



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)

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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	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

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

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

Signature

Print Name

Date of
approval

R. K. S. Jota

BALDEEP SINGH
RESHMAL KAUR SINGHA

22/5/23.
9/7/23.



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