



Trustees' Annual Report for the period

		Period start date			Period end date		
From	Day	Month	Year	To	Day	Month	Year
	01	04	2020		31	03	2021

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Postcode

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	Manjit Singh Dhothar	General Secretary		
2	Inderbir Nayyar	Assistant General Secretary		
3	Dr Harjeet Singh Bindra			
4	Balwant Singh			
5	Balijinder Singh Brar			
6	Jagraj Dhaliwal			
7	Gurcharan Singh			
8	Narinder Singh Pandher			
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				

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
How the charity is constituted (eg trust association company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Members put themselves forward to be elected as trustees and appointed by randomly being selected from the ballot to meet the required number of trustees and appointed to serve a 5 years period

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.

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Section C Objectives and activities

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

The objects of the charity are the advancement of the Sikh religion and providing the facilities and assistance to carry out the Sikh religious services, ceremonies, religious education, art and culture, heritage and a place to worship for the Sikh community in the Reading vicinity.

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)

Place of religious worship, promoting the Sikhism, providing the facilities for weddings and other social needs of the Sikh community.

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.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Providing Punjabi language school, celebration of birthdays, monthly and yearly religious celebration and amateur sports

Section E

Financial review

Brief statement of the charity's policy on reserves

To ensure that the charity has sufficient liquid funds to meet its expenses and build up reserves to expand its facilities.

Details of any funds 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)		MANJIT SINGH DHOTHAR
Full name(s)	MANJIT SINGH DHOTHAR	
Position (eg Secretary, Chair, etc)	SECRETARY	
Date	01/07/2021	

FINANCIAL STATEMENTS
SIRI GURU SINGH SABHA GURDWARA
CHARITY INFORMATION
FOR THE YEAR ENDED 31ST MARCH 2021

TRUSTEES: Mr Manjit Singh Dhothar
Mr Inderbir Nayyar
Mr Balwant Singh
Dr Harjeet Singh Bindra
Mr Baljinder Singh Brar
Mr Jagraj Dhaliwal
Mr Gurcharan Singh
Mr Narinder Singh Pandher

REGISTERED OFFICE: 30a Cumberland Road
Reading
Berkshire.
RG1 3LB

CHARITY NO.: 266714

ACCOUNTANTS: AccTax Solutions Ltd
Chartered Certified Accountants
Oak House
235 London Road
Reading
Berkshire. RG1 3NY

BANKERS: Lloyds TSB Plc
1-2 Market Place
Reading
Berkshire. RG1 2EQ

SOLICITORS: Thompson & Leatherdale
23 Russell Street
Reading
Berkshire. RG1 7XD

SIRI GURU SINGH SABHA GURDWARA

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31ST MARCH 2021

The trustees present their report along with the financial statements of the charity for the year ended 31st March 2019 and confirm that they comply with the trust deeds, the Charities SORP 2005 and the Charities Act

Constitution and objects

The Siri Guru Singh Sabha Gurdwara is constituted under a trust deed dated 5th November 1973 and is a registered charity number 266714.

The objects of the charity are the advancement of the Sikh religion and providing the facilities and assistance to carry out the Sikh religious services, ceremonies, religious education, art and culture, heritage and a place to worship for the Sikh community in the Reading vicinity.

Organisation

The trustees who have served during the year and since the year end are set out on page 1. Trustees and management committee are elected in accordance with the constitution .

Financial review and investment policy

The majority of the charity funding represents ongoing generous donations given by the congregation during religious ceremonies and fund raising campaign.

In 2018, the Gurdwara the purchase of land lying to the south of Reading Road, Winnersh, Reading for the sum of £196,000 and the land is held Upon Trust for the Funders of the funds provided to purchase the land in accordance with the Declaration of Trust dated 2nd June 2017. As at 31 March 2021, the amount payable to the Funders was £196,000 (2019: £196,000). The loan is interest free.

Reserves policy

The policy of the trustees is to build up Charitys' reserves for future expenditure by means of donations from general public and institutes. The reserves are also maintained at this level in order to provide sufficient funds to cover the management, administration and support costs.

Trustee's responsibilities in relation to the financial statements

Law applicable to charities in England and Wales require the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business

SIRI GURU SINGH SABHA GURDWARA
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2021

	Notes	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total 2021 £	Total 2020 £
Incoming resources					
Donations		38,245	-	38,245	108,951
Rent Receivable		169,828	-	169,828	163,367
HMRC Furlough Grant		12,724	-	12,724	
Gift Aid Refund				-	7,250
Interest & Dividends Earned		8	-	8	15
		<u>220,805</u>	<u>-</u>	<u>220,805</u>	<u>279,583</u>
Resources expended					
Food Purchases		486	-	486	78
Rates			-	-	567
Car Parking Rent			-	-	3,100
Light & Heat		7,124	-	7,124	11,710
Loan Interest		36,566	-	36,566	35,999
Telephone & Internet		401	-	401	443
Insurance		3,783	-	3,783	4,092
Property Maintenance Fee		5,000		5,000	5,000
Property Repair & Maintenance		9,650	-	9,650	33,995
Van Expenses		1,076	-	1,076	260
Professional Fees		1,800	-	1,800	1,740
Letting Agent & Inventory Fees		16,488		16,488	10,695
Valuation Fee			-	-	3,000
HMO & Deposit Scheme Fee		648		648	484
Printing, Postage & Stationery		250	-	250	322
Granthies PAYE Wages		28,519	-	28,519	18,462
Visting Granthies		6,515	-	6,515	10,866
Teachers wages			-	-	1,400
Health & Safety Training				-	138
Kirtan Nagar & Social Activities			-	-	1,700
Donations		8,722	-	8,722	7,930
Waste Collection/Cleaning Expenses		1,033	-	1,033	1,389
Depreciation		3,848	-	3,848	4,530
Total resources expended		<u>131,909</u>	<u>-</u>	<u>131,909</u>	<u>157,900</u>
Net (resources expended)		88,896	-	88,896	121,683
Net movement in funds		88,896	-	88,896	121,683
Balance at 1st April 2020		<u>2,219,567</u>	<u>-</u>	<u>2,219,567</u>	<u>2,097,884</u>
Balance at 31st March 2020	6	<u>2,308,463</u>	<u>-</u>	<u>2,308,463</u>	<u>2,219,567</u>

SIRI GURU SINGH SABHA GURDWARA
BALANCE SHEET
AS AT 31ST MARCH 2021

	Notes	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total 2021 £	Total 2020 £
Fixed assets					
Tangible assets	2	2,959,971	-	2,959,971	2,949,554
Investment		-	-	-	-
		<u>2,959,971</u>	<u>-</u>	<u>2,959,971</u>	<u>2,949,554</u>
Current assets					
Debtors	3	-	-	-	970
Cash at bank and in hand		426,100	-	426,100	287,851
		<u>426,100</u>	<u>-</u>	<u>426,100</u>	<u>288,821</u>
Creditors: amounts falling due within one year	4	(4,782)	-	(4,782)	(5,760)
Net current assets/(liabilities)		<u>421,318</u>	<u>-</u>	<u>421,318</u>	<u>283,061</u>
Total assets less current liabilities		3,381,289	-	3,381,289	3,232,615
Creditors: amounts falling due after more than one year	5	<u>(1,072,826)</u>	<u>-</u>	<u>(1,072,826)</u>	<u>(1,134,731)</u>
Total net assets		<u>2,308,463</u>	<u>-</u>	<u>2,308,463</u>	<u>2,097,884</u>
Funds	6	<u>2,308,463</u>	<u>-</u>	<u>2,308,463</u>	<u>2,097,884</u>

Approved by the trustees and signed on its behalf by :


 Mr Malkiat Singh Gill
 President

11/7/21
 Date

SIRI GURU SINGH SABHA GURDWARA
NOTES FORMING PART OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2021

2. Tangible fixed assets

	Freehold Property	Letting Fixture & Fittings £	Building Equipm't Fittings £	Kitchen, Equipm't £	Motor Vehicle £	Total £
Cost						
At 01.04.2020	2,923,736	20,207	71,572	50,446	11,328	3,077,289
Additions	14,556					14,556
Disposals						-
At 31.03.2021	<u>2,938,292</u>	<u>20,207</u>	<u>71,572</u>	<u>50,446</u>	<u>11,328</u>	<u>3,091,845</u>
Depreciation						
At 01.04.2020	-	15,573	51,855	49,293	11,305	128,026
Charge for the year		695	2,958	173	22	3,848
Disposals						-
At 31.03.2021	<u>-</u>	<u>16,268</u>	<u>54,813</u>	<u>49,466</u>	<u>11,327</u>	<u>131,874</u>
Net book amount						
As At 31.03.2021	<u>2,938,292</u>	<u>3,939</u>	<u>16,759</u>	<u>980</u>	<u>1</u>	<u>2,959,971</u>
As At 31.03.2020	<u>2,923,736</u>	<u>4,634</u>	<u>19,717</u>	<u>1,153</u>	<u>23</u>	<u>2,949,263</u>

Bank loan is secured on the freehold land and building - 249/251 Wokingham Road, Reading. RG6 7DU

	2021 £	2020 £
3. Debtors		
Other Debtors		970
Prepayments	<u>-</u>	<u>-</u>
	<u>-</u>	<u>970</u>
4. Creditors: Amounts falling due within one year		
Other Creditors	2,327	3,698
Accruals	<u>2,455</u>	<u>2,192</u>
	<u>4,782</u>	<u>5,760</u>
5. Creditors: Amounts falling due after one year		
Loans from Congregation	196,000	196,000
Lloyds Bank Loan	<u>876,826</u>	<u>938,731</u>
	<u>1,072,826</u>	<u>1,134,731</u>

SIRI GURU SINGH SABHA GURDWARA

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31ST MARCH 2021

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees and signed on the their behalf by :

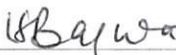
Mr Malkiat Singh Gill
President



Ms. Gurpreet Kaur Vig
General Secretary



Mr Vaninder Singh Bajwa
Treasurer



Date: 1/7/2021

SIRI GURU SINGH SABHA GURDWARA

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES/MEMBERS FOR THE YEAR ENDED 31ST MARCH 2021

We report on the accounts for the year ended 31 March 2021 set out on pages 5 to 9.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts as described on page 2. The charity's trustees consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (the Act) and that an independent examination is needed.

It is our responsibility to:

- examine the accounts (under section 43(3)(a) of the Act);
- follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 43(7)(b) of the Act); and
- state whether particular matters have come to my attention.

Basis of independent examiner's statement

Our examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the

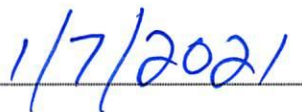
Independent examiner's statement

In connection with our examination, no matter has come to our attention:

- (1) which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 41 of the 1993 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Act have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


AccTax Solutions Ltd
Chartered Certified Accountants
Oak House
235 London Road
Reading, Berkshire. RG1 3NY

Date



SIRI GURU SINGH SABHA GURDWARA
NOTES FORMING PART OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2021

1. Principal accounting policies

(a) Accounting convention

The financial statements are prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities(January 2015).In preparing the financial statements the charity follows best practice as laid down in the Statement of Recommended Practice - Accounting and Reporting SORP 2005.

(b) Incoming resources

The charity receives it's income from donations, rent from properties and interest on saving accounts.

(c) Resources expended

Expenditure is included on an accrual basis.

(d) Fund accounting

Details of the nature and purpose of each fund is set out in note 6.

(e) Depreciation

Depreciation is provided to write off cost of assets over their useful lives using the following rates:

Office fixture & fittings	15% on reducing balance
Building equipment	15% on reducing balance
Kitchen equipment & fixtures	15% on reducing balance
Motor Vehicle	25% on reducing balance

SIRI GURU SINGH SABHA GURDWARA
NOTES FORMING PART OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2021

6. Funds

Unrestricted funds

- comprise those funds which the trustee are free to use in accordance with the charitable objects.

Restricted funds

- are funds which have been given for particular purposes and projects.

7. Trustee Benefits

No expenses were paid to trustees in the year.



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Siri Guru Singh Sabha Gurdwara

On accounts for the year
ended

31 March 2021

Charity no
(if any)

266714

Set out on pages

1 - 4

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 03 / 2021**.

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**

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Association of Chartered and Certified Accountants

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:

01/07/2021

Name:

S S Bisram FCCA

Relevant professional
qualification(s) or body

ACCA

(If any):

Address:

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.

None