



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 Barring 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 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)

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 been able to hold to account organisations and secure the best and balanced outcomes for the wider community. On a few occasions 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 India, 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 every 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)	Balbeer Singh	Lal Singh Assi
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

	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	-
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>Balbeer Singh</u>	<u>BALBEER SINGH</u>	<u>25/07/22</u>
<u>Harbans Singh</u>	<u>HARBANS SINGH</u>	<u>25/07/22</u>



Section A

Independent Examiner's Report

Report to the trustees/
members of

Gurdwara Sahib Loughborough

On accounts for the year
ended

31st March 2022

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 31/03/2022.

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:

30/5/2022

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

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.