

GURU NANAK GURDWARA

England & Wales · Charity number 271627

Details

Other names Gurbaj Singh, Jugdeep Singh, Santokh singh mahal

Status Registered

Legal form Other

Registered 1976-07-15

Register [View on the Charity Commission register](#)

Contact

Address 2a Dallow Road
Luton
LU1 1LY

Phone 01582721072

Website www.gngluton.org

Activities

Objects: 1.1 THE ADVANCEMENT OF THE SIKH RELIGION, ITS CULTURE AND TRADITIONS.1.2 TO ADVANCE HUMAN RIGHTS, RACIAL HARMONY, DIVERSITY AND PROMOTE COMMUNITY COHESION.1.3 THE PREVENTION AND RELIEF OF POVERTY, ILL HEALTH, DISABILITY AND OTHER HARDSHIPS.1.4 THE ADVANCEMENT OF EDUCATION IN GURUMUKHI AND SIKH HISTORY INCLUDING OTHER CORE SUBJECTS AS AND WHEN NECESSARY.1.5 THE ADVANCEMENT OF HEALTH, SOCIAL CARE AND COMMUNITY DEVELOPMENT.1.6 THE ADVANCEMENT OF AMATEUR SPORTS, ART, HERITAGE AND SCIENCE.1.7 TO PROMOTE HARMONY WITH THE POLICE, FIRE AND MEDICAL SERVICES.1.8 TO MAINTAIN THE LIBRARY WITH BOOKS ON SIKH RELIGION AND HISTORY; ORGANISE THEOLOGICAL DISCUSSIONS AND ARRANGE VAISAKHI AND CELEBRATE GURPURBS.1.9 TO GUARD AGAINST INJUSTICES PERPETRATED AGAINST ANY MEMBER OF THE INSTITUTION.1.10 TO ENCOURAGE YOUTH MALE AND FEMALE MEMBERS TO TAKE PART IN EXECUTIVE COMMITTEE AND COMMUNITY MATTERS.

Activities: The teaching and promotion of the Sikh religion.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Religious Activities, Amateur Sport
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** LUTON
- Luton

Finances

Period end	Income	Expenditure	Assets	Employees
2025-02-28	£466,635	£273,252	-	-
2024-02-29	£369,444	£191,596	-	-
2023-02-28	£432,632	£201,332	-	-
2022-02-28	£847,857	£51,157	£4,570,959	2
2021-02-28	£299,257	£54,768	-	-

Trustees

Name	Role	Appointed
Amanpreet Singh		2025-02-28
Arashdeep Singh		2025-02-28
Avneet Kaur Aulakh		2025-10-19
Avtar Singh		2025-02-28
Balbir Singh		2025-02-28
Beant Singh Grewal		2025-02-28
Daljit Singh Birring		2025-06-10
Deep Singh		2025-02-28
Gian singh Raju		2025-06-10
Gopal Dhani		2023-06-04
Gurbaj Singh		2025-02-28
Gurbir Singh		2025-02-28
Harbhajan singh Sandher		2025-02-28
Harjot Singh		2025-02-28
Jagtar Singh Rai		2025-02-28
Jaspal Singh		2025-02-28
Jaspal Singh		2024-06-04
Jugdeep Singh Malhotra		2025-02-28
Mandeep Sangha		2023-06-04
Mukhpal Singh		2025-02-28
Palwinder Singh		2025-02-28
Santokh Singh Mahal		2025-02-28
Tejpartap Singh Sahota		2025-06-10

GURU NANAK GURDWARA

England & Wales - Charity number 271627

Accounts

CHARITY REGISTRATION NUMBER: 271627

GURU NANAK GURDWARA
ANNUAL REPORT AND FINANCIAL STATEMENTS
28 February 2025

GURU NANAK GURDWARA

Financial Statements

Year ended 28 February 2025

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GURU NANAK GURDWARA

Trustees' Annual Report

Year ended 28 February 2025

Reference and administrative details

Board of Directors/Trustees

Mr. Daljit Singh Biring
Mr. Tejpartap Singh Sahota
Mr. Gian Singh Raju
Mr. Arashdeep Singh
Mr. Harbhajan Singh Sandher
Mr. Deep Singh
Mr Palwinder Singh
Mr. Gurbaj Singh
Mr. Gurbir Singh
Mr. Gagandeep Kashyap
Mr. Mukhpal Singh
Mr. Jasbir Singh
Mr. Makhan Singh Puar
Mr. Beant Singh Grewal
Mr. Amanpreet Singh
Mr. Avtar Singh
Mr. Santokh Singh Mahal
Mr. Jagtar Singh Rai
Mr. Jugdeep Singh
Mr. Balbir Singh Malhotra
Mr. Gurjeet Singh Malhotra
Mr. Gopal Singh Dhani
Mrs. Mandeep Sangha

Charity registration number 271627

Registered office 2a Dallow Road Luton
Bedfordshire LU1 1LY

Accountant Fasih Khan ACCA
Suite 2 B Crystal House
New Bedford Road
Luton
LU1 1HS

Auditor K B M UK Limited
Chartered Certified Accountants & Statutory Auditors
1 Concord Business Centre
Concord Road
London
UK
W3 0TJ

GURU NANAK GURDWARA

Trustees' Annual Report *(continued)*

Year ended 28 February 2025

History, Objectives, and Activities of the Charity

On inception, it was believed the cohesion and togetherness of the members of the Sikh faith in Luton required addressing. The charity began with an initial donation; both the initial donation and subsequent donations have been under the terms which allow the trustees to either retain the amounts as capital or to spend them.

The objectives of the charity include:

- a) To bring together members of the Sikh community in Luton for deeper dialogue and cooperation
- b) To increase understanding and trust within the Sikh community, building on common ground between them, yet respecting the unique contribution which each brings.
- c) To work towards greater social cohesion and community integration in Luton. To provide a place of worship for members of the local Sikh community

Management and Governance Arrangements

The constitution provides for a minimum of five trustees. Where there is a requirement for new trustees, these would be identified and appointed by the remaining trustees, subject to approval by the AGM. The chair of the trustees is responsible for the induction of any new trustee, which involves awareness of a trustee's responsibility, the governing document, administrative procedures, and the history and philosophical approach of the charity. The trustees have taken steps to identify major risks to which the charity is exposed and systems have been established to mitigate those risks.

Current Year

The Executive Committee has diligently worked to ensure the seamless operation of the Charity's daily activities in alignment with our mission and objectives. Key accomplishments during the year include:

- a) Installation and Renovation of the New Nashan Sahib
- b) Car Park Renovation: Successfully enhanced safety, aesthetics, capacity, and implemented flood and gutter-proofing measures.
- c) Inner Footings Concrete Work: Improved the aesthetics, minimised dirt entry, enhanced safety, hygiene, and accessibility within the Gurdwara.
- d) New Sinks in the Langar Hall
- e) Roti Machine Ordered: Awaiting delivery to streamline and enhance the efficiency of roti production.
- f) Two New Cleaning Machines Ordered: To ensure more effective cleaning operations.
- g) New Security System Installed
- h) CCTV System Reauthorization: Updated to enhance security by removing inactive members.
- i) PDQ Machines Ordered: Installed in the Darbar Hall and Langar Hall, providing additional payment options and helping to increase revenue.
- j) New Staffing Initiatives: On boarded six new members into the weekly staff rotation.

GURU NANAK GURDWARA

Trustees' Annual Report *(continued)*

Year ended 28 February 2025

- k) Construction of New Storage Rooms: Established for improved dry storage solutions.
- l) General Building Repairs
- m) Health and Safety Audit: Successfully completed.
- n) Compliance Certificate Obtained

Future Plans

- a) Strengthen Core Activities: Continue and bolster the regular initiatives that form the foundation of the charity.
- b) Planning Permission Application: Pursue approval for a 3/4 storey building designated for Communal use and funeral facilitation.
- c) Revenue Enhancement: Encourage congregation members to support the Gurdwara through direct debit or standing order donations.
- d) Community Engagement: Raise awareness of our faith by participating in public events such as Nagar Kirtan and Melas.

We are committed to furthering our mission and improving the experiences of our community members while promoting the values of our charity.

Financial review and reserves

The net income for the year was a gain of £193,383 (2024: £174,598). At the end of the financial year, the reserves of unrestricted funds were £4,623,490 (2024: £4,430,117). The adequacy of the reserves policy is reviewed annually. The trustees are satisfied that reserves are presently more than adequate to meet future expenditures.

The reserves policy is to maintain sufficient reserves to ensure the day-to-day operation continues into the foreseeable future.

No matters or circumstances have arisen since the end of the financial year which significantly affected or may significantly affect the operations of the charity, the results of these operations or the state of affairs of the charity in the financial year subsequent to the financial year ended 28th February 2025.

Statement of trustees' responsibility

Charity law requires the trustees to prepare the financial statements for each financial year, which show a true and fair view of the state of affairs of the charity and its financial activities for that year. In preparing those financial statements, the trustees are required to:

- a) Select suitable accounting policies and then apply them consistently.
- b) Make judgments and estimates that are reasonable and prudent.
- c) 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

GURU NANAK GURDWARA

Trustees' Annual Report *(continued)*

Year ended 28 February 2025

d) Prepare the financial statements on a going-concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2016. 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.

Signed on behalf of the trustees

A handwritten signature in black ink, appearing to be 'HS', is written over a horizontal dashed line.

Mr. Harbhajan Singh Sandher - Trustee

Date of Signing:

6/2/2026

GURU NANAK GURDWARA

Independent Auditor's Report to the Members of GURU NANAK GURDWARA

Year ended 28 February 2025

Opinion

We have audited the financial statements of Guru Nanak Gurdwara (the 'charity') for the **Year ended 28 February 2025** which comprise the statement of financial activities (including income and expenditure account), statement of financial position and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 28 February 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Emphasis of Matter

As the charity has not previously been subject to an external audit since its formation in 1976, we performed additional audit procedures on the opening balances to obtain sufficient and appropriate audit evidence that they have been properly stated and do not contain material misstatements. During the course of our work on the opening balances, we have identified a few discrepancies with the carrying value of Land & Building and Charitable Funds. These identified issues have now been satisfactorily resolved and adjusted in the current year financial statements as explained in more details under note 22. Our opinion is not qualified in this respect.

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Independent Auditor's Report to the Members of Guru Nanak Gurdwara *(continued)*

Year ended 28 February 2025

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

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Independent Auditor's Report to the Members of Guru Nanak Gurdwara *(continued)*

Year ended 28 February 2025

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- The engagement partner ensured that they engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- We identified the laws and regulations applicable to the charitable company through discussion with Trustees and other management and review of appropriate industry knowledge.
- We assessed the extent of compliance with laws and regulations identified above through making enquiries of management and reviewing all relevant correspondence.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

GURU NANAK GURDWARA

Independent Auditor's Report to the Members of Guru Nanak Gurdwara *(continued)*

Year ended 28 February 2025

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



Mr. Mohammed Afzaal Bhatti
(Senior Statutory Auditor) FCCA
For and on behalf of

KBM UK LTD
1 Concord Business Centre
Concord Road
London
UK
W3 0TJ

Date: 06/02/2026

GURU NANAK GURDWARA

Statement of Financial Activities (including income and expenditure account)

Year ended 28 February 2025

		2025		2024 - Restated
	Note	Unrestricted funds £	Restricted funds £	Total funds £
Income and endowments				
Donations	4	357,293	-	357,293
Other trading activities	5	37,481	-	37,481
HMRC Gift Aid	4	70,887	-	70,887
Other income	6	974	-	974
Total income		<u>466,635</u>	<u>-</u>	<u>466,635</u>
Expenditure				
Expenditure on raising funds:				
Costs of raising donations	8	-	-	-
Costs of other trading activities	7	-	-	-
Expenditure on charitable activities	9,10	273,252	-	273,252
Total expenditure		<u>273,252</u>	<u>-</u>	<u>273,252</u>
Net income/(expenditure)		<u>193,383</u>	<u>-</u>	<u>193,383</u>
Reconciliation of funds				
Total funds brought forward - restated	22	4,430,107	-	4,430,107
Total funds carried forward		<u>4,623,490</u>	<u>-</u>	<u>4,623,490</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 10 to 19 form part of these financial statements.

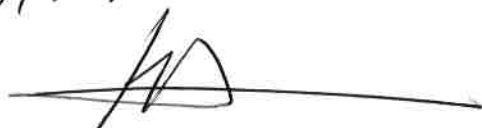
GURU NANAK GURDWARA

Statement of Financial Position

28 February 2025

	Note	2025 £	2024 - restated £
Fixed assets			
Tangible fixed assets	16	5,184,091	5,013,669
Current assets			
Cash at bank and in hand		202,789	202,455
Creditors: amounts falling due within one year	18	108,725	97,543
Net current assets		94,064	104,912
Total assets less current liabilities		5,278,155	5,118,581
Creditors: amounts falling due after more than one year	19	654,665	688,474
Net assets		4,623,490	4,430,107
Funds of the charity			
Unrestricted funds		4,623,490	4,430,107
Total charity funds	21	4,623,490	4,430,107

These financial statements were approved by the board of trustees and authorised for issue on 6/2/2026, and are signed on behalf of the board by:



Mr. Harbhajan Singh Sandher
Trustee

The notes on pages 10 to 19 form part of these financial statements.

GURU NANAK GURDWARA

Notes to the Financial Statements

Year ended 28 February 2025

1. General information

The charity is a public benefit entity and operates as an unincorporated charitable trust, registered as a charity in England and Wales. The address of the principal office is 2a Dallow Road, Luton, LU1 1LY.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

GURU NANAK GURDWARA

Notes to the Financial Statements *(continued)*

Year ended 28 February 2025

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

GURU NANAK GURDWARA

Notes to the Financial Statements *(continued)*

Year ended 28 February 2025

3. Accounting policies *(continued)*

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixture and Fittings	-	18% reducing balance
Freehold Building	-	100 Years straight line

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Government grants

Government grants are recognised at the fair value of the asset received or receivable. Grants are not recognised until there is reasonable assurance that the charity will comply with the conditions attaching to them and the grants will be received.

Where the grant does not impose specified future performance-related conditions on the recipient, it is recognised in income when the grant proceeds are received or receivable. Where the grant does impose specified future performance-related conditions on the recipient, it is recognised in income only when the performance-related conditions have been met. Where grants received are prior to satisfying the revenue recognition criteria, they are recognised as a liability.

GURU NANAK GURDWARA

Notes to the Financial Statements *(continued)*

Year ended 28 February 2025

3. Accounting policies *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument. Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Donations			
Donations	357,293	–	357,293
Donations - Gift Aid	70,887	–	70,887
	<u>428,180</u>	<u>–</u>	<u>428,180</u>

GURU NANAK GURDWARA

Notes to the Financial Statements *(continued)*

Year ended 28 February 2025

4. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Donations	353,048	–	353,048
Donations - Gift Aid	970	–	970
	<u>354,018</u>	<u>–</u>	<u>354,018</u>

5. Other trading activities

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Parking Income	<u>37,481</u>	<u>37,481</u>	<u>14,396</u>	<u>14,396</u>

6. Investment income

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Income from cash investments	<u>974</u>	<u>974</u>	<u>1,030</u>	<u>1,030</u>

7. Costs of other trading activities

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Costs of Parking Trade	<u>–</u>	<u>–</u>	<u>2,270</u>	<u>2,270</u>

8. Costs of raising donations

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Fundraising cost	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>

GURU NANAK GURDWARA

Notes to the Financial Statements *(continued)*

Year ended 28 February 2025

09. Expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Direct charitable cost	51,137	-	51,137
Support costs	213,356	-	213,356
	<u>264,493</u>	<u>-</u>	<u>264,493</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Direct charitable cost	26,958	-	26,958
Support costs	164,078	-	164,078
	<u>191,036</u>	<u>-</u>	<u>191,036</u>

10. Support costs -

	Cost of charitable activities £	Fund raising trading £	Cost of generating voluntary Income £	Total Support Cost 2025 £
Bank fees	1,839	-	-	1,839
Cleaning	290	-	-	290
Depreciation & Impairment	50,910	-	-	50,910
Insurance	6,070	-	-	6,070
IT software and consumables	-	-	-	-
Light, power, heating	58,205	-	-	58,205
Motor vehicle expense	3,568	-	-	3,568
Motor vehicle hire	165	-	-	165
Pensions costs	-	-	-	-
Printing & stationery	355	-	-	355
Repair & maintenance	18,641	-	-	18,641
Recruitment expenses	-	-	-	-
Travelling Expenses	900	-	-	900
Staff training	113	-	-	113
Subscription	40	-	-	40
Telephone & internet	1,549	-	-	1,549
Loan Interest Expense	66,156	-	-	66,156
Sundry Expenses	4,554	-	-	4,554
	<u>213,356</u>	<u>-</u>	<u>-</u>	<u>213,356</u>

GURU NANAK GURDWARA

Notes to the Financial Statements *(continued)*

Year ended 28 February 2025

11. Governance costs

	Unrestricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Accountancy fees	2760	2760	2520
Audit fees	6000	6000	-
Legal & professional cost	-	-	-
	<u>8760</u>	<u>8760</u>	<u>0</u>

12. Net Income

Net (expenditure)/income is stated after charging/(crediting):

	2025 £	2024 £
Depreciation of tangible fixed assets	<u>50,910</u>	<u>1672</u>

13. Auditors remuneration

	2025 £	2024 £
Fees payable for the audit of the financial statements	<u>6000</u>	<u>-</u>

GURU NANAK GURDWARA

Notes to the Financial Statements *(continued)*

Year ended 28 February 2025

14. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025 £	2024 £
Wages and Salaries	32,805	21,459
Social security costs	-	-
Other pension costs	-	-
	32,805	21,459

	2025 No.	2024 No.
The average Monthly Number of employees during the year	0	0

No Employees were paid remuneration above £60,000 in either the current or prior financial year.

15. Trustee remuneration and expenses

No remuneration was paid to trustees in the financial year (2024 - £Nil)

16. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Total £
Cost			
At 1 March 2024	5,006,053	10,260	5,016,313
Additions	218,582	2,750	221,332
At 28 February 2025	5,224,635	13,010	5,237,645
Depreciation			
At 1 March 2024	-	2,644	2,644
Charge for the year	49,044	1,866	50,910
At 28 February 2025	49,044	4,510	53,554
Carrying amount			
At 28 February 2025	5,175,591	8,500	5,184,091
At 29 February 2024	5,006,053	7,616	5,013,669

GURU NANAK GURDWARA

Notes to the Financial Statements *(continued)*

Year ended 28 February 2025

17. Cash and cash equivalents

Cash and cash equivalents comprise the following:

	2025	2024
	£	£
Cash at bank and in hand	202,789	202,455
Bank overdrafts	-	-
	<u>202,789</u>	<u>202,455</u>

18. Creditors: amounts falling due within one year

	2025	2024
	£	£
Bank loans and overdrafts	90,965	92,503
Accruals and deferred income	17,760	5,040
	<u>108,725</u>	<u>97,543</u>

19. Creditors: amounts falling due after more than one year

	2025	2024
	£	£
Bank loans and overdrafts	654,665	688,474

20. Deferred income

	2025	2024
	£	£
Amount deferred in year	-	-

GURU NANAK GURDWARA

Notes to the Financial Statements *(continued)*

Year ended 28 February 2025

21. Analysis of charitable funds

Unrestricted funds

	At 1 March 2024 £	Income £	Expenditure £	At 28 February 2025 £
General funds	4,430,107	466,636	(273,253)	4,623,490

	At 1 March 2023 £	Income £	Expenditure £	At 29 February 2024 £
General funds	4,255,509	369,444	(194,846)	4,430,107

22. Prior Period Property Error Adjustment

The Gurdwara property comprising land and buildings was acquired in 1997 for a total consideration of £427,000. Based on information provided by the trustees at the time of acquisition, it was determined that 75% of the purchase price related to land and 25% related to the building.

In 2021, the original building was demolished. Due to an incorrect accounting treatment, the full carrying value of the property including the land element was derecognised from the accounting records at that time. As land is not subject to depreciation and was not disposed of, the derecognition of the land element was incorrect.

Accordingly, the land element has been reinstated in the financial statements for the period ended 28 February 2024 as a correction of a prior period error, in accordance with applicable accounting standards.

The effects of the prior error adjustment are as below:

	Unrestricted Funds £	Fixed Assets £
Opening Balance 2024	3,935,259	4,685,803
Adjustment for Land incorrectly disposed	320,250	320,250
Restated Opening Balance 2024	4,255,509	5,006,053

GURU NANAK GURDWARA

England & Wales - Charity number 271627

Accounts

Registered charity number: 271627

**GURU NANAK GURDWARA
FOR THE YEAR ENDED 29TH FEBRUARY 2024**

Guru Nanak Gurdwara
Year Ended 29th February 2024

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- 2-4 Trustees' Report
5. Statement of Financial Activities
6. Balance Sheet
- 7-9 Notes to the Financial Statements
10. Independent Examiner's Report

Guru Nanak Gurdwara
Charity Information as of 29th February 2024

Charity name

Guru Nanak Gurdwara

Charity number

271627

Principal address

Guru Nanak Gurdwara Luton
2a Dallow Road
Luton
Bedfordshire
LU1 1LY

Trustees

Mr. Kuldeep Singh Sander (President)
Mr. Jasvinder Singh Nagra (Vice President)
Mr. Mrs. Mandeep Kaur Sangha (General Secretary)
Mr. Gurjeet Singh Malhotra (Assistant General Secretary)
Mr. Jagta Singh Rai (Stage Secretary)
Mr. Hardip Singh Walia (Treasurer)
Mr. Surjeet Singh Kalsi (Treasurer)
Mrs. Kawaljeet Kaur Dabb (Education Secretary)
Mrs. Avneet Kaur Aulakh (Education)
Mr. Gopal Singh Dhani (Building control)
Mr. Jatender Singh Marvaha (Technical Secretary)
Mr. Dalbagh Singh (Member)
Mr. Gurwant Singh (Member)
Mr. Jaswinder Singh Chokker (Member)
Mr. Karl Takhat Singh Solanki (Member)
Mr. Amarjit Singh Ryatt
Mr. Raminder Singh Sidhu
Mr. Sahib Singh Hundal
Mr. Kuldeep Singh
Mr. Teja Singh Aulakh

Independent examiner

Samson Akinola, FCCA
Chartered Certified Accountants
7 George Street West
Luton
Bedfordshire
LU1 2BJ

Guru Nanak Gurdwara Trustees Annual Report

History, Objectives, and Activities of the Charity

On inception, it was believed the cohesion and togetherness of the members of the Sikh faith in Luton required addressing. The charity began with an initial donation, Both the initial donation and subsequent donations have been under the terms which allow the trustees to either retain the amounts as capital or to spend them.

The objectives of the charity include:

- a) To bring together members of the Sikh community in Luton for deeper dialogue and cooperation
- b) To increase understanding and trust within the Sikh community, building on common ground between them yet respecting the unique contribution which each brings
- c) To work towards greater social cohesion and community integration in Luton d) To provide a place of worship for members of the local Sikh community

Management and Governance Arrangements

The constitution provides for a minimum of five trustees. Where there is a requirement for new trustees, these would be identified and appointed by the remaining trustees, subject to approval by the AGM. The chair of the trustees is responsible for the induction of any new trustee which involves awareness of a trustee's responsibility, the governing document, administrative procedures, and the history and philosophical approach of the charity. The trustees have taken steps to identify major risks to which the charity is exposed and systems have been established to mitigate those risks.

Trustees Annual Report

Current Year

Current Year

The Executive Committee has worked to keep the day-to-day activities of the Charity continuing smoothly in line with the aims and objectives. This has included the following:

- The Gurdwara was closed much of the time due to the Covid 19 virus, When permitted, in line with the regulations, the Gurdwara was re-opened with very limited service and has been very difficult.
- Organise the celebration and marking of major events and dates in the Sikh Calendar.
- Supporting the Member's (Sadh Sangat) events such as celebrations marking new births, birthdays, engagements, marriages and the general well-being of families.
- Support members with the religious formality of deaths.
- Providing members with documents required for regulatory authorities.
- School children and teachers, from Bedfordshire and Hertfordshire, for Sikh religious education during visits have been limited,
- Kept close relationships with local authorities and communities including the police and the council.
- Supported the Police Community Cohesion, Community Safety, Crime Reduction and

Counter Terrorism Teams.

- Provided education on Sikh activities and religion on their regular visits.
- Many of the required statutory certifications were obtained through the relevant bodies.
- Organise the weekly events including the Sunday Prayer Day, the Senior Citizens Day Centre, Music, Punjabi and Sikh history classes for the children.
- Turban-tying events and competitions held for children.
- Support Sikhi Camp events during school holidays for children.
- Arrange for the Gurdwara (Sikh Temple) to be open daily to all, including non-Sikh communities, to drop in at will and suit the individual.
- Provide a place for community social gatherings. Social Gatherings, and the Day The Centre has been mostly closed.
- Funded member visits to support protests of interest to the Sikh Community.
- The working environment during the year has been positive resulting in good progress on the New Building project.
- Having initiated the project successfully, the congregation moved into its new purpose-built place of worship in Dec 2021.
- The building is now fully operational, and functions as intended, allowing for the demolishing of the old structure which was vacated.
- The Executive Committee would like to thank the Sadh Sangat (Sikh Community) for their moral support, advice, time and extraordinary financial support for the new build project

Future Plans

- Continue and strengthen the regular activities that are the foundation of the charity as outlined above with the COVID-19 difficulties.
- Finalise the New Build project and arrange the smooth transition and occupation of the new building.
- Continue to keep the project to plan and budget in regard to final costs.
- Take a view on how the charity can further support the community in a post-COVID world.

Financial review and reserves

The net incoming resources for the year was a gain of £369,444 (2023 - £432,632). At the end of the financial year, the reserves of unrestricted funds were £3,679,942 (2023 £3,502,094). The adequacy of the reserves policy is reviewed annually. The trustees are satisfied that reserves are presently more than adequate to meet future expenditures.

The reserves policy is to have reserves available in order to ensure the day-to-day operation continues into the foreseeable future.

No matters or circumstances have arisen since the end of the financial year which significantly affected or may significantly affect the operations of the charity, the results of these operations or the state of affairs of the charity in the financial year subsequent to the financial year ended 29th February 2024.

Statement of trustees' responsibilities

Charity law requires the trustees to prepare the financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that year. In preparing those financial statements, the trustees are required to:

- o 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 a going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2016. 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.

Independent examiner

The trustees intend to ask the existing accountants to undertake the independent examination of the trust in the following year.

Signed on behalf of the trustees

..... **Mr. Kuldip Singh Sander- President**

Date:

21/11/2024

GURU NANAK GURDWARA		Charity No	271627		
Annual accounts for the period					
Period start date	01/03/2023	To	Period end date	28/02/2024	

Section A Statement of financial activities .

Recommended categories by activity	Unrestricted	Restricted	Endowment	Total funds	Prior year funds
	funds	Income funds	funds		
	£	£	£	£	£
	F01	F02	F03	F04	F05
Income					
Income and endowments from:					
Donations and legacies	353,048	-	-	353,048	339,389
Charitable activities	-	-	-	-	-
Other trading activities - Car parking	14,396	-	-	14,396	18,196
Other income - HMRC refunds	970	-	-	970	61,136
Recredited double payment		-	-	-	13,524
Other - Interest	1,030	-	-	1,030	387
Total	369,444	-	-	369,444	432,632
Expenditure (Notes 6)					
Expenditure on:					
Raising funds	-	-	-	-	-
Charitable activities	660	-	-	660	3,856
Car park Costs					
Other	190,936	-	-	190,936	197,476
Total	191,596	-	-	191,596	201,332
Net income/(expenditure) before tax for the reporting period	177,848	-	-	177,848	231,300
Tax payable	-	-	-	-	-
Net income/(expenditure) after tax before investment gains/(losses)	177,848	-	-	177,848	231,300
Net gains/(losses) on investments	-	-	-	-	-
Net income/(expenditure) Extraordinary items - Old Building & F&F written down	177,848	-	-	177,848	231,300
Transfers between funds	-	-	-	-	-
Other recognised gains/(losses):					
Gains and losses on revaluation of fixed assets for the charity's own use	-	-	-	-	-
Other gains/(losses)	-	-	-	-	-
Net movement in funds	177,848	-	-	177,848	231,300
Reconciliation of funds:					
Total funds brought forward	3,502,094	-	-	3,502,094	3,502,094
Total funds carried forward	3,679,942	-	-	3,679,942	3,733,394

Section B Balance sheet

	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year £ F05
Fixed assets					
Tangible assets (Note 9)		-	-	-	-
New Building	4,693,419	-	-	4,693,419	4,484,576
<i>Total fixed assets</i>	4,693,419	-	-	4,693,419	4,484,576
Current assets					
Cash at bank and in hand	202,456	-	-	202,456	273,174
<i>Total current assets</i>	202,456	-	-	202,456	273,174
Creditors: amounts falling due within one year (Note 10)	5,041	-	-	5,041	8,021
<i>Net current assets/(liabilities)</i>	197,415	-	-	197,415	265,153
<i>Total assets less current liabilities</i>	4,890,834	-	-	4,890,834	4,749,729
Creditors: amounts falling due after one year	780,977	-	-	780,977	817,720
Provisions for liabilities	-	-	-	-	-
<i>Total net assets or liabilities</i>	4,109,857	-	-	4,109,857	3,932,009
Funds of the Charity					
Restricted income funds (Note 4)	-			-	-
Unrestricted funds	4,109,857		-	4,109,857	4,567,709
Revaluation reserve				-	
Fair value reserve					
<i>Total funds</i>	4,109,857	-	-	4,109,857	4,567,709

Signed by one or two trustees.

Print Name	Date of approval dd/mm/yyyy

Signature of Trustee Member

Signature	Date dd/mm/yyyy
	Print name

Guru Nanak Gurdwara
Year Ended 29th February 2024

1. Accounting Policies

- a) The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Charities Act 2011.
- b) Recognition of Income - These are included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to the resources and monetary value can be measured with sufficient reliability.
- c) Investment income is recorded when receivable
- d) All expenditure is included in the accounts on an accrual basis. Irrecoverable VAT is charged to the SOFA as incurred.
- e) The restricted funds of the charity are expendable funds that are regularly increased or retained as capital at the trustees' discretion.
- f) All capital-related expenditures costing more than £5000 are capitalized. Depreciation on fixtures and fittings is charged on a 15% reducing balance method.
- g) The charity updated its depreciation policy during the year. This is to ensure that all fixed assets are appropriately depreciated in the charity accounts. To this end, all charity buildings are to be depreciated at an annual rate of 5%, from the 2022-year-end accounts and the depreciation on the building is to be charged to the Statement of Financial Activities (SoFA) as per other Fixed assets depreciation.

2. Taxation

Guru Nanak Gurdwara is a registered charity exempt from taxation on its income and gains where they apply to charitable purposes.

3. Restricted

The restricted donations in the current year and the previous year represent income from donations to the Guru Nanak Gurdwara restricted funds only.

4. Analysis of employee costs

	2024	2023
	£	£
Salaries	21,459	32,183
Total	21,459	32,183

The number of part-time employees during the year was sixteen (2023 - sixteen).

5. Related Party transactions

None of the trustees were paid any remuneration or expenses by the charity during the year (2023 £nil)

6. Analysis of Charitable expenditure

The charity has undertaken direct activity to meet its charitable purposes. The following is the analysis of the charity's direct expenditure:

	2024 Unrestricted	2023 Total
	£	£
Wages	21,459	32,183
Coach hire/food and travel expenses	-	
Sponsorship	660	1,456
Donations		-
Tv License	-	
Music/Camp and Events		
Fireworks		
Total	22,119	33,639

7. Governance costs

Governance costs, consisting of the rent, rates, and other day-to-day administrative expenses are split between charitable activity and governance on an actual or equal estimated basis. This is because it is difficult to estimate the expense attributable to each activity. Support costs apportioned to the different aims of the charity are shown in the note below.

		2024	2023
	Basis of	£	£
	Apportionment	Unrestricted	Total
Office costs and bank charges	Actual	55,741	29,976
Light, heat, and rates	Actual	78,665	87,218
Repairs and maintenance	Actual	3,722	8,748
Insurance	Actual	5,533	1,456
Advertising	Actual		
Telephone and fax	Actual	1,751	685
Sundry Equip, drink & motor	Actual	5,499	7,910
Legal & professional fees	Actual	2,520	2,250
Depreciation	Actual	972	972
Total		154,403	139,480

8. The resources expended by the charity include:

		2024		2023
Independent examiner's fee		2,520		2520
Total		2,520		2,520

9. Tangible Fixed Assets

Movement on the charity's tangible fixed assets was:

	Fixtures and Fittings	Freehold Land and Buildings	TOTAL
Cost			
At 1 st March 2023	5,400	4,484,148	4,489,548
Additions	4,860	205,655	210,515
Disposals	-	-	-
At 28th February 2024	10,260	4,689,803	4,700,063
Depreciation			
At 1 st March 2023	972	-	972
Depreciation charge	1,672	-	1,672
Depreciation disposals	-	-	-
At 28th February 2024	2,644	-	2,644
Net Book Value			
At 1 st March 2023	4,426	4,480,148	4,484,576
At 28th February 2024	7,616	4,689,803	4,697,419

10. Analysis of Creditors

	2024		2023
Independent examiner's fee	2,520		2,520
Light and heat			
Telephone			
Building works			
Total	2,520		2,520

Independent Examiner's Report to the Trustees of Guru Nanak Gurdwara

I report on the accounts of the Charity for the year ended 29th February 2024 which are set out on pages 8 to 15.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act,
- To follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Act and
- To state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. 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 you as 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 or fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in, any material respect, the requirements:

to keep proper accounting records in accordance with section 130 of the Charities Act; and to prepare accounts that accord with the accounting records and comply with the accounting requirements of the Charities 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 account to be reached.
- (3) These accounts and reports have not been audited.

Samson Akinola, FCCA
Chartered Certified Accountant.
7 George Street West
Luton
Bedfordshire
LU1 2BJ

Dated: 21/11/2024

GURU NANAK GURDWARA

England & Wales - Charity number 271627

Accounts

Registered charity number: 271627

**GURU NANAK GURDWARA
FOR THE YEAR ENDED 28TH FEBRUARY 2023**

Guru Nanak Gurdwara
Year Ended 28th February 2023

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Charity name

Guru Nanak Gurdwara

Charity number

271627

Principal address

Guru Nanak Gurdwara Luton
2a Dallow Road
Luton
Bedfordshire
LU1 1LY

Trustees

Mr. Kuldip Singh Sander (President)
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Mr. Karl Takhat Singh Solanki (Member)
Mr. Amarjit Singh Ryatt
Mr. Raminder Singh Sidhu
Mr. Sahib Singh Hundal
Mr. Kuldip Singh
Mr. Teja Singh Aulakh

Independent examiner

Samson Akinola, FCCA
Chartered Certified Accountants
7 George Street West
Luton
Bedfordshire
LU1 2BJ

Guru Nanak Gurdwara
Trustees Annual Report

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- Kept close relationships with local authorities and communities including the police and the council.
- Supported the Police Community Cohesion, Community Safety, Crime Reduction and

Counter Terrorism Teams.

- Provided education on Sikh activities and religion on their regular visits.
- Many of the required statutory certifications were obtained through the relevant bodies.
- Organise the weekly events including the Sunday Prayer Day, the Senior Citizens Day Centre, Music, Punjabi and Sikh history classes for the children.
- Turban-tying events and competitions held for children.
- Support Sikhi Camp events during school holidays for children.
- Arrange for the Gurdwara (Sikh Temple) to be open daily to all, including non-Sikh communities, to drop in at will and suit the individual.
- Provide a place for community social gatherings. Social Gatherings, and the Day The Centre has been mostly closed.
- Funded member visits to support protests of interest to the Sikh Community.
- The working environment during the year has been positive resulting in good progress on the New Building project.
- Having initiated the project successfully, the congregation moved into its new purpose-built place of worship in Dec 2021.
- The building is now fully operational, and functions as intended, allowing for the demolishing of the old structure which was vacated.
- The Executive Committee would like to thank the Sadh Sangat (Sikh Community) for their moral support, advice, time and extraordinary financial support for the new building project

Future Plans

- Continue and strengthen the regular activities that are the foundation of the charity as outlined above with the COVID-19 difficulties.
- Finalise the New Build project and arrange the smooth transition and occupation of the new building.
- Continue to keep the project to plan and budget in regard to final costs.
- Take a view on how the charity can further support the community in a post-COVID world.

Financial review and reserves

The net incoming resources for the year was a gain of £432,632 (2022 - £847,857). At the end of the financial year, the reserves of unrestricted funds were £3,733,394 (2022 - £3,505,343). The adequacy of the reserves policy is reviewed annually. The trustees are satisfied that reserves are presently more than adequate to meet future expenditures.

The reserves policy is to have reserves available in order to ensure the day-to-day operation continues into the foreseeable future.

No matters or circumstances have arisen since the end of the financial year which significantly affected or may significantly affect the operations of the charity, the results of these operations or the state of affairs of the charity in the financial year subsequent to the financial year ended 28th February 2023.

Statement of trustees' responsibilities

Charity law requires the trustees to prepare the financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that year. In preparing those financial statements, the trustees are required to:

- o 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 a going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2016. 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.

Independent examiner

The trustees intend to ask the existing accountants to undertake the independent examination of the trust in the following year.

Signed on behalf of the trustees

..... **Mr. Kuldip Singh Sander- President**

Date:

22/11/2023

GURU NANAK GURDWARA		Charity No	271627	
Annual accounts for the period				
Period start date	01/03/2022	To	Period end date	28/02/2023

Section A Statement of financial activities .

Recommended categories by activity	Unrestricted	Restricted	Endowment	Total funds	Prior year funds
	funds	income	funds	funds	funds
	£	£	£	£	£
	F01	F02	F03	F04	F05
Income					
Income and endowments from:					
Donations and legacies	339,389	-	-	339,389	692,265
Charitable activities	-	-	-	-	-
Other trading activities - Car parking	18,196	-	-	18,196	18,246
Other income - HMRC refunds	61,136	-	-	61,136	137,327
Recredited double payment	13,524	-	-	13,524	-
Other - Interest	387	-	-	387	19
Total	432,632	-	-	432,632	847,857
Expenditure (Notes 6)					
Expenditure on:					
Raising funds	-	-	-	-	-
Charitable activities	3,856	-	-	3,856	18,916
Loan Repayment					
Other	197,476	-	-	197,476	35,490
Total	201,332	-	-	201,332	54,406
Net income/(expenditure) before tax for the reporting period	231,300	-	-	231,300	793,451
Tax payable	-	-	-	-	-
Net income/(expenditure) after tax before investment gains/(losses)	231,300	-	-	231,300	793,451
Net gains/(losses) on investments	-	-	-	-	-
Net income/(expenditure) Extraordinary Items - Old Building & F&F written down	231,300	-	-	231,300	793,451
					21,629
Transfers between funds	-	-	-	-	-
Other recognised gains/(losses):					
Gains and losses on revaluation of fixed assets for the charity's own use	-	-	-	-	-
Other gains/(losses)	-	-	-	-	-
Net movement in funds	231,300	-	-	231,300	771,822
Reconciliation of funds:					
Total funds brought forward	3,502,094	-	-	3,502,094	2,730,272
Total funds carried forward	3,733,394	-	-	3,733,394	3,502,094

Section B Balance sheet

	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year £ F05
Fixed assets					
Tangible assets (Note 9)		-	-	-	-
New Building	4,484,576	-	-	4,484,576	4,370,900
<i>Total fixed assets</i>	4,484,576	-	-	4,484,576	4,370,900
Current assets					
Cash at bank and in hand	273,174	-	-	273,174	203,709
<i>Total current assets</i>	273,174	-	-	273,174	203,709
Creditors: amounts falling due within one year (Note 10)	8,021	-	-	8,021	6,900
<i>Net current assets/(liabilities)</i>	265,153	-	-	265,153	196,809
<i>Total assets less current liabilities</i>	4,749,729	-	-	4,749,729	4,567,709
Creditors: amounts falling due after one year	817,720	-	-	817,720	-
Provisions for liabilities	-	-	-	-	-
<i>Total net assets or liabilities</i>	3,932,009	-	-	3,932,009	4,567,709
Funds of the Charity					
Restricted income funds (Note 4)	-			-	-
Unrestricted funds	3,932,009		-	3,932,009	4,567,709
Revaluation reserve				-	
Fair value reserve					
<i>Total funds</i>	3,932,009	-	-	3,932,009	4,567,709

Signed by one or two trustees.

Print Name	Date of approval dd/mm/yyyy

Signature of Trustee Member

Signature	Date dd/mm/yyyy
	Print name

Guru Nanak Gurdwara
Year Ended 28th February 2023

1. Accounting Policies

- a) The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Charities Act 2011.
- b) Recognition of Income - These are included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to the resources and monetary value can be measured with sufficient reliability.
- c) Investment income is recorded when receivable
- d) All expenditure is included in the accounts on an accrual basis. Irrecoverable VAT is charged to the SOFA as incurred.
- e) The restricted funds of the charity are expendable funds that are regularly increased or retained as capital at the trustees' discretion.
- f) All capital-related expenditures costing more than £5000 are capitalized. Depreciation on fixtures and fittings is charged on a 15% reducing balance method.
- g) The charity updated its depreciation policy during the year. This is to ensure that all fixed assets are appropriately depreciated in the charity accounts. To this end, all charity buildings are to be depreciated at an annual rate of 5%, from the 2022-year-end accounts and the depreciation on the building is to be charged to the Statement of Financial Activities (SoFA) as per other Fixed assets depreciation.

2. Taxation

Guru Nanak Gurdwara is a registered charity exempt from taxation on its income and gains where they apply to charitable purposes.

3. Restricted

The restricted donations in the current year and the previous year represent income from donations to the Guru Nanak Gurdwara restricted funds only.

4. Analysis of employee costs

		2023	2022
		£	£
Salaries		32,183	18,913
Total		32,183	18,913

The number of part-time employees during the year was sixteen (2023 - sixteen).

5. Related Party transactions

None of the trustees were paid any remuneration or expenses by the charity during the year (2022 £nil)

6. Analysis of Charitable expenditure

The charity has undertaken direct activity to meet its charitable purposes. The following is the analysis of the charity's direct expenditure:

	2023 Unrestricted	2023 Restricted	2022 Total
	£	£	£
Wages	3,856	-	18,916
Coach hire/food and travel expenses	-	-	
Sponsorship		-	-
Donations		-	-
Tv License	-	-	
Music/Camp and Events		-	
Fireworks		-	
Total	3,856	-	18,916

7. Governance costs

Governance costs, consisting of the rent, rates, and other day-to-day administrative expenses are split between charitable activity and governance on an actual or equal estimated basis. This is because it is difficult to estimate the expense attributable to each activity. Support costs apportioned to the different aims of the charity are shown in the note below.

		2023		2022
	Basis of	£	£	£
	Apportionment	Unrestricted		Total
Office costs and bank charges	Actual	29,976	-	2,330
Light, heat, and rates	Actual	87,218	-	16,294
Repairs and maintenance	Actual	8,748	-	
Insurance	Actual	1,451	-	3,046
Advertising	Actual			
Telephone and fax	Actual	685	-	852
Sundry Equip, drink & motor	Actual	7,910		2,597
Legal & professional fees	Actual	2,520	-	10,371
Depreciation	Actual	972		21,629
Total		139,480	-	57,119

8. The resources expended by the charity include:

	2023	2022
Independent examiner's fee	2,520	1,400
Total	2,520	1,400

9. Tangible Fixed Assets

Movement on the charity's tangible fixed assets was:

	Fixtures and Fittings	Freehold Land and Buildings	TOTAL
Cost			
At 1 st March 2022		4,370,900	4,370,900
Additions	5,400	109,248	114,648
Disposals	-	-	-
At 28th February 2023	5,400	4,480,148	4,485,548
Depreciation			
At 1 st March 2022		-	
Depreciation charge	972	-	972
Depreciation disposals	-	-	-
At 28th February 2023	972	-	972
Net Book Value			
At 1 st March 2022		4,370,900	4,370,900
At 28th February 2023	4,428	4,480,148	4,484,576

10. Analysis of Creditors

	2023	2022
Independent examiner's fee	2,520	1,400
Light and heat		1,705
Telephone		50
Building works		11,400
Total	2,520	14,555

Independent Examiner's Report to the Trustees of Guru Nanak Gurdwara

I report on the accounts of the Charity for the year ended 28th February 2023 which are set out on pages 8 to 15.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act,
- To follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Act and
- To state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. 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 you as 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 or fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in, any material respect, the requirements:

to keep proper accounting records in accordance with section 130 of the Charities Act; and to prepare accounts that accord with the accounting records and comply with the accounting requirements of the Charities 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 account to be reached.

- (3) These accounts and reports have not been audited.

Samson Akinola, FCCA
Chartered Certified Accountant.
7 George Street West
Luton
Bedfordshire
LU1 2BJ

Dated: 22/11/2023

GURU NANAK GURDWARA

England & Wales - Charity number 271627

Accounts

Registered charity number: 271627

**GURU NANAK GURDWARA
FOR THE YEAR ENDED 28TH FEBRUARY 2022**

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**Guru Nanak Gurdwara
Year Ended 28th February 2022**

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- 2-4 Trustees' Report
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6. Balance Sheet
- 7-9 Notes to the Financial Statements
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Guru Nanak Gurdwara
Charity Information as at 28th February 2022

Charity name

Guru Nanak Gurdwara

Charity number

271627

Principal address

Guru Nanak Gurdwara Luton
2a Dallow Road
Luton
Bedfordshire
LU1 1LY

Trustees

Mr. Balwinder Singh (President)
Mr. GurpalSingh Binning (Vice President)
Mr. Santokh Singh Mahal (Assistant Secretary)
Mr. Avtar Singh (Treasurer)
Mr. Baldev Singh Marvaha (Assistant Treasurer)
Mrs. Manjit Kaur Sander (Stage Secretary)
Mr. Joginder Singh (Building Maintenance)
Mr. Jagjit Singh (Sports Secretary)
Mr. Mota Singh Kalair (Education Secretary)
Mrs. Amarjit Kaur Sanghera (Kitchen)
Mrs. Parmjit Kaur Samra (Kitchen)
Mrs. Kuldip Kaur (Kitchen)
Mr. Gurbachan Singh Rana (Kitchen)

Mr. Pavitar Singh
Mr. Nirman Singh Gill
Mr. Tejpartap Singh Sahota
Mr. Kuldip Singh
Mr. Hardeep Singh Kullar

Independent examiner

Samson Akinola, FCCA
Chartered Certified Accountants
7 George Street West
Luton
Bedfordshire
LU1 2BJ

Guru Nanak Gurdwara **Trustees Annual Report**

History, objectives, and activities of the Charity

In the constitution, it was believed the cohesion and togetherness of the members of the Sikh faith in Luton required addressing. The charity began with an initial donation. Both the initial donation and subsequent donations since have been under the terms which allow the trustees to either retain the amounts as capital or to spend them.

The objectives of the charity include.

- a) To bring together members of the Sikh community in Luton for deeper dialogue and co-operation
- b) To increase understanding and trust within the Sikh community, building on the common ground between them yet respecting the unique contribution that each brings
- c) To work towards greater social cohesion and community integration in Luton
- d) To provide a place of worship for members of the local Sikh community

Management and Governance arrangements

The constitution provides for a minimum of five trustees. Where there is a requirement for new trustees, these would be identified and appointed by the remaining trustees, subject to the approval by AGM. The chair of the trustees is responsible for the induction of any new trustee which involves awareness of a trustee's responsibility, the governing document, administrative procedures, and the history and philosophical approach of the charity. The trustees have taken steps to identify major risks to which the charity is exposed and systems have been established to mitigate those risks.

Trustees Annual Report

Current Year

The Executive Committee has worked to keep the day-to-day activities of the Charity continuing smoothly in line with the Charity Constitution. This has included the following:

- Organise the celebration and marking of major events and dates in the Sikh Calendar.
- Supporting the Members (Sadh Sangat) events such as celebrations marking new births, birthdays, engagements, marriages, and general well-being of families.
- Support members with the religious formality of deaths.
- Providing members with documents required for regulatory authorities.
- Provide school children and teachers, from Bedfordshire and Hertfordshire, with Sikh religious education during numerous visits.
- Kept close relationship with local authorities and communities including the police and the council.
- Supported the Police Community Cohesion, Community Safety, Crime Reduction, and Counter Terrorism Teams. Provided education on Sikh activities and religion on their regular visits.
- Many of the required statutory certifications were obtained through the relevant bodies.
- Organise the weekly events including Sunday Prayer Day, the Senior Citizens Day Centre, Music, Punjabi, and Sikh history classes for the children.
- Turban tying events and competitions held for children.
- Support Sikhi Camp events during school holidays for children.
- Arrange for the Gurdwara (Sikh Temple) to be open every day to all, including non-Sikh communities, to drop in at will and to suit the individual.
- Provide a place for community social gatherings.
- Started the Luton Sikh Soup Kitchen serving over 100 hot meals and bags of food each Sunday.
- Involved in various onsite and offsite COVID Vaccine events to address vaccine hesitancy.

- Completion of new build project and demolition of the existing site.

Future Plans

Continue and strengthen the regular activities that are the foundation of the charity as outlined above.

Grow the funding sources of the charity in support of ensuring the Luton Sikh Community, Panjabi Community, and Local Community benefit from specific service provisions at the Gurdwara.

Organise the first-ever Vaisakhi Nagar Kirtan in April 2022.

Completion of the car park, secure boundary fencing and a new gate for the site.

Financial review and reserves

The net incoming resources for the year was a gain of £847,857 (2021 - £299,257). At the end of the financial year, the reserves were £3,505,343 (2021 - £2,730,272) of unrestricted funds and £198,614 (2021 £198,614) of restricted funds. The adequacy of the reserves policy is reviewed annually. The trustees are satisfied that reserves are presently more than adequate to meet future expenditures.

The reserves policy is to have reserves available in order to ensure the day-to-day operation continues into the foreseeable future.

No matters or circumstances have arisen since the end of the financial year which significantly affected or may significantly affect the operations of the charity, the results of these operations or the state of affairs of the charity in the financial year subsequent to the financial year ended 28th February 2022.

Statement of trustees' responsibilities

Charity law requires the trustees to prepare the financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that year. In preparing those financial statements, the trustees are required to:

- o 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 a going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2016. 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.

Independent examiner

The trustees intend to ask the existing accountants to undertake the independent examination of the trust in the following year.

Signed on behalf of the trustees

..... **Mr. Balwinder Singh - President**

Date:
15th November 2022

GURU NANAK GURDWARA		Charity No	271627	
Annual accounts for the period				
Period start date	01/03/2021	To	Period end date	28/02/2022

Section A Statement of financial activities .

Recommended categories by activity	Unrestricted	Restricted	Endowment	Total funds	Prior year funds
	funds	Income	funds	funds	funds
	£	£	£	£	£
	F01	F02	F03	F04	F05
Income					
Income and endowments from:					
Donations and legacies	692,265	-	-	692,265	247,282
Charitable activities	-	-	-	-	-
Other trading activities - Car parking	18,246	-	-	18,246	21,870
Other income - HMRC refunds	137,327	-	-	137,327	28,112
Separate material item of income	-	-	-	-	-
Other - Interest	19	-	-	19	1,993
Total	847,857	-	-	847,857	299,257
Expenditure (Notes 6)					
Expenditure on:					
Raising funds	-	-	-	-	-
Charitable activities	18,916	-	-	18,916	22,573
Separate -					
Other	32,241	-	-	32,241	32,195
Total	51,157	-	-	51,157	54,768
Net income/(expenditure) before tax for the reporting period	796,700	-	-	796,700	244,489
Tax payable	-	-	-	-	-
Net income/(expenditure) after tax before investment gains/(losses)	796,700	-	-	796,700	244,489
Net gains/(losses) on investments	-	-	-	-	-
Net income/(expenditure) Extraordinary Items - Old Building & F&F written down	796,700	-	-	796,700	244,489
	- 21,629	-	-	- 21,629	- 633,510
Transfers between funds	-	-	-	-	-
Other recognised gains/(losses):					
Gains and losses on revaluation of fixed assets for the charity's own use	-	-	-	-	-
Other gains/(losses)	-	-	-	-	-
Net movement in funds	775,071	-	-	775,071	- 389,021
Reconciliation of funds:					
Total funds brought forward	2,730,272	-	-	2,730,272	3,119,293
Total funds carried forward	3,505,343	-	-	3,505,343	2,730,272

Section B Balance sheet

	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year £ F05
Fixed assets					
Tangible assets (Note 9)		-	-	-	21,629
New Building	4,370,900	-	-	4,370,900	2,133,851
Total fixed assets	4,370,900	-	-	4,370,900	2,155,480
Current assets					
Cash at bank and in hand	203,709	-	-	203,709	2,871,719
Total current assets	203,709	-	-	203,709	2,871,719
Creditors: amounts falling due within one year (Note 10)	3,650	-	-	3,650	14,555
Net current assets/(liabilities)	200,059	-	-	200,059	2,857,164
Total assets less current liabilities	4,570,959	-	-	4,570,959	5,012,644
Creditors: amounts falling due after one year	-	-	-	-	-
Provisions for liabilities	-	-	-	-	-
Total net assets or liabilities	4,570,959	-	-	4,570,959	5,012,644
Funds of the Charity					
Restricted income funds (Note 4)	-			-	-
Unrestricted funds	4,570,959		-	4,570,959	2,730,272
Revaluation reserve				-	
Fair value reserve					
Total funds	4,570,959	-	-	4,570,959	2,730,272

Signed by one or two trustees.

Print Name	Date of approval dd/mm/yyyy

Signature of Trustee Member

Signature	Date dd/mm/yyyy
	Print name

Guru Nanak Gurdwara
Year Ended 28th February 2022

1. Accounting policies

- a) The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Charities Act 2011.
- b) Recognition of Income - there are included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to the resources and monetary value can be measured with sufficient reliability.
- c) Investment income is recorded when receivable
- d) All expenditure is included in the accounts on an accrual basis. Irrecoverable VAT is charged to the SOFA as incurred.
- e) The restricted funds of the charity are expendable funds that are regularly increased or retained as capital at the trustees' discretion.
- f) All capital-related expenditure costing more than £5000 is capitalized. Depreciation on fixtures and fittings is charged on a 15% reducing balance method.
- g) The charity updated its depreciation policy during the year. This is to ensure that all fixed assets are appropriately depreciated in the charity accounts. To this end, all charity buildings are to be depreciated at an annual rate of 5%, from the 2022-year end accounts and the depreciation on the building is to be charged to the Statement of Financial Activities (SoFA) as per other Fixed assets depreciation.

2. Taxation

Guru Nanak Gurdwara is a registered charity and accordingly is exempt from taxation on its income and gains where they apply to charitable purposes.

3. Restricted

The restricted donations in the current year and the previous year represent income from donations to the Guru Nanak Gurdwara restricted funds only.

4. Analysis of employee costs

		2022	2021
		£	£
Salaries		18,913	8,063
Total		18,916	8,063

The number of part-time employees during the year was sixteen (2022 - sixteen).

5. Related Party transactions

None of the trustees were paid any remuneration or expenses by the charity during the year (2021 £nil)

6. Analysis of Charitable expenditure

The charity has undertaken direct activity to meet its charitable purposes. The following is the analysis of the charity's direct expenditure:

	2022 Unrestricted	2022 Restricted	2021 Total
	£	£	£
Wages	18,916	-	8,063
Coach hire/food and travel expenses	-	-	
Sponsorship		-	
Donations		-	14,510
Tv License	-	-	
Music/Camp and Events		-	
Fireworks		-	
Total	18,916	-	22,573

7. Governance costs

Governance costs, consisting of the rent, rates, and other day-to-day administrative expenses are split between charitable activity and governance on an actual or equal estimated basis. This is because it is difficult to estimate the expense attributable to each activity. Support costs apportioned to the different aims of the charity are shown in the note below.

		2022	2022	2022	2021
	Basis of	£	£	£	£
	Apportionment	Unrestricted	Restricted	Total	Total
Office costs and bank charges	Actual	2,330	-	2,330	588
Light, heat, and rates	Actual	16,294	-	16,294	21,585
Repairs and maintenance	Actual		-		2,050
Insurance	Actual	3,046	-	3,046	1,592
Advertising	Actual				360
Telephone and fax	Actual	852	-	852	71
Sundry Equip, drink & motor	Actual	2,597		2,597	931
Legal & professional fees	Actual	4,871	-	4,871	1200
Depreciation	Actual	3,244		3,244	637,327
Total		33,234	-	33,234	665,704

8. The resources expended by the charity include:

		2022		2021
Independent examiner's fee		1400		1200
Total		1400		1200

9. Tangible Fixed Assets

Movement on the charity's tangible fixed assets was:

	Fixtures and Fittings	Freehold Land and Buildings	TOTAL
Cost			
At 1 st March 2021	77,639	2,133,851	2,211,490
Additions	-	2,237,049	2,237,049
Disposals	-	-	-
At 28th February 2022	77,639	4,370,900	4,448,539
Depreciation			
At 1 st March 2021	56,009	-	56,009
Depreciation charge	3,244	-	3,244
Depreciation disposals	-	-	-
At 28th February 2022	59,253	-	59,253
Net Book Value			
At 1 st March 2021	21,630	2,133,851	2,155,481
At 28th February 2022	18,386	4,370,900	4,389,286

10. Analysis of Creditors

	2022		2021
Independent examiner's fee	1,400		1,200
Light and heat	1705		1,705
Telephone	50		50
Building works	11,400		11400
Total	14,555		14,355

Independent Examiner's Report to the Trustees of Guru Nanak Gurdwara

I report on the accounts of the Charity for the year ended 28th February 2022 which are set out on pages 8 to 15.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act,
- To follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Act and
- To state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. 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 you as 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 or fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in, any material respect, the requirements:

to keep proper accounting records in accordance with section 130 of the Charities Act; and to prepare accounts that accord with the accounting records and comply with the accounting requirements of the Charities 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 account to be reached.

(3) These accounts and reports have not been audited.

Samson Akinola

Samson Akinola, FCCA
Chartered Certified Accountant.
7 George Street West
Luton
Bedfordshire
LU1 2BJ

Dated: 23/11/2022

GURU NANAK GURDWARA

England & Wales - Charity number 271627

Accounts

OLD -

Registered charity number: 271627

**GURU NANAK GURDWARA
FOR THE YEAR ENDED 28TH FEBRUARY 2021**

Year Ended 28th February 2021.

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Guru Nanak Gurdwara
Charity Information as at 28th February 2021

Charity name

Guru Nanak Gurdwara

Charity number

271627

Principal address

Guru Nanak Gurdwara Luton
2a Dallow Road
Luton
Bedfordshire
LU1 1LY

Trustees

Mr. Balwinder Singh (President)
Mr. Gurpal Singh Binning (Vice President)
Mr. Santokh Singh Mahal (Assistant Secretary)
Mr. Avtar Singh (Treasurer)
Mr. Baldev Singh Marvaha (Assistant Treasurer)
Mrs. Manjit Kaur Sander (Stage Secretary)
Mr. Joginder Singh (Building Maintenance)
Mr. Jagjit Singh (Sports Secretary)
Mr. Mota Singh Kalair (Education Secretary)
Mrs. Amarjit Kaur Sanghera (Kitchen)
Mrs. Parmjit Kaur Samra (Kitchen)
Mrs. Kuldip Kaur (Kitchen)
Mr. Gurbachan Singh Rana (Kitchen)

Mr. Pavitar Singh
Mr. Nirman Singh Gill
Mr. Tejpartap Singh Sahota
Mr. Kuldip Singh
Mr. Hardeep Singh Kullar

Independent examiner

Samson Akinola, FCCA

Chartered Certified Accountants
7 George Street West
Luton
Bedfordshire
LU1 2BJ

Guru Nanak Gurdwara **Trustees Annual Report**

History, objectives and activities of the Charity

On constitution it was believed the cohesion and togetherness of the members of the Sikh faith in Luton required addressing. The charity began with an initial donation. Both the initial donation and subsequent donations since have been under the terms which allow the trustees to either retain the amounts as capital or to spend them.

The objectives of the charity include.

- a) To bring together members of the Sikh community in Luton for deeper dialogue and co-operation
- b) To increase understanding and trust within the Sikh community, building on common ground between them yet respecting the unique contribution which each brings
- c) To work towards greater social cohesion and community integration in Luton
- d) To provide a place of worship for members of the local Sikh community

Management and Governance arrangements

The constitution provides for a minimum of five trustees. Where there is a requirement for new trustees, these would be identified and appointed by the remaining trustees, subject to the approval by AGM. The chair of the trustees is responsible for the induction of any new trustee which involves awareness of a trustee's responsibility, the governing document, administrative procedures, the history and philosophical approach of the charity. The trustees have taken steps to identify major risks to which the charity is exposed and systems have been established to mitigate those risks.

Trustees Annual Report

Current Year

The Executive Committee has worked to keep the day-to-day activities of the Charity continuing smoothly in line with the aims and objectives. This has included the following:

- The Gurdwara was closed much of the time due to the Covid19 virus. When permitted, in-line with the regulations, the Gurdwara was opened with very limited service and has been very difficult.
- Organise the celebration and marking of major events and dates in the Sikh Calendar.
- Supporting the Members (Sadh Sangat) events such as celebrations marking new births, birthdays, engagements, marriages and general wellbeing of families.
- Support members with the religious formality of deaths.
- Providing members with documents required for regulatory authorities.
- School children and teacher, from Bedfordshire and Hertfordshire, for Sikh religious education during visits have been limited.
- Kept close relationship with local authorities and communities including the police and the council.
- Supported the Police Community Cohesion, Community Safety, Crime Reduction and Counter Terrorism Teams. Provided education on Sikh activities and religion on their regular visits.
- Many of the required statutory certifications were obtained through the relevant bodies.
- Organise the weekly events including the Sunday Prayer Day, the Senior Citizens Day Centre, Music, Punjabi and Sikh history classes for the children.
- Turban tying events and competitions held for children.
- Support Sikhi Camp events during school holidays for children.

- Arrange for the Gurdwara (Sikh Temple) to be open every day to all, including non-Sikh communities, to drop in at will and to suit the individual.
- Provide a place for community social gathering. Social gatherings and the Day Centre has been mostly closed.
- The Gym was closed most of the year due to Covid19 virus.
- Funded member visits to support protests of interest to the Sikh Community.

The working environment during the year has been positive, resulting in good progress on the New Building project. The tenders were evaluated, analyzed and after detailed discussions and some changes the build and design contract was awarded. The new build was started 12th June 2020 and has progressed successfully to plan. Foundation and steel structure completed. The brick and blockwork completed to the first floor. The Brickwork to second floor, Internal blockwork on the second floor, window installation, M&E first fix to the first floor, ventilation first fix to the first floor and forming first floor Colonnade Arches are the work currently in progress.

The Executive Committee would like to thank the Sadh Sangat (Sikh Community) for their moral support, advice, time and the extraordinary financial support for the new build project.

Future Plans

Continue and strengthen the regular activities that are the foundation of the charity as outlined above with the Covid19 difficulties.

Complete the New Build project and arrange the smooth transition and occupation of the new building. Continue to keep the project to plan and budget.

Financial review and reserves

The net incoming resources for the year was a gain of £244,489 (2020 - £164,655). At the end of the financial year the reserves were £2,730,272 (2020 - £3,119,293) of unrestricted funds and £198,614 (2020£198,614) of restricted funds. The adequacy of the reserves policy is reviewed annually. The trustees are satisfied that reserves are presently more than adequate to meet future expenditure.

The reserves policy is to have reserves available in order to ensure the day-to-day operation continue into the foreseeable future.

No matters or circumstances have arisen since the end of the financial year which significantly affected or may significantly affect the operations of the charity, the results of these operations or the state of affairs of the charity in the financial year subsequent to the financial year ended 28th February 2021.

Statement of Trustees' responsibilities

Charity law requires the trustees to prepare the financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that year. In preparing those financial statements, the trustees are required to:

- o Select suitable accounting policies and then apply them consistently.
- Make judgements 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 operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2016. 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.

Independent examiner

The trustees intend to ask the existing accountants to undertake the independent examination of the trust in the following year.

Signed on behalf of the trustees

B. Singh Bura Mr. Balwinder Singh - President

Date: 21/08/2021

GURU NANAK GURDWARA		Charity No	271627	
Annual accounts for the period				
Period start date	01/03/2020	To	Period end date	28/02/2021

Section A Statement of financial activities .

Recommended categories by activity	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year funds
	£ F01	£ F02	£ F03	£ F04	£ F05
Income					
Income and endowments from:					
Donations and legacies	247,282	-	-	247,282	149,547
Charitable activities	-	-	-	-	-
Other trading activities - Car parking	21,870	-	-	21,870	85,322
Other income - HMRC refunds	28,112	-	-	28,112	7,704
Separate material item of income	-	-	-	-	-
Other	1,993	-	-	1,993	2,307
Total	299,257	-	-	299,257	244,880
Expenditure (Notes 6)					
Expenditure on:					
Raising funds	-	-	-	-	-
Charitable activities	22,573	-	-	22,573	35,104
Separate -	-	-	-	-	-
Other	32,195	-	-	32,195	45,123
Total	54,768	-	-	54,768	80,227
Net income/(expenditure) before tax for the reporting period	244,489	-	-	244,489	164,653
Tax payable	-	-	-	-	-
Net income/(expenditure) after tax before investment gains/(losses)	244,489	-	-	244,489	164,653
Net gains/(losses) on investments	-	-	-	-	-
Net income/(expenditure) Extraordinary items - Old Building written down	- 633,510	-	-	- 633,510	-
Transfers between funds					
Other recognised gains/(losses):					
Gains and losses on revaluation of fixed assets for the charity's own use	-	-	-	-	-
Other gains/(losses)	-	-	-	-	-
Net movement in funds	- 389,021	-	-	- 389,021	164,653
Reconciliation of funds:					
Total funds brought forward	3,119,293	198,614	-	3,317,907	3,153,254
Total funds carried forward	2,730,272	198,614	-	2,928,886	3,317,907

Section B

Balance sheet

	Unrestricted funds £ F01	Restricted Income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year £ F05
Fixed assets					
Tangible assets (Note 9)	21,629	-	-	21,629	658,958
New Building	2,133,851	-	-	2,133,851	-
Total fixed assets	2,155,480	-	-	2,155,480	658,958
Current assets					
Cash at bank and in hand	589,147	198,614	-	787,761	2,673,105
Total current assets	589,147	198,614	-	787,761	2,673,105
Creditors: amounts falling due within one year (Note 10)	14,355	-	-	14,355	14,156
Net current assets/(liabilities)	574,792	198,614	-	773,406	2,658,949
Total assets less current liabilities	2,730,272	198,614	-	2,928,886	3,317,907
Creditors: amounts falling due after one year	-	-	-	-	-
Provisions for liabilities	-	-	-	-	-
Total net assets or liabilities	2,730,272	198,614	-	2,928,886	3,317,907
Funds of the Charity					
Restricted income funds (Note 4)	-	198,614	-	198,614	198,614
Unrestricted funds	2,730,272	-	-	2,730,272	3,119,293
Revaluation reserve	-	-	-	-	-
Fair value reserve	-	-	-	-	-
Total funds	2,730,272	198,614	-	2,928,886	3,317,907

Signed by one or two trustees.

Print Name	Date of approval dd/mm/yyyy
AKTAR SINGH	23/08/2021
Aktar Singh	

Signature of Trustee Member

Signature	Date dd/mm/yyyy
G.S. Binning	21/08/2021
G.S. BINNING	Print name

Guru Nanak Gurdwara
Year Ended 28th February 2021

1. Accounting policies

- a) The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Charities Act 2011.
- b) Recognition of Income - there are included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to the resources and monetary value can be measured with sufficient reliability.
- c) Investment income is recorded when receivable
- d) All expenditure is included in the accounts on an accrual basis. Irrecoverable VAT is charged to the SOFA as incurred.
- e) The restricted funds of the charity are expendable funds which is regularly increased or retained as capital at the trustees' discretion.
- f) All capital related expenditure costing more than £5000 is capitalized. Depreciation on fixtures and fittings is charged on a 15% reducing balance method.
- g) The charity updated its depreciation policy during the year. This is to ensure that all fixed assets are appropriately depreciated in the charity accounts. To this end, all charity buildings are to be depreciated at an annual rate of 5%, from the 2022-year end accounts and the depreciation on building is to be charged to the Statement of Financial activities (SoFA) as per other Fixed assets depreciation. The charity's old building that was acquired in 1998 with a value of £633,510.00 in the balance sheet is to be fully depreciated in the ended 28/02/2021 account.

2. Taxation

Guru Nanak Gurdwara is a registered charity and accordingly is exempt from taxation on its income and gains where they apply to charitable purposes.

3. Restricted

The restricted donations in the current year and the previous year represent income from donations to the Guru Nanak Gurdwara restricted funds only.

4. Analysis of employee's costs

	2021	2020
	£	£
Salaries	8,063	29,168
Total	8,063	29,168

The number of part time employees during the year was sixteen (2021 - sixteen).

5. Related Party transactions

None of the trustees were paid any remuneration or expenses by the charity during the year (2020 £nil)

6. Analysis of Charitable expenditure

The charity has undertaken direct activity to meet its charitable purposes. The following is the analysis of the charity's direct expenditure:

	2021 Unrestricted	2021 Restricted	2020 Total
	£	£	£
Wages	8,063	-	29,168
Coach hire/food and travel expenses	-	-	1,031
Sponsorship		-	
Donations	14,510	-	327
Tv License	-	-	151
Music/Camp and Events		-	3,927
Fireworks		-	500
Total	22,573	-	35,104

7. Governance costs

Governance costs, consisting of the rent, rates and other day to day administrative expenses are split between charitable activity and governance on an actual or equal estimated basis. This is because it is difficult to estimate the expense attributable to each activity. Support costs apportioned to the different aims of the charity are shown in the note below.

		2021	2021	2021	2020
	Basis of	£	£	£	£
	Apportionment	Unrestricted	Restricted	Total	Total
Office costs and bank charges	Actual	588	-	588	1,429
Light, heat and rates	Actual	21,585	-	21,585	20,293
Repairs and maintenance	Actual	2,050	-	2,050	10,708
Insurance	Actual	1,592	-	1,592	1,750
Advertising	Actual	360		360	-
Telephone and fax	Actual	71	-	71	534
Sundry	Actual	931		931	1,440
Professional fees	Actual	1,200	-	1,200	1000
Depreciation	Actual	637,327		637,327	4,490
Total		665,704	-	665,704	47,643

8. The resources expended by the charity include:

	2021	2020
Independent examiner's fee	1200	1000
Total	1200	1000

9. Tangible Fixed Assets

Movement on the charity's tangible fixed assets were:

	Fixtures and Fittings	Freehold Land and Buildings	TOTAL
Cost			
At 1 st March 2020	77,639	633,510	711,149
Additions	-	2,133,851	2,133,851
Disposals	-	-	-
At 28th February 2021	77,639	2,767,361	2,845,000
Depreciation			
At 1 st March 2020	52,192	-	52,192
Depreciation charge	3,817	633,510	637,327
Depreciation disposals	-	-	-
At 28th February 2021	56,009	-	689,519
Net Book Value			
At 1 st March 2020	25,446	633,510	658,956
At 28th February 2021	21,630	2,133,851	2,155,481

10. Analysis of Creditors

	2021	2020
Independent examiner's fee	1200	1000
Light and heat	1705	1,705
Telephone	50	50
Building works	11,400	11400
Total	14,355	14,155

Independent examiner's Report to the Trustees of Guru Nanak Gurdwara

I report on the accounts of the Charity for the year ended 28th February 2021 which are set out on pages 8 to 15.

Respective responsibilities of trustees and examiner

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- Examine the accounts under section 145 of the Charities Act,
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- To state whether particular matters have come to my attention.

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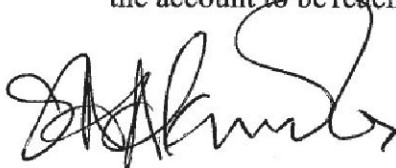
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(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the account to be reached.



Samson Akinola, FCCA
Chartered Certified Accountant.
7 George Street West
Luton
Bedfordshire
LU1 2BJ

Dated: 15/08/2021