

Siri Guru Nanak Darbar (Sikh Temple)

Trustees' Report and Financial Statements

For the Year Ended 31 March 2021

Siri Guru Nanak Darbar (Sikh Temple)

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Siri Guru Nanak Darbar (Sikh Temple)

Reference and Administrative Details For the Year Ended 31 March 2021

Charity registration number	289430
Principal office	Guru Nanak Marg, Gravesend, Kent, DA12 1AG
Registered office	Guru Nanak Marg, Gravesend, Kent, DA12 1AG
Trustees	Manpreet Singh Dhaliwal (Chair) Sohan Singh Bhatti Devinder Singh Boora
Management Committee Officers	Manpreet Singh Dhaliwal, President Devinder Singh Boora, General Secretary Jagdev Singh Virdee, General Secretary Balwinder Singh Cheema, General Secretary Sohan Singh Bhatti, Treasurer Santosh Kaur Rani, Treasurer Inderpall Singh Sall, Vice President Kulwinder Singh Sandhu, Vice President Nanak Singh Chatwal, Vice President Baljit Singh Hayre, Vice President Baljit Singh Kang, Vice President Ajit Singh Clare, Vice President Gurmej Singh Biring, Vice President
Priests	Mala Singh Harbhajan Singh Gurdev Singh
Punjabi Academy Teachers	Harpreet Kaur Sandhu Amandeep Kaur Ghuman Paramjit Kaur Gill Gurpreet Kaur Harmesh Kaur Sarbjit Kaur Natt Varinderjit Kaur Nachhatar Kaur Sodhi Rajbir Kaur Thind Vaneet Kaur

Siri Guru Nanak Darbar (Sikh Temple)

**Reference and Administrative Details
For the Year Ended 31 March 2021**

Bankers

Barclays Bank Plc
355 Station Road, Harrow, HA1 2AW

Lloyds TSB Plc
78 New Road, Gravesend, Kent, DA11 0AR

Auditor

UHY Kent LLP trading as UHY Hacker Young
Thames House, Roman Square, Sittingbourne, Kent, ME10 4BJ

**Trustees' Report
For the Year Ended 31 March 2021**

The Trustees of Siri Guru Nanak Darbar (Sikh Temple) present their report and financial statements for the year ended 31 March 2021. The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102.

Introduction

The Siri Guru Nanak Darbar (Sikh Temple) ("SGNDG") is a charity located in Gravesend and primarily serves the local community providing both faith and non-faith based services and support to over 15,000 plus beneficiaries. The Gurdwara, also known as the SGNDG is a religious charity centered on the Sikh faith. All aspects of the SGNDG operations and management are premised on the foundations of Sikh teachings and principles.

OBJECTIVES AND ACTIVITIES**a. Policies and objectives, including strategies and activities for achieving these objectives**

The object of the charity continues to be the furtherance of the Sikh Religion in accordance with the teachings of Sri Guru Granth Sahib Ji. Whilst the primary objective of the charity is to enable those of a Sikh heritage and Sikh commitment to share a place of worship, Sangat (congregation) and Langar (communal kitchen and food), the SGNDG prides itself on being able to extend its building and its volunteers' time to all members of the Gravesham community.

In addition to the aims and objectives defined in our constitution, the SGNDG set out each year its aims and objectives. This year our objectives were as follows:

1. Practice of Sikhism - to provide facilities to enable followers of the Sikh religion to practice their faith in a convenient and conducive environment in accordance to Sikh Gurmat i.e. the principles and rules laid down by the Ten Gurus and Sri Guru Granth Sahib Ji.
2. Celebration of Sikhism and Sikh Beliefs - to hold events to celebrate and commemorate key dates on the Sikh calendar.
3. Focus on education and sports - ensure the charity delivers education on both religious ideology and Punjabi language and providing opportunities for sports and the distribution of non-faith information and education.
4. Community Focus and Public Benefit - focus on community well-being, integration and diversity. This year, supporting the whole community during the Covid pandemic has been a key priority.

b. Main activities undertaken to further the charity's purposes for the public benefit

The Trustees and the Management Committee have had due regard to the Charity Commission's guidance on public benefit. In particular SGNDG has provided public benefit in relation to the advancement of religion and of community development particularly through its education and youth activities which involve all members of the local community. In addition, during this year, many activities were undertaken for wider public benefit in terms of Covid support tasks such as delivering Langar to vulnerable persons isolating at home, and to hospitals, the local hospice and care homes.

The Gurdwara sewadar teams worked together to ensure that there is a Covid-safe environment. The steps taken were based on risk assessments that were regularly reviewed whenever there was a need due to changes in Government rules and guidance. The measures that were implemented were based on official advice and guidance, and agreed with the local authorities. Representatives of Gravesham Borough Council, Public Health England and Kent Police visited the Gurdwara a number of times during the year and were happy with the arrangements.

**Trustees' Report
For the Year Ended 31 March 2021**

c. Volunteers

Many volunteers give up their time to help at the Gurdwara, particularly at weekends and in the evenings. We are greatly indebted to these volunteers for their commitment and support.

ACHIEVEMENT AND PERFORMANCE

a. Key financial performance indicators

A key measurement for both the Trustees and the Management Committee as to their performance over the year is how closely we managed to deliver to our objectives and to the wishes of the Sangat (congregation). The review of activities section below highlights some of the key results delivered during 2020/21.

The Gurdwara's Finance Team has worked hard to manage the income so that the Gurdwara continues to be able to serve the Sangat during these challenging times. While Gurdwaras all over the country were hit hard by the fall in numbers attending and lower incomes, we were able to minimise the impact by planning strategically. Some key decisions and actions are listed here:

- Negotiated with bank to pay interest only loan payments for a year;
- Online donations facilities set up for Sangat to donate from home;
- Renegotiation of utility contracts at reduced charges;
- Substantial cost savings from free labour provided by Sewadars;
- Gift Aid collected accurately and regularly ;
- Online Accounts package being used effectively to record income and expenditure; and
- Major financial decisions taken in full consultation with Management Team

b. Review of activities

Practice of Sikhism

Up to March 2020, the Gurdwara opened daily between 4.00 am and 9.30pm. Due to the lockdowns imposed by Government because of the Covid-19 Pandemic, the Gurdwara had to close for three months, and also have restricted opening at other parts of the year, as the second wave of the Pandemic arrived. However, from the very beginning of the lockdowns, services were broadcast from the Gurdwara by social media to the Sangat in their homes at the normal times. Morning and evening services have continued to be conducted daily at the Gurdwara. Services and other practices according to the Sikh Rehat Maryada (Sikh Code of Conduct) were performed for weddings, birthdays, name-giving ceremonies, funerals or any other occasions according to the needs of worshippers whilst also complying with Covid safety guidelines issued by Government at various times during the year..

Regular daily services/prayers were conducted with morning prayers between 4am and 10am and evening prayers between 4pm and 7.30pm. Langar (free kitchen for all) was supported and kept running throughout the year as is required by Sikh Code of Conduct. While the Gurdwara was closed, a delivery service was organised so that Langar could be delivered to those in need.

**Trustees' Report
For the Year Ended 31 March 2021**

The following is a compilation of services provided during 2020/21.

a) Weddings –	83
b) Akhand Paath –	28
c) Sukhmani Sahib Paath –	79
d) Sehaj Paath –	87
e) Funeral Services –	84

Due to the lockdowns, there was a decrease in the number of weddings, Akhand Paaths and Sukhmani Sahib Paaths. Sadly, there was a significant increase in the numbers of funerals and Sehaj Paaths due to the many deaths as a result of Covid-19. A special Sukhmani Sahib Paath was organised by the Gurdwara at the end of the first lockdown to remember all those who had passed away while the Gurdwara was closed, during which period the number that could attend funerals was very restricted.

Celebration of Sikhism and Sikh beliefs

The SGNDG celebrated all main events on the Sikh Calendar, including all the major Gurburab's (special religious anniversaries), but many had to be online only or with restricted numbers in the Gurdwara.

An annual Nagar Kirtan (procession) in the month of April is normally organised to celebrate the birthday of the Sikh Nation - the Khalsa Panth. This has proved very popular not only amongst the Sikh population, but also the wider local community. We have used this as a springboard as a means of interaction and dialogue with our local community. However, in 2020, the Nagar Kirtan had to be cancelled due to Covid-19. The Nagar Kirtan is normally followed by a Dharmic Mela on the Gurdwara grounds, but this also had to be cancelled. Instead of these two large events, an online programme was organised which was broadcast through the Gurdwara's social media accounts and YouTube.

The Gurdwara's Digital and Technology Team facilitated keeping the Sangat engaged with the Gurdwara through installing live broadcast equipment in all three Diwan Halls, as well as launching the Gurdwara's own Mobile App.

Education

The SGNDG supports the Guru Nanak Punjabi School, which conducts Punjabi language classes every Saturday. An average of 260 students attend and we have 12 part-time teaching staff. Every teacher commands sufficient Punjabi language skills to be able to teach the children up to 'A' Level standard. Normally, there would be over 50 students passing GCSE Punjabi and 10 or more passing 'A' Level Punjabi. However, this year, all exams were suspended due to the pandemic, Teachers were put on furlough while the school was closed. Some classes were continued online using Zoom, such as the free adult Punjabi classes and GCSE revision classes for some subjects.

The Punjabi School teachers are named on the Reference and Administrative Details page. In addition to Punjabi language teaching, the SGNDG normally provides the following educational and learning activities, which were also suspended during the lockdowns:

- Kirtan classes where students learn to play the Tabla and Harmonium (delivered for part of the year via Zoom on Saturdays);
- Sikhi Camps;
- Weekly Gatka Classes (Sikh martial arts) with approximately 40 students; and
- Weekly Turban Tying classes.

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Sports

SGNDG provides sporting facilities to Guru Nanak Sports Club where approximately 1,000 children and adults are normally involved in various sports. Most sports activities have been suspended throughout the year due to Covid, but whenever allowed, activities have resumed.

The new Outdoor Gym has proved to be very popular with members of the Sangat. Working with the local organisation "the Grand", the Gurdwara provided keep fit classes for the elderly during the year, using the outdoor gym and the Sports hall when it was possible to use the facilities. During the total lockdown, these keep fit classes were delivered to people's homes using Zoom.

The walking track is used daily by many members of the Sangat to help them keep fit in a safe environment, and was particularly valued by the community when indoor facilities could not be used.

Community focus and public benefit

Supporting the Sangat and wider community during the pandemic became particularly important. A variety of actions have been taking place during 2020/21 to promote community well-being, diversity and integration for the greater public benefit.

The Gurdwara locked down on 23rd March to safeguard everybody's health and wellbeing, and immediately started a Langar Delivery Service for vulnerable persons. The following week, we started providing hot meals to NHS front line staff. Teams were set up to take requests, to prepare Langar, to pack, to deliver, and a cleaning team to sanitise the kitchen every day. Over 1,000 meals were being delivered daily to vulnerable people and nearby hospitals, including Darent Valley, Medway Maritime and Princess Royal University Hospitals. In total, around 130,000 meals were delivered during the year.

The Gurdwara also presented 350 pairs of scrubs (shirts and trousers for medical staff) to Darent Valley Hospital in May 2020. This was part of the Gurdwara's ongoing Covid-19 support to the NHS.

When lorry drivers became stranded at Dover over the Christmas 2020 period, Gurdwara sewadars teamed up with Khalsa Aid to deliver thousands of meals to the drivers on the M20. This made international news as drivers from all over Europe shared their gratitude with families and friends back in their countries.

The Gurdwara also helped members of the Sangat stranded in India. When the country went into lockdown in March 2020, hundreds of Gravesham residents were in India, expecting to come back in late March or April. However, flights between India and Britain were cancelled and thousands were trapped in India. The Gurdwara worked with the local MP to lobby the Foreign Office, raised awareness through the local and national press, and signposted stranded persons to UK diplomatic missions in India. The Government finally organised several charter flights from Amritsar and all those who contacted the Gurdwara and wished to come back did manage to do so.

The Health and Wellbeing Team were not able to offer their support to the Sangat face to face, therefore methods were adapted to make sure that Sangat could continue to be served, as follows:

- A helpline number was advertised on the website and social media, and has been used by people who have reached out for advice and support.
- Important messages were read out by our Giani's from the stage during live streaming to provide advice during Mental Health Awareness Week
- Online fitness classes run by a young sportsman have been promoted to help Sangat keep fit, in addition to the keep fit classes for the elderly mentioned above.
- Bhai Rajinder Singh MBE, the Skipping Sikh, made a special video for Gravesend's Sangat, sharing his daily routine for keeping fit.

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Increasing the knowledge of Sikhism and the functioning of the Gurdwara to the wider community through presentations and guided tours for local students is normally a major activity at the Gurdwara, hosting Primary and Secondary Schools from across Kent, with students and teachers spending around two hours inside the Gurdwara. However, this activity was suspended for the whole of this year due to Covid.

The SGNDG web page (www.gurunakdarbar.org) has been developed significantly and to a high professional standard, including an interactive online "tour" of the inside of the Gurdwara. The site has grown from a single page to a well-structured and comprehensive informational site where users can find out details of the Gurdwara, its location, the events being held, and view pictures of recent events. The site enables schools and individuals to view the charity accounts and make requests to book programmes online.

Social Media has been used to good effect by SGNDG to engage with the Sangat, using Facebook, Instagram, Twitter, LinkedIn, as well as broadcasting messages to subscribers through a text service and through WhatsApp.

Joint initiatives with other organisations that provided various services at the Gurdwara through clinics and drop-in sessions were also suspended but will start as soon as possible. These include NHS OneYou health advice on a one-to-one basis, Sure Start sessions for mothers and toddlers, weekly Citizens Advice clinic, weekly Legal Advice clinic, monthly Police advice sessions, and regular Home Office immigration advice clinics.

The Gurdwara is active in representing the community at various forums, such as the North Kent Inter Faith Network and the Independent Police Advisory Group.

Improve the SGNDG Facilities

The Gurdwara's main building facilities continue to be enhanced. We have purpose-built facilities for sports, weddings, store rooms, education, computer facilities, conference rooms, lecture theatre, kitchen facilities, improved car parking, disabled parking, disabled access ramps, shower and washing facilities and improved emergency exits. An outdoor gym has been installed during this year to support the Sangat in maintaining healthy living.

When the country came out of lockdown, it was possible to start holding Anand Karajs and other events at the Gurdwara, but with limited numbers and strict Covid protocols in place. As part of the re-opening, in order to minimise risks from Covid-19, it was decided that the external caterers and decorators would not be permitted, and the Gurdwara itself would provide Langar for those holding Anand Karajs and other religious events at the Gurdwara. This practice has now been continued on a permanent basis.

Financial review

Total incoming resources for the year amounted to £976k, a reduction from £1.33m in 2019/20.

Expenditure for the year was £512k, a reduction from £809k in the previous year, leaving a net incoming resources of £464k (2020: £520K). The Trustees consider the surplus achieved on its activities to be satisfactory, and the surplus has facilitated the repayment of a significant part of the bank loan associated with the new Gurdwara.

At 31 March 2021 the charity had total funds of £14.8m (2020: £14.3m), of which £5.5m (2020: £5.5m) related to restricted funds, the remainder relating to unrestricted funds.

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis

**Trustees' Report
For the Year Ended 31 March 2021**

in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

b. Reserves policy

Restricted reserves are maintained in respect of the monies donated for the building of the new Gurdwara. Three months working expenses are to be held as a reasonable reserve to maintain the charity's services.

At 31 March 2021 the charity held free reserves (being total funds less restricted funds and other funds associated with tangible fixed asset and associated borrowings) of £684k (2020: £231k).

c. Principal funding

The charity's principal source of funding during the year was once again donations and associated gift aid claims, provided by members of the congregation wanting to contribute to the Gurdwara's running costs.

STRUCTURE, GOVERNANCE AND MANAGEMENT

a. Constitution

The charity is governed by its constitution adopted on 15th April 1984.

The principal object of the charity continues to be the furtherance of the Sikh Religion in accordance with the teachings of Sri Guru Granth Sahib Ji.

There have been no changes in the objectives since the last annual report.

b. Method of appointment or election of Trustees

The Trustees are appointed and removed by the Sadh Sangat.

c. Policies adopted for the induction and training of Trustees

Advice for trustees published by the Charity Commission is given to new Trustees and new guidance is notified and made available at Committee meetings. Trustees are fully involved in the operations of the charity and have free access to all members of staff to ensure that they can be fully aware of the activities and methods of the charity.

d. Pay policy for senior staff

The Trustees consider that they and the Management Committee officers comprise the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. All Trustees give of their time freely and no trustee received remuneration in the year, nor were any trustee expenses incurred.

The Management Committee also give their time freely and are not remunerated.

e. Organisational structure and decision making

The Trustees are responsible for the administration and investment policy of the Charity. A management committee, appointed by the President, is responsible for the day-to-day management of the charity. Members of the Management Committee are listed on the Reference and Administrative Details page. There are also sub-teams set up, covering building

**Trustees' Report
For the Year Ended 31 March 2021**

development and maintenance, youth related activities, sports, health and wellbeing, religious and Punjabi education, langar, finance and audit, and digital and technology. A sub-team head is appointed for each team.

f. Related party relationships

The charity did not enter into transactions with any related parties during the year.

g. Risk management and principal risks and uncertainties

The Trustees are required to consider all major risks to which the charity is exposed. An annual review is undertaken and systems have been established to mitigate such risks, or continue to be developed as part of its review process.

The main risks that the charity is exposed to are:

- Reliance on charitable donations from members of the congregation as the main source of income. Financial sustainability is the major financial risk, and the management of this risk involves a regular review of available liquid funds to settle debts as they fall due.
- Long term bank loans in place to fund the new Gurdwara building costs mean the charity will be making repayments for the foreseeable future, incurring significant annual interest costs. However this interest is at a fixed rate providing certainty over future repayment costs.
- Ensuring the board of trustees has appropriate skills and individuals can devote sufficient time to their role.
- Non-financial risks include those arising from health and safety matters. The volume of visitors to the Gurdwara means that it is imperative that regular health and safety assessments take place and that adequate insurance cover is in place.

h. Trustees' indemnities

The charity maintains trustees/officers' liability insurance which gives appropriate cover for any legal action brought against its trustees.

PLANS FOR FUTURE PERIODS

The Trustees are looking to the future with confidence. Since we moved to the new building the community is now benefiting from the enhanced footprint and increased range of services. Ongoing negotiations with the local council continue in regards to the building at Clarence Place, with an application regarding redevelopment of the building going through the approval processes.

The Covid-19 pandemic has had a significant impact on the 2020/21 accounting period. Due to national government restrictions imposed due to Covid-19, the Gurdwara was forced to close its doors between mid-March 20 and June 20. This has resulted in a significant impact on income with Sangat not being able to attend the Gurdwara and programme bookings such as Weddings and Paaths not being able to take place. However, since the latter part of this period, there has been a significant amount of "catching up", as families have re-arranged their various programmes such as Anand Karajs and Sukhmani Sahib Paaths. The annual Vaisakhi celebrations with Nagar Kirtan and Dharmic Mela have been cancelled for April 2021, the second year of such cancellation.

The Gurdwara has however adapted to the needs of the community during Covid-19 by providing a Langar Delivery service where thousands of free hot meals have been and continue to be provided to NHS staff, care home workers and vulnerable people in the local community. The Gurdwara continues to support those in need during these challenging times. The Gurdwara has continued to broadcast all daily programmes live on Facebook and YouTube.

Trustees' Report
For the Year Ended 31 March 2021

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with the applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP (Statement of Recommended Practice);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

The Trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

This report was approved by the Trustees and signed on their behalf by:

Manpreet Singh Dhaliwal

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Manpreet Singh Dhaliwal
Trustee

Sohan Singh Bhatti

.....
Sohan Singh Bhatti
Trustee

Date: 28 January 2022

Siri Guru Nanak Darbar (Sikh Temple)

Independent Auditors' Report to the Members of Siri Guru Nanak Darbar (Sikh Temple)

Opinion

We have audited the financial statements of Siri Guru Nanak Darbar (Sikh Temple) (the 'charity') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows 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 Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

The financial statements have been prepared in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

This has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2021 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

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 Auditors' 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 United Kingdom, including the Financial Reporting Council'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.

Other information

The other information comprises the information included in the Annual Report other than the financial statements and our Auditors' Report thereon. The Trustees are responsible for the other information contained within the Annual Report. 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. 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 course of 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 this gives rise to a material misstatement in the financial statements themselves. 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.

Independent Auditors' Report to the Members of Siri Guru Nanak Darbar (Sikh Temple) (continued)

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees' Report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement, the Trustees are responsible for the preparation of the financial statements which 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.

Auditors' responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 Auditors' 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:

How the audit was considered capable of detecting irregularities including fraud:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- we identified the laws and regulations applicable to the trust through discussions with management, and from our commercial knowledge and experience of the charity and wider not-for-profit sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the accounts or the operations of the charity;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting correspondence; and
- identified laws and regulations were communicated within the audit team and the team remained alert to instances of non compliance throughout the audit.

We assessed the susceptibility of the trust's accounts to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;

Siri Guru Nanak Darbar (Sikh Temple)

Independent Auditors' Report to the Members of Siri Guru Nanak Darbar (Sikh Temple) (continued)

- assessed whether judgements and assumptions made in determining the accounting estimates set out in the accounting policies were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading minutes of meetings of those charged with governance; and
- enquiring of management and representatives of Trustees as to actual and potential litigation and claims.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditors' Report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an Auditors' 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 its trustees, as a body, for our audit work, for this report, or for the opinions we have formed.

UHY Kent LLP

Chartered Accountants
Statutory Auditors
Thames House
Roman Square
Sittingbourne
Kent
ME10 4BJ

Date: 31 January 2022

UHY Kent LLP are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

Siri Guru Nanak Darbar (Sikh Temple)

Statement of financial activities For the Year Ended 31 March 2021

	Note	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income from:					
Donations and legacies	3	905,805	-	905,805	1,197,426
Charitable activities	4	4,076	-	4,076	1,399
Other trading activities	5	59,700	-	59,700	113,904
Investments	6	9	-	9	33
Other income	7	6,549	-	6,549	15,668
Total income		976,139	-	976,139	1,328,430
Expenditure on:					
Charitable activities		511,772	-	511,772	808,752
Total expenditure		511,772	-	511,772	808,752
Net movement in funds		464,367	-	464,367	519,678
Reconciliation of funds:					
Total funds brought forward	16	8,819,800	5,471,486	14,291,286	13,771,608
Net movement in funds	16	464,367	-	464,367	519,678
Total funds carried forward	16	9,284,167	5,471,486	14,755,653	14,291,286

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 17 to 27 form part of these financial statements.

Siri Guru Nanak Darbar (Sikh Temple)

Balance Sheet As at 31 March 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	12	15,524,377	15,568,883
Current assets			
Debtors	13	55,996	13,072
Cash at bank and in hand		632,536	221,212
		<u>688,532</u>	<u>234,284</u>
Creditors: amounts falling due within one year	14	(79,030)	(58,655)
Net current assets / liabilities		<u>609,502</u>	<u>175,629</u>
Total assets less current liabilities		<u>16,133,879</u>	<u>15,744,512</u>
Creditors: amounts falling due after more than one year	15	(1,378,226)	(1,453,226)
Total net assets		<u><u>14,755,653</u></u>	<u><u>14,291,286</u></u>
Charity funds			
Restricted funds	16	5,471,486	5,471,486
Unrestricted funds	16	9,284,167	8,819,800
Total funds		<u><u>14,755,653</u></u>	<u><u>14,291,286</u></u>

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

Sohan Singh Bhatti

Sohan Singh Bhatti
Chair of Trustees

Date: 28 January 2022

Manpreet Singh Dhaliwal

Manpreet Singh Dhaliwal
Trustee

The notes on pages 17 to 27 form part of these financial statements.

Siri Guru Nanak Darbar (Sikh Temple)

**Statement of Cash Flows
For the Year Ended 31 March 2021**

	2021 £	2020 £
Cash flows from operating activities		
Net cash used in operating activities	513,760	605,929
	<hr/>	<hr/>
Cash flows from investing activities		
Purchase of tangible fixed assets	-	(24,000)
	<hr/>	<hr/>
Net cash provided by/(used in) investing activities	-	(24,000)
	<hr/>	<hr/>
Cash flows from financing activities		
Repayments of borrowing	(78,741)	(578,268)
Interest received	9	33
Interest paid	(23,704)	(38,740)
	<hr/>	<hr/>
Net cash used in financing activities	(102,436)	(616,975)
	<hr/>	<hr/>
Change in cash and cash equivalents in the year	411,324	(35,046)
Cash and cash equivalents at the beginning of the year	221,212	256,258
	<hr/>	<hr/>
Cash and cash equivalents at the end of the year	632,536	221,212
	<hr/> <hr/>	<hr/> <hr/>

The notes on pages 17 to 27 form part of these financial statements

Siri Guru Nanak Darbar (Sikh Temple)

Notes to the Financial Statements For the Year Ended 31 March 2021

1. General information

Siri Guru Nanak Darbar (Sikh Temple) is an unincorporated charity, registered in England. The charity's registered office is Guru Nanak Marg, Gravesend, Kent, DA12 1AG.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: 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) (effective March 2018), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Siri Guru Nanak Darbar (Sikh Temple) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Going concern

We confirm that having considered our expectations, intentions and projections for the twelve months following the date of this audit, and the availability of unrestricted reserves, we are not aware of any matters that would suggest that the charity will not continue as a going concern.

We acknowledge that remaining as a going concern for a period of twelve months from the date of approval is dependent on the level of donations remaining sufficiently high to cover committed charitable costs and then to facilitate the loan repayments. There is a degree of uncertainty here but, having reviewed and considered the level of donations over the past 4 financial periods and noting the average value of donations has been £1.2m, we are confident that this provides comfort that donations in the coming twelve months will be sufficient and that the uncertainty is not considered to be material.

2.3 Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance Sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the charity's objectives, as well as any associated support costs.

2.5 Government grants

Government grants relating to tangible fixed assets are treated as deferred income and released to the Statement of Financial Activities over the expected useful lives of the assets concerned. Other grants are credited to the Statement of Financial Activities as the related expenditure is incurred.

**Notes to the Financial Statements
For the Year Ended 31 March 2021**

2. Accounting policies (continued)

2.6 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.7 Tangible fixed assets and depreciation

Tangible fixed assets costing £250 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

Depreciation is provided on the following bases:

Freehold property	- See below
Plant and machinery	- 3 - 10 years straight line
Fixtures and fittings	- 25% reducing balance

Most of the value of the freehold property relates to the Gurdwara Temple. Depreciation has not been provided on the freehold property, other than the walking track, since any charge would be immaterial on the basis that the assets have a long useful life and a high residual value that is considered to be at least equal to the carried value of the assets in the accounts.

Impairment would be provided for if necessary. Impairment reviews are carried out when there are any indicators of impairment.

Depreciation has been provided on the walking track over 10 years on a straight line basis.

2.8 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.9 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Siri Guru Nanak Darbar (Sikh Temple)

Notes to the Financial Statements For the Year Ended 31 March 2021

3. Income from donations and legacies

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Donations			
Donations including Langar	507,513	507,513	591,732
Donation boxes - Golarak	266,633	266,633	458,713
Gift Aid tax reclaimed	86,473	86,473	146,981
Government grants	45,186	45,186	-
Total 2021	905,805	905,805	1,197,426
<i>Analysis of 2020 total by fund</i>	<i>1,197,426</i>	<i>1,197,426</i>	

During the year the charity received donations totalling £300 (2020: £Nil) from trustees.

During the pandemic, the central government put in place the Job Retention Scheme to help organisations continue to employ staff where their service was no longer required due to the pandemic measures.

This is the only Government assistance the charity has received in the year.

4. Income from charitable activities

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Kent County Council - Contribution to costs	4,076	4,076	1,399
<i>Analysis of 2020 total by fund</i>	<i>1,399</i>	<i>1,399</i>	

Siri Guru Nanak Darbar (Sikh Temple)

Notes to the Financial Statements For the Year Ended 31 March 2021

5. Income from other trading activities

Income from non charitable trading activities

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Rental income - Gravesham Council	29,600	29,600	29,600
Rental income - Kent County Council	28,750	28,750	26,750
Letting income	-	-	42,214
Advertisement income	1,350	1,350	15,340
	<u>59,700</u>	<u>59,700</u>	<u>113,904</u>
<i>Total 2020</i>	<u>113,904</u>	<u>113,904</u>	

6. Investment income

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Interest on cash deposits	9	9	33
	<u>33</u>	<u>33</u>	
<i>Analysis of 2020 total by fund</i>	<u>33</u>	<u>33</u>	

7. Other incoming resources

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Other income	6,549	6,549	15,668
	<u>15,668</u>	<u>15,668</u>	
<i>Analysis of 2020 total by fund</i>	<u>15,668</u>	<u>15,668</u>	

Siri Guru Nanak Darbar (Sikh Temple)

Notes to the Financial Statements For the Year Ended 31 March 2021

8. Analysis of expenditure by activities

	Direct costs 2021 £	Support costs 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
Charitable activities	507,718	4,054	511,772	808,752
<i>Analysis of 2020 total</i>	<i>804,829</i>	<i>3,923</i>	<i>808,752</i>	

In 2020, all expenditure related to unrestricted funds.

Analysis of direct costs

	Total funds 2021 £	<i>Total funds 2020 £</i>
Staff costs	88,830	77,949
Depreciation	44,506	42,926
Langar - Food costs	69,945	147,629
Dharam Parcher - other costs	72,091	80,347
Running costs - Temple	124,784	219,444
Running costs - Education and sports centre	13,354	24,463
Maintenance of buildings	34,121	93,238
Sports clubs and activities	11,757	26,077
Publicity costs	758	6,731
Bank charges	2,183	3,185
Bank loans and overdrafts	23,704	38,740
Legal and professional	-	8,905
Charitable donations	1,500	18,751
Election costs	236	16,444
Covid-19 support costs	19,949	-
Total 2021	507,718	804,829

Siri Guru Nanak Darbar (Sikh Temple)

Notes to the Financial Statements For the Year Ended 31 March 2021

8. Analysis of expenditure by activities (continued)

Analysis of support costs

	Total funds 2021 £	<i>Total funds 2020 £</i>
Legal and professional costs - audit & accountancy	4,054	3,923

9. Auditors' remuneration

	2021 £	<i>2020 £</i>
Fees payable to the charity's auditor for the audit of the charity's annual accounts	2,475	2,397
Fees payable to the charity's auditor in respect of: The preparation of the Charity's annual accounts	1,579	1,221

10. Staff costs

	2021 £	<i>2020 £</i>
Wages and salaries	78,075	76,171
Social security costs	8,309	708
Contribution to defined contribution pension schemes	2,446	1,070
	88,830	77,949

The average number of persons employed by the charity during the year was as follows:

	2021 No.	<i>2020 No.</i>
Priests	7	5
Punjabi Academy Teachers	8	11
	15	16

No employee received remuneration amounting to more than £60,000 in either year.

The Trustees consider that they and the Management Committee officers comprise the key management personnel of the charity, in charge of directing and controlling, running and operating the charity on a day to day basis. All Trustees and Management Committee officers give of their time freely and are not remunerated.

Siri Guru Nanak Darbar (Sikh Temple)

Notes to the Financial Statements For the Year Ended 31 March 2021

11. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2020 - £NIL).

During the year ended 31 March 2021, no Trustee expenses have been incurred (2020 - £NIL).

12. Tangible fixed assets

	Freehold property £	Plant and machinery £	Fixtures and fittings £	Total £
Cost or valuation				
At 1 April 2020	15,541,671	237,228	187,854	15,966,753
At 31 March 2021	15,541,671	237,228	187,854	15,966,753
Depreciation				
At 1 April 2020	94,969	158,455	144,446	397,870
Charge for the year	13,567	20,176	10,763	44,506
At 31 March 2021	108,536	178,631	155,209	442,376
Net book value				
At 31 March 2021	15,433,135	58,597	32,645	15,524,377
At 31 March 2020	15,446,702	78,773	43,408	15,568,883

13. Debtors

	2021 £	2020 £
Other debtors	28,750	-
Prepayments and accrued income	27,246	13,072
	55,996	13,072

Siri Guru Nanak Darbar (Sikh Temple)

Notes to the Financial Statements For the Year Ended 31 March 2021

14. Creditors: Amounts falling due within one year

	2021 £	2020 £
Bank loans	75,000	55,037
Other creditors	412	-
Accruals and deferred income	3,618	3,618
	<u>79,030</u>	<u>58,655</u>

15. Creditors: Amounts falling due after more than one year

	2021 £	2020 £
Bank loans	<u>1,378,226</u>	<u>1,453,226</u>

The bank loan is secured on the playing fields land held, the new temple recently constructed and the old temple at Clarence Place.

Siri Guru Nanak Darbar (Sikh Temple)

Notes to the Financial Statements For the Year Ended 31 March 2021

16. Statement of funds

Statement of funds - current year

	Balance at 1 April 2020 £	Income £	Expenditure £	Balance at 31 March 2021 £
Unrestricted funds				
Unrestricted income fund	8,819,800	976,139	(511,772)	9,284,167
Restricted funds				
Building fund	5,471,486	-	-	5,471,486
Total of funds	14,291,286	976,139	(511,772)	14,755,653

The general funds comprise funds that the trustees are free to use in accordance with the charitable objects.

The restricted funds are funds that have been given for particular purposes and projects. The purpose of each restricted fund is set out below:

Building fund - this represents monies given since 2002 for the construction of the new temple. As at 31 March 2021, £14,330,468 has been spent on the construction of the new temple, which is included in the freehold property figure in note 12.

Statement of funds - prior year

	Balance at 1 April 2019 £	Income £	Expenditure £	Balance at 31 March 2020 £
Unrestricted funds				
Unrestricted income fund	8,300,122	1,328,430	(808,752)	8,819,800
Restricted funds				
Building fund	5,471,486	-	-	5,471,486
Total of funds	13,771,608	1,328,430	(808,752)	14,291,286

Siri Guru Nanak Darbar (Sikh Temple)

Notes to the Financial Statements For the Year Ended 31 March 2021

17. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Tangible fixed assets	10,052,891	5,471,486	15,524,377
Current assets	688,532	-	688,532
Creditors due within one year	(79,030)	-	(79,030)
Creditors due in more than one year	(1,378,226)	-	(1,378,226)
Total	9,284,167	5,471,486	14,755,653

Analysis of net assets between funds - prior year

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Tangible fixed assets	10,097,397	5,471,486	15,568,883
Current assets	234,284	-	234,284
Creditors due within one year	(58,655)	-	(58,655)
Creditors due in more than one year	(1,453,226)	-	(1,453,226)
Total	8,819,800	5,471,486	14,291,286

18. Reconciliation of net movement in funds to net cash flow from operating activities

	2021 £	2020 £
Net income for the year (as per Statement of Financial Activities)	464,367	519,678
Adjustments for:		
Depreciation charges	44,506	42,926
Interest payable	23,704	38,740
Interest receivable	(9)	(33)
Decrease/(increase) in debtors	(42,924)	20,464
Increase/(decrease) in creditors	24,116	(15,846)
Net cash provided by operating activities	513,760	605,929

**Notes to the Financial Statements
For the Year Ended 31 March 2021**

19. Analysis of cash and cash equivalents

	2021	2020
	£	£
Cash in hand	632,536	221,212
	=====	=====

20. Analysis of changes in net debt

	At 1 April 2020	Cash flows	At 31 March 2021
	£	£	£
Cash at bank and in hand	221,212	411,324	632,536
Debt due within 1 year	(55,037)	(19,963)	(75,000)
Debt due after 1 year	(1,453,226)	75,000	(1,378,226)
	=====	=====	=====
	(1,287,051)	466,361	(820,690)

21. Related party transactions

The charity has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the charity at 31 March 2021.

22. Controlling party

The charity is controlled by the trustees, and on a day-to-day basis is managed by the Management Committee.