



# Trustees' Annual Report for the period

Period start date		Period end date	
From	1 <sup>st</sup> April 2023	To	31 <sup>st</sup> March 2024

## 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		17.12.2023 to Present	
2	Karan SINGH		17.12.2023 to Present	
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)

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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' 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 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.

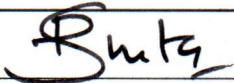
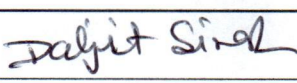


In recent years, our support has significantly reduced the burden on official bodies by saving time and money, preventing legal issues, and alleviating administrative pressures.

## 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 <sup>st</sup> March 2024	



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

31<sup>st</sup> 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.**

# 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 £
<b>Receipts</b>					
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
<b>Sub total</b>	<b>50,678</b>	<b>-</b>	<b>-</b>	<b>50,678</b>	<b>53,023</b>
<b>Payments</b>					
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	-	-	-	-
Visiting Ragi Jatha	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	-	-	-	-	-
<b>Sub total</b>	<b>77,757</b>	<b>-</b>	<b>-</b>	<b>77,037</b>	<b>35,219</b>
<b>Total receipts</b>	<b>50,678</b>	<b>-</b>	<b>-</b>	<b>50,678</b>	<b>53,023</b>
<b>Total payments</b>	<b>77,757</b>	<b>-</b>	<b>-</b>	<b>77,037</b>	<b>35,219</b>
<b>Net of receipts / (payments)</b>	<b>(27,079)</b>	<b>-</b>	<b>-</b>	<b>(26,359)</b>	<b>17,804</b>



# 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 £
<b>Investments</b>					
Property	400,000	-	-	400,000	400,000
	-	-	-	-	
	400,000	-	-	400,000	400,000
<b>Cash funds</b>					
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
<b>Total assets</b>	469,274	-	-	469,274	496,354

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

Signature

Print Name

Date of approval

Balbeer Singh  
Bata

BALBEER SINGH  
PETER SIHOTA

20/5/24  
20/5/2024

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