and takes an active part in the Interfaith and the Panel of Faith groups.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grant making.
- policy programme related investment.
- contribution made by volunteers.

Contribution by Volunteers: with having a small congregation, the charity is incredibly grateful to the unstinting effort of its volunteers who are involved in running the Punjabi, music and theology classes. The provision of free lunch on Sundays and at time of religious functions is again, done by volunteers.

Our Giani [priest] gave-up his priesthood recently. For the present the members of congregation have stepped forward and are conducting the various religious services.

Summary of the main achievements of the charity during the year

During this reporting year the charity has outside its core objectives been supporting the vulnerable in society. Through several community-based projects, working with local and national agencies facilitated positive engagement with the vulnerable. All aimed at securing an improved life for those that need it most.

Renovation of the Community Centre

The charity has recently refurbished its Sikh Community Centre from the charities personal funds which were donated by its membership. The charity is hoping that the Sikh Community Centre will not only be utilised by the Sikh Community but will benefit the wider community in delivering community events, activities, classes, training, and social gatherings.

Renovation of the Gurdwara Sahib Toilets

The Gurdwara Sahib toilets have been refurbished, they were outdated and no longer compliant with health and safety regulations. The above renovation of the Sikh Community Centre and the Gurdwara Sahib toilets cost Circ. 55k which was all funded by the charity's membership.

Leggo

The Sikh Community Centre is now being utilised by the local Loughborough Leggo Youth Group which provides support to young people through structured physical and social activities. The group has reached out to help children who are disadvantaged through their additional needs and living in an area of deprivation. The group aims to improve young people's self-esteem, confidence, and impact positively on their mental health. This group is funded by Children in Need and the local authority. *The group has recently received the Platinum Jubilee Community and Business Award which celebrates exceptional and positive work for our communities.*

Securing homes for the vulnerable

The charity has supported our newly settled European families who were and are challenged with language difficulties. The charity supported families to secure rental property on arrival and then supported them through the challenging process of purchasing their first homes in the UK from beginning to end. Many of the families have reported back to the charity that without the charities support they would have struggled to achieve their first home in the UK.

Schools

The charity continues to support children of the newly settled European families within the local schools. The charity has engaged with local head teachers to ensure any issues raised and concerns are effectively communicated with the parents with language barriers and lack of understanding of the UK education system. This work has enabled the parents to make informed supportive decisions about their children's education and future.

Supporting the Vulnerable

The charity has taken responsibility to support the vulnerable in society, this has included representing families who have been failed by government organisations. With the diverse skills and

background of the charities membership we have be able to hold to account organisations and secure the best and balanced outcomes for the wider community. On a few occasion organisations have apologised for their failings, offering action to put things right and taken away learning for future improvement. The charity has supported members of society where mental health has been challenging for individuals. The charity has supported victims of crime and anti-social behaviour utilising multi agencies to problem solve.

Alcoholism's

The charity has supported alcoholic dependant members of the community to seek recovery from this disease by one-to-one support, guidance through faith, engagement with national agencies like Turning Point, engagement with local agencies like Sikh Recovery Network, Social Services Intervention and Great Project to enable employment.

Educate Punjab

The charity continues support the Educate Punjab Project in Indian, this is a project in Punjab funding education for children that are unable to afford education. Our charity sponsors 3 children who are less fortunate where their families are unable to afford even a basic education.

New Nishan Sahib – in place for Vaisakhi

The charity during the reporting year installed a new Nishan Sahib which is the Sikh flag marking the Gurdwara Sahib and representing the values of the Sikh faith. The new installation is now health and safety compliant with a modernised mechanism for lowering and raising of the flag ever Vaisakhi.

Section E Financial review

Brief statement of the charity's policy on reserves

Reserves Policy
 The Charity maintains a reserve of 50K in order to be able to finance the Charity for a period of 2 years should the Charity undergo voluntary winding up or dissolution due to a decline in membership and users. This reserve would cover legal costs to wind up/dissolve the Charity.

Details of any funds materially in deficit

There are no funds that are materially in deficit

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

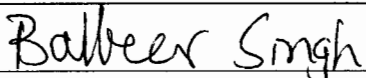
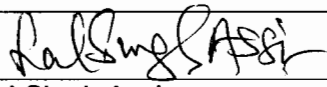
- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F Other optional information

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Balbeer Singh	Lal Singh Assi
Position (eg Secretary, Chair, etc)	Trustee	Trustee

Date 25th July 2022

Gurdwara Sahib Loughborough

Charity number - 1193617

Financial Accounts

For the period from	22/02/2021	To	31/03/2022
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Receipts and payments

	Unrestricted funds 1 Year to the nearest £	Restricted funds 1 Year to the nearest £	Endowment funds 1 Year to the nearest £	Total funds 1 Year to the nearest £	Last year 1 Year to the nearest £
Receipts					
Building fund	25,789	-	-	25,789	-
Charawa	7,573	-	-	7,573	-
Parshad sewa	1,201	-	-	1,201	-
Bank interest received	8	-	-	8	-
Funds transferred from HSBC	10,000	-	-	10,000	-
Khalsa Aid	4,751	-	-	4,751	-
Sehaj Paath	170	-	-	170	-
Money reimbursed	202	-	-	202	-
Standing orders	3,950	-	-	3,950	-
Sub total	53,645	-	-	53,645	-
Payments					
Buildings insurance	1,516	-	-	1,516	-
Material Paid by Donation	8,809	-	-	8,809	-
Legal & professional fees	1,516	-	-	1,516	-
Rates and water	1,324	-	-	1,324	-
Khalsa Aid Covid appeal	7,500	-	-	7,500	-
Gas and Electricity	3,237	-	-	3,237	-
Nishan Sahib	2,675	-	-	2,675	-
Sehaj Paath	340	-	-		
Wages & NEST Pension	3,256	-	-	3,256	-
Repairs and renewals	55,533	-	-	55,533	-
Phone and Sky	360	-	-	360	-
Educate Punjab Charity	732	-	-	732	-
Other costs	3,135	-	-	3,135	-
Petty cash transfer	10,000	-	-	10,000	-
Sub total	99,933	-	-	99,593	-
Total receipts	53,645	-	-	53,645	-
Total payments	99,933	-	-	99,593	-
Net of receipts / (payments)	(46,288)	-	-	(45,948)	-

Gurdwara Sahib Loughborough

Charity number - 1193617

Financial Accounts

For the period from	22/02/2021	To	31/03/2022
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Statement of assets and liabilities at the end of the period

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	-	-	-	-	-
	400,000	-	-	400,000	-
Cash funds					
HSBC Bank - current account	7,558	-	-	7,558	-
HSBC Bank - money manager	67,970	-	-	67,970	-
Cash in hand	53	-	-	53	-
	-	-	-	-	-
	75,581	-	-	75,581	-
Total assets	475,581	-	-	475,581	-

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
<u>Ballbeer Singh</u>	<u>BARBEER SINGH</u>	<u>25/07/22</u>
<u>Harbans Singh</u>	<u>HARBANS SINGH</u>	<u>25/07/22</u>



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ended

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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:

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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:

30/5/2022

Name:

NIGEL RICKS FCA

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

ICAEW
(INSTITUTE OF CHARTERED ACCOUNTANTS IN ENGLAND AND WALES)

Address:

ROSE VILLA, 42 GLEBE STREET, LOUGHBOROUGH,

LEICESTERSHIRE, LE11 1JR

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