



Trustees' Annual Report for the period

	Period start date	Period end date
From	1 st April 2024	To 31 st 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
(e.g. trust deed, constitution)

Constitution adopted 01 April 2021

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

Charitable Incorporated Organisation [CIO]

Trustee selection methods
(e.g. 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

Responsibilities and
basis of report

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

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.

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	-	-	53,788	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	-	-	53,788	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

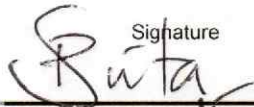
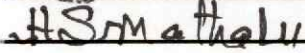
Financial Accounts

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
	HARMINDER MATHARU	17.06.2025



Section A

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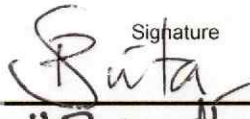
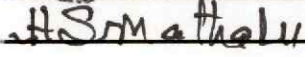
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