BEBE NANKI CHARITABLE TRUST

England & Wales · Charity number 508859

Details

Other names	GURDWARA BEBE NANKI - BEBE NANKI SIKH TEMPLE
Status	Registered
Legal form	Trust
Registered	1979-06-27
Register	View on the Charity Commission register

Contact

Address	107 Sandwell Road Birmingham B21 8NG
Phone	01215513489
Email	KSAJIMAL@HOTMAIL.CO.UK

Activities

Objects: THE PRACTICE PROPAGATION AND ADVANCEMENT OF THE SIKH RELIGION.

Activities: A SIKH TEMPLE PROVIDING GENERAL DAY TODAY RELIGIOUS AND SOCIAL SERVICES TO THE COMMUNITY INCLUDING COMMUNITY MEALS (LANGAR) DURING SERVICES. THE SERVICES INCLUDE BIRTHDAY CELEBRATIONS, MARRIAGE CELEBRATIONS INCLUDING LEGAL REGISTRATIONS AND FUNERALS. TEACHING OF PUNJABI AND MUSIC INCLUDING GURBANI KIRTAN. DAY SHELTER FOR ALL.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- Birmingham City
- Nottinghamshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	-	-	-	-
2023-12-31	£304,170	£213,971	-	-
2022-12-31	£278,314	£167,698	-	-
2021-12-31	£246,699	£116,516	-	-
2020-12-31	£109,646	£130,175	-	-
2019-12-31	£274,568	£136,420	-	-

Trustees

Name	Role	Appointed
AMARJIT KAUR KALSI		2013-01-22
Avtar Singh Virdee		2018-09-30
BIMLA DEVI LYALL		2013-01-22
Balbir Singh Gill		2020-09-20
KULWINDER KAUR PADAN		2013-01-22
Nirmaljit Kaur Phull		2014-06-08
jackie davinder kaur phull		2025-02-03
jaspal singh sangar		2025-02-03
surinder singh ajimal		2025-02-03

BEBE NANKI CHARITABLE TRUST

England & Wales - Charity number 508859

Accounts

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

FOR

BEBE NANKI CHARITABLE TRUST

Dipak Patel (Senior Statutory Auditor)
For and on behalf of PBG Associates Limited
Chartered Accountants and Statutory Auditors
65 Delamere Road
Hayes
UB4 0NN

BEBE NANKI CHARITABLE TRUST
Contents

Report of the Trustees
for the Year Ended 31 December 2023

The trustees present their report with the financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of 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 January 2019).

Structure, governance and management

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Reference and administrative details

Registered Charity number

508859

Principal Address
189 Rookery Road
Handsworth
Birmingham
B21 9PX

Reference and Administrative Details

Trustees
Mr Kalwant Singh Ajimal
Mr Balbir Singh Gill
Mr Avtar Singh Virdee
Mr Daljit Singh Phullar
Mrs Bimla Devi Lyall
Mrs Nirmaljit Kaur Phull
Mrs Amarjit Kaur Kalsi
Mrs Kulwinder Kaur Padhan

Accountants
PBG Associates
Chartered Accountants
65 Delamere Road
Hayes
UB4 0NN

Statement of trustees' responsibilities

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom General Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements to 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, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- 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 which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statement comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provision 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.

Objectives and activities
The charity is a Sikh temple providing general day to day religious and social services to the community including community meals (langar) during services. The services include birthday celebrations, marriage celebrations including legal registrations and funerals, teaching of Punjabi and music including Gurbani kirtan, day shelter for all. Community Service: Providing essential services like free meals (Langar) and shelter for the homeless, alongside food banks and support for vulnerable individuals and families. The Charity is a NON -Profitable Sikh Gurudwara, and our Mission is propagation, practice and advancement of Sikh religion based on teachings of our ten Gurus and Siri Guru Granth Sahib ji The Eternal Guru and sacred scriptures of the Sikhs.

Cultural Preservation: Organizing events, exhibitions, and workshops to educate about Sikh traditions, history, music, and language, fostering pride and intercultural understanding.

Religious Education: Offering classes and seminars on Sikh scripture, philosophy, and ethics, empowering individuals to live by Sikh principles.

Achievements and performance of the trust
The Charity has continued to provide its wide range of spiritual and religious philosophy services to the community. The range of services include the advancement of the Sikh religion through propagation, practice of Sikh Dharam based on teachings of our Ten Guru's and Siri Guru Granth Sahib Ji 'The Eternal Guru' - sacred scriptures of Sikhs.

Bebe Nanaki Gurdwarra provides a wide range of activities for the community (Sangat) by performing religious functions such as prayers, Gurpurabs, Amrit Sanchar, Akhand Paths, Kirtan Darbars, civil and religious wedding services, and funeral services. In accordance with the Sikh religion, Bebe Nanaki Gurdwarra provides a learning hub constituting of educational classes, musical classes training, Panjabi languages, Gurbani Santhiya, Health Awareness, promoting Seva (Selfless Services) as well as promoting equal opportunities for our women to ensure fairness and inclusion.

We have undertaken significant work to renovate and improve the including cleaning and repair of the estates. In 2023 one of the Charity houses was fully refurbished and put on rent. The Gurudwara Guband (Dome) was fully cleaned and repainted to a very high standard. New coin operated barrier system was installed and new remote control operated Gate was installed in the Gurudwara car park giving our Sangat a safe environment. Langar community kitchen a Free vegetarian meal is provided to all devotees and visitors irrespective of faith, caste, creed and the Gurudwara enjoys 5 Star rating by the Food Standards Agency.

Free vegetarian meals from the Guru's Kitchen (Langar) are provided to all devotees, community members irrespective of their faith, caste, gender etc. The Trust Board have a vision to uplift humanity through practice of Sikh faith values within the context of shared responsibility, selflessness, love, forgiveness, and compassion. Fundraising of the charity remains the receipt of voluntary donations and receipt of donations from religious functions and gatherings at the Gurdwarra. All the above would not be possible without the blessings of the almighty Siri Guru Granth Sahib Ji Maharaj and spiritual guidance of our late founder Chairperson Bibi Balwant Kaur Ji MBE and continuing support and dedication of our committee, voluntary Sevadaars and congregation.

The Trust Board/Management is planning to renovate/refurbish the houses belonging to the trust in the foreseeable future to ensure we can continue with our educational and recreational classes as described earlier which were disrupted during the Covid-19 pandemic, this is a high priority for the Trust Board and Management team. There are also plans for the Gurdwarra to continue its renovation project for the front facade, this remains a high priority.

The Charity plans to continue its activities as outlined above in the forthcoming years, making certain we continuously evolve and improve in our services.

Financial review
These financial statements for the year ended 31 December 2023 have been prepared in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Accepted Accounting Practice). The financial statements are prepared under the historic cost convention. The income for the year was £270,845 which was an increase compared to the previous year of £249,094. Management, administration and other expenses for the year amounted to £208,971 compared to the previous year of £167,698.

Conclusion from the Trustees
The Trustees extend heartfelt gratitude to all members of the sangat and volunteers who continue to give their time and service in the name of the Almighty.

Our daily Ardas (prayer) remains for the wellbeing and blessings of all who contribute to the Gurdwara's mission.

ON BEHALF OF THE TRUSTEES

Amarjit Kaur Kalsi | Balbir Singh Gill

Mrs Amarjit Kaur Kalsi - Trustee | Mr Balbir Singh Gill - Trustee

Date - 11/11/2025 | Date - 11/11/2025

Opinion
We have audited the financial statements of BEBE NANKI CHARITABLE TRUST (the "charity") for the year ended 31 December 2023 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 (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2023 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 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 12 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 auditor's 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 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 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.

Matters on Which We Are Required to Report by Exception
We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require 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 or 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 set out on page 1, the trustees 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
We have been appointed as auditors 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 a Report of the Independent Auditor 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. However, the primary responsibility for the prevention and detection of fraud rests with the trustees of the trust

- Enquiring with management and others to gain an understanding of the trust including activities, financial reporting and known fraud or error;
- Evaluating and understanding the internal control system;
- Performing analytical procedures as expected or unexpected variances in account balances or classes of transactions appear;
- Identification of Laws and regulations that are of significance in the context of the charity. The key laws and regulations we considered in this context included Charities Act 2011, The Charities (Accounts and Reports) Regulations 2008 and guidance issued by the Charities Commission for England and Wales.
- Evaluated the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Trustees. 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.
- Evaluated 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 (i.e. gives a true and fair view).
- In addressing the risk of fraud through override of controls, testing the appropriateness of journal entries and other adjustments, assessing whether the judgements made in making accounting estimates are indicative of a potential bias, and evaluating the rationale of any significant transactions that are unusual or outside the normal course of the trust's activities.

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 regulations. 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 Report of the Independent Auditors.

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 that 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 trustees as a body, for our audit work, for this report, or for the opinions we have formed.

D Patel

Dipak Patel (Senior Statutory Auditor)
For and on behalf of PBG Associates Limited
Chartered Accountants and statutory Auditors
65 Delamere Road
Hayes, UB4 0NN

Date - 11/11/2025

Statement of Financial Activities
For The Year Ended 31 December 2023

	Notes	2023 Unrestricted funds £	2022 Unrestricted funds £
INCOME AND ENDOWMENTS FROM:			
Donations and legacies	3	270,845	249,094
Income from other trading activities	4	33,325	29,220
Total Incoming Resources		304,170	278,314
EXPENDITURE ON:			
Raising funds	6	39,514	22,249
Other support costs		174,457	145,449
Total		213,971	167,698
NET INCOMING RESOURCES FOR THE YEAR		90,199	110,616
NET MOVEMENT IN FUNDS		90,199	110,616
RECONCILIATION OF FUNDS:			
Total funds brought forward		2,847,733	2,737,117
TOTAL FUNDS CARRIED FORWARD	15	2,937,932	2,847,733

The notes on pages 7 to 10 form part of these financial statements.

BEBE NANKI CHARITABLE TRUST
Statement of Financial Position
As At 31 December 2023

	Notes	2023 Unrestricted funds £	2022 Total funds £
FIXED ASSETS			
Tangible Assets	11	2,616,123	2,646,836
		2,616,123	2,646,836
CURRENT ASSETS			
Cash at bank and in hand		764,187	671,845
		764,187	671,845
Creditors: Amounts Falling Due Within One Year	12	(40,264)	(38,303)
NET CURRENT ASSETS (LIABILITIES)		**723,923**	**633,542**
TOTAL ASSETS LESS CURRENT LIABILITIES		**3,340,046**	**3,280,378**
Creditors: Amounts Falling Due After More Than One Year	13	(402,114)	(432,645)
NET ASSETS		**2,937,932**	**2,847,733**
FUNDS OF THE CHARITY			
Unrestricted Funds		2,937,932	2,847,733
TOTAL FUNDS	15	**2,937,932**	**2,847,733**

The Financial statements were approved by the Board of Trustees and authorized for issue on 11-11-2025 and were signed on behalf of the board by:

Balbir Singh Gill Amarjit Kaur Kalsi

Mr Balbir Singh Gill
Trustee

Mrs Amarjit Kaur Kalsi
Trustee

Date - 11/11/2025

1. General Information
BEBE NANKI CHARITABLE TRUST is an unincorporated charity registered with the Charity Commission, registered charity number 508859. The principal address is 189 Rookery Road, Handsworth, Birmingham, B21 9PX.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements
The financial statements of the charity, which is a public benefit entity under FRS 102, 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 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention. The financial statements are prepared in sterling, which is the functional and presentation currency of the trust.

2.2. Going concern basis of accounting
The financial statements have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves. There are no material uncertainties about the charity's ability to continue as a going concern.

2.3.Income
Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under gift aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is known, the legacy is treated as a contingent asset.

Interest income is accrued when it is probable that the economic benefits will flow to the entity and the amount of income can be measured reliably. Rental income is recognised on a straight-line basis over the lease term within income from investments.

2.4. Expenditure
Liabilities are recognized as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cos related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

2.5. Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.
The useful life of the assets is as below:
Freehold properties - upto 100 years
Fixtures and Fittings – upto 5 years

2.6. Cash and Cash equivalents
Cash and Cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

2.6. Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2.7. Interest Expenses
Interest expense is typically recognized as an expense in the statement of financial activities when it accrues.

2. Critical accounting estimates and judgement

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.l

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3. Income from Donations and Legacies

	2023 Unrestricted funds	2022 Unrestricted funds
	£	£
Donations and gifts	251,166	242,213
Gift aid	19,679	6,881
	270,845	249,094

4. Other Income

	2023 Unrestricted funds	2022 Unrestricted funds
	£	£
Rental and other income from property	33,325	29,220

5. Net Income/(Expenditure)

The net income is stated after charging/(crediting):

	2023	2022
	£	£
Depreciation of tangible fixed assets - owned	30,713	32,096

6. Analysis of Expenditure

			2023
	Activities undertaken directly (see note 7)	Support costs (see note 8)	Total
	£	£	£
Raising funds	39,514	174,457	213971

			2022
	Activities undertaken directly (see note 7)	Support costs (see note 8)	Total
	£	£	£
Raising funds	22,249	145,449	167,698

7. Direct Costs

	2023 Raising funds
	£
Cost of goods sold:	
Purchases	39,514

	2022 Raising funds
	£
Cost of goods sold:	
Purchases	22,249

8. Support Costs

	2023 Raising funds
	£
Premises expenses	98,005
General administration	10,613
Depreciation	30,713
Interest payable	35,126
	174,457

	2022 Raising funds
	£
Premises expenses	85,776
General administration	7,528
Depreciation	32,096
Interest payable	20,049
	145,449

9. Trustees' remuneration and benefits
There were no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

Trustees' expenses
There were no trustees' expenses paid for the year ended 31 December 2023 nor for the year ended 31 December 2022.

10. Average Number of Employees
Average number of employees during the year was: NIL (2022:NIL)

11. Tangible Assets

	Land & Property Freehold	Fixtures & Fittings	Total
	£	£	£
Cost			
As at 1 January 2023	3,067,711	151,661	3,219,372
As at 31 December 2023	3,067,711	151,661	3,219,372
Depreciation			
As at 1 January 2023	443,216	129,320	572,536
Charge for the year	26,245	4,468	30,713
As at 31 December 2023	469,461	133,788	603,249
Net Book Value			
As at 31 December 2023	2,598,250	17,873	2,616,123
As at 1 January 2023	2,624,495	22,341	2,646,836

12. Creditors: Amounts Falling Due Within One Year

	2023	2022
	£	£
Bank loans and overdrafts	34,491	37,530
Other creditors	5,773	773
	40,264	38,303

13. Creditors: Amounts Falling Due After More Than One Year

	2023	2022
	£	£
Bank loans	402,114	432,645

14. Loans

An analysis of the maturity of loans is given below:

	2023	2022
	£	£
Amounts falling due within one year or on demand:		
Bank loans	34,491	37,530

	2023	2022
	£	£
Amounts falling due between one and five years:		
Bank loans	402,114	432,645

15. Movement in Funds

	As at 1 January 2023	Income	Expenditure	As at 31 December 2023
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	2,847,733	304,170	(213,971)	2,937,932
Total funds	2,847,733	304,170	(213,971)	2,937,932

	As at 1 January 2022	Income	Expenditure	As at 31 December 2022
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	2,737,117	278,314	(167,698)	2,847,733
Total funds	2,737,117	278,314	(167,698)	2,847,733

16. Related Party Disclosures

There were no related party transactions for the year ended 31 December 2023. Throughout the current year and previous period, the charity was not under control of any single individual or entity.

Accounts

Bebe Nanki Charitable Trust
Registered charity number: 508859

Report of the Trustees and

Financial Statements for the Year Ended 31 December 2022

for

Bebe Nanki Charitable Trust

Dipak Patel (Senior Statutory Auditor)
for and on behalf of PBG Associates Limited
Chartered Accountants and Statutory Auditors
65 Delamere Road
Hayes, UB4 0NN
United Kingdom

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Contents of the Financial Statements
for the Year Ended 31 December 2022

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for the Year Ended 31 December 2022

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Structure, governance and management
Governing document
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Reference and administrative details
Registered Charity number
508859

Principal address
189 Rookery Road, Handsworth, Birmingham, West Midlands, B21 9PX

Trustees

Auditors
PBG Associates Limited
Chartered Accountants and Statutory Auditors
65 Delamere Road, Hayes, UB4 0NN, United Kingdom

Statement of trustees' responsibilities
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Report of the Trustees (Continued...)
for the Year Ended 31 December 2022

Objectives and activities

The charity is a Sikh temple providing general day to day religious and social services to the community including community meals (langar) during services. The services include birthday celebrations, marriage celebrations including legal registrations and funerals. teaching of Punjabi and music including Gurbani kirtan. day shelter for all. Community Service: Providing essential services like free meals (Langar) and shelter for the homeless, alongside food banks and support for vulnerable individuals and families

Cultural Preservation: Organizing events, exhibitions, and workshops to educate about Sikh traditions, history, music, and language, fostering pride and intercultural understanding.

Religious Education: Offering classes and seminars on Sikh scripture, philosophy, and ethics, empowering individuals to live by Sikh principles

Achievements and performance of the trust

The Charity has a continued to provide its wide range of spiritual and religious philosophy services to the community. The range of services include the advancement of the Sikh religion through propagation, practice of Sikh Dharam based on teachings of our Ten Guru's and Siri Guru Granth Sahib Ji 'The Eternal Guru' - sacred scriptures of Sikhs.

Bebe Nanaki Gurudwara provides a wide range of activities for the community (Sangat) by performing religious functions such as prayers, Gurpurabs, Amrit Sanchar, Akhand Paths, Kirtan Darbars, civil and religious wedding services, and funeral services. In accordance with the Sikh religion, Bebe Nanki Gurudwara provides a learning hub constituting of educational classes, musical classes training, Panjabi languages, Gurbani Santhiya, Health Awareness, promoting Seva (Selfless Services) as well as promoting equal opportunities for our women to ensure fairness and inclusion.

Free vegetarian meals from the Guru's Kitchen (Langar) are provided to all devotees, community members irrespective of their faith, caste, gender etc. The Trust Board have a vision to uplift humanity through practice of Sikh faith values within the context of shared responsibility, selflessness, love, forgiveness, and compassion. Fundraising of the charity remains the receipt of voluntary donations and receipt of donations from religious functions and gatherings at the Gurudwara. All the above would not be possible without the blessings of the almighty Siri Guru Granth Sahib Ji Maharaj and spiritual guidance of our late founder Chairperson Bibi Balwant Kaur Ji MBE and continuing support and dedication of our committee, voluntary Sevadaars and congregation.

The Trust Board/Management is planning to renovate/refurbish the houses belonging to the trust in the foreseeable future to ensure we can continue with our educational and recreational classes as described earlier which were disrupted during the Covid-19 pandemic, this is a high priority for the Trust Board and Management team. There are also plans for the Gurudwara to continue its renovation project for the front facade, this remains a high priority.

The Charity plans to continue its activities as outlined above in the forthcoming years, making certain we continuously evolve and improve in our services.

Financial review

These financial statements for the year ended 31 December 2022 have been prepared in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Accepted Accounting Practice). The financial statements are prepared under the historic cost convention. The income for the year was £249,094 which was an increase compared to the previous year of £218,674. Management, administration and other expenses for the year amounted to £167,698 compared to the previous year of £116,516.

ON BEHALF OF THE TRUSTEES

KAjmal .... 3rd September 2024

K S Ajimal - Trustee

**Report of the Independent Auditors
to the Trustees of Bebe Nanki charitable trust**

Opinion
We have audited the financial statements of BEBE NANKI CHARITABLE TRUST (the 'charity') for the year ended 31 December 2022 which comprise the Statement of Financial Activities, the Balance Sheet and notes to the financial statements, 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 (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 31 December 2022 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)) an 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 UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with theserequirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide abasis for our opinion.

Other Matters
Financial statements for the year ended December 2021 were not audited.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis 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 agoing concern for a period of at least twelve months from when the financial statements are authorized to 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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditor thereon.

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 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 this give 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.

Report of the Independent Auditors
to the Trustees of Bebe Nanki charitable trust (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 Report of the Trustees 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 Statement of Trustees' Responsibilities, set out on page 1 & 2 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 norealistic alternative but to do so.

Auditors' responsibilities for the audit of the financial statements
We have been appointed as auditors 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 a Report of the Independent Auditor 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 ofirregularities, including fraud.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below. However, the primary responsibility for the prevention and detection of fraud rests with the trustees of the trust
- Enquiring with management and others to gain an understanding of the trust including activities, financial reporting and known fraud or error;
- Evaluating and understanding the internal control system;
- Performing analytical procedures as expected or unexpected variances in account balances or classesof transactions appear;
- Identification of Laws and regulations that are of significance in the context of the charity. The key laws and regulations we considered in this context included Charities Act 2011, The Charities (Accounts and Reports) Regulations 2008 and guidance issued by the Charities Commission for England and Wales.
- Evaluated the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Trustees. 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.
- Evaluated 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 (i.e. gives a true and fair view).
- In addressing the risk of fraud through override of controls, testing the appropriateness of journal entries and other adjustments, assessing whether the judgements made in making accounting estimates are indicative of a potential bias, and evaluating the rationale of any significant transactions that are unusual or outside the normal course of the trust's activities.

Report of the Independent Auditors
to the Trustees of Bebe Nanki charitable trust (Continued...)

Auditors' responsibilities for the audit of the financial statements (Continued...)
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 regulations. 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 Report of the Independent Auditors.

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 the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

D Patel

....
Dipak Patel (Senior Statutory Auditor)
for and on behalf of PBG Associates Limited
Chartered Accountants and Statutory Auditors
65 Delamere Road
Hayes, UB4 0NN
United Kingdom

Date: 3rd September 2024

Bebe Nanki Charitable Trust
Registered charity number: 508859

Statement of Financial Activities
for the Year Ended 31 December 2022

	Notes	31.12.22 Unrestricted funds (Total funds) £	31.12.21 Unrestricted funds (Total funds) £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		249,094	218,674
Income from other trading activities	2	29,220	28,025
Total Incoming Resources		278,314	246,699
EXPENDITURE ON			
Raising funds	3	22,249	4,454
Other support costs		145,449	112,062
Total		167,698	116,516
NET INCOMING RESOURCES FOR THE YEAR		110,616	130,183
RECONCILIATION OF FUNDS			
Total funds brought forward		2,737,117	2,606,934
TOTAL FUNDS CARRIED FORWARD		2,847,733	2,737,117

Bebe Nanki Charitable Trust
Registered charity number: 508859

Balance Sheet
31 December 2022

	Notes	31.12.22 Unrestricted funds (Total funds) £	31.12.21 Unrestricted funds (Total funds) £
FIXED ASSETS			
Tangible assets	6	2,646,836	2,678,932
CURRENT ASSETS		671,845	567,702
Cash at bank and in hand			
CREDITORS			
Amounts falling due within one year	7	(38,303)	(38,303)
NET CURRENT ASSETS		633,542	530,921
TOTAL ASSETS LESS CURRENT LIABILITIES		3,280,378	3,209,853
CREDITORS			
Amounts falling due after more than one year	8	(432,645)	(472,736)
		2,847,733	2,737,117
NET ASSETS FUNDS			
Unrestricted funds	10	2,847,733	2,737,117
TOTAL FUNDS		2,847,733	2,737,117

The financial statements were approved by the Board of Trustees and authorized for issue on 1/9/2024 and were signed on its behalf by:

K S Ajimal – Trustee

Amarjit Kaur Kalsi

A K Kalsi - Trustee

Date : 3rd september 2024

1. Accounting policies

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have beenprepared 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 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention. The financial statements are prepared in sterling, which is the functional and presentation currency of the trust.

Going concern basis of accounting
The financial statements have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves. There are no material uncertainties about the charity's ability to continue as a going concern.

Income
All income is recognized in the Statement of Financial Activities once the charity has entitlement to the funds and it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognized as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will berequired in settlement and the amount of the obligation can be measured reliably. Expenditure isaccounted for on an accruals basis and has been classified under headings that aggregate all cos related to the category. Where costs cannot be directly attributed to particular headings, they have beenallocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.
The useful life of the assets is as below:
Freehold properties - upto 100 years
Fixtures and Fittings – upto 5 years

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Interest Expenses
Interest expense is typically recognized as an expense in the statement of financial activities when it accrues.

2. Income from other trading activities

	31.12.22 £	31.12.21 £
Rent received	29,220	28,025

3. Raising funds

Raising donations and legacies	31.12.22 £	31.12.21 £
Support costs	22,249	4,454

4. Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2022 nor for the year ended 31 December 2021.

5. Comparatives for the statement of financial activities

	Unrestricted funds £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	249,094
Investment income	29,220
Total	278314
EXPENDITURE ON	
Raising funds	22,249
Other	145,449
Total	167,698
NET INCOME	110,616
RECONCILIATION OF FUNDS	
Total funds brought forward	2,737,117
Total funds carried forward	2,847,733

**Notes to the Financial Statements – continued
for the Year Ended 31 December 2022**

6. Tangible fixed assets

	Freehold Property	Plant and machinery	Fixtures And fittings	Total
	£	£	£	£
COST				
At 1 January 2022 and 31 December 2022	3,067,711	16,313	151,661	3,235,685
DEPRECIATION				
At 1 January 2022	416,705	16,313	123,735	556,753
Charge for year	26,511	-	5,585	32,096
At 31 December 2022	443,216	16,313	129,320	588,849
NET BOOK VALUE				
At 31 December 2022	2,624,495	-	22,341	2,646,836
At 31 December 2021	2,651,006	-	27,926	2,678,932

7. Creditors: amounts falling due within one year

	31.12.22	31.12.21
	£	£
Other creditors	773	168
Bank Loan – due within one year	37,530	36,613

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

	31.12.22	31.12.21
	£	£
Bank loans (see note 9)	432,645	472,736

9. Loans

	31.12.22	31.12.21
	£	£
An analysis of the maturity of loans is given below		
Bank loans -2-5 years	432,645*	472,736

*Loans are secured against the properties located at 189, 215, 217, 219 and 221, Rookery Road, Handsworth, Birmingham, B21 9PX.

Notes to the Financial Statements – continued
for the Year Ended 31 December 2022

10. Movement in funds

	At 1.1.2022	Net Movement in funds	At 31.12.22
Unrestricted Funds			
General funds	2,737,117	110,616	2,847,733

Net movement in funds included in the above are as follows:

	Incoming resource	Resources expended	Movement in funds
Unrestricted Funds			
General funds	278,314	(167,698)	110,616

Comparative net movement in funds

	At 1.1.2022	Net Movement in funds	At 31.12.22
Unrestricted Funds			
General funds	2,606,934	130,183	2,737,117

Comparative net movement in funds, included in the above are as follows:

	Incoming resource	Resources expended	Movement in funds
Unrestricted Funds			
General funds	246,699	(116,516)	130,183

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.2022	Net Movement in funds	At 31.12.22
Unrestricted Funds			
General funds	2,606,934	2,40,799	2,847,733

	Incoming resource	Resources expended	Movement in funds
Unrestricted Funds			
General funds	525,013	(284,214)	240,799

11. Related party disclosures and controlling party

There were no related party transactions for the year ended 31 December 2022. Throughout the current year and previous period, the charity was not under control of any single individual or entity.

The notes form part of these financial statements

Bebe Nanki Charitable Trust
Registered charity number: 508859

Detailed Statement of Financial Activities
For the year ended 31 December 2022

	31.12.22	31.12.21
INCOME AND ENDOWMENTS	£	£
Donations and legacies		
Donations	242,213	169,755
Gift aid	6,881	34,719
Insurance Claims	-	14,200
	249,094	218,674
Investment income		
Rents received	29,220	28,025
Total incoming resources	278,314	246,699
EXPENDITURE		
Other trading activities		
Purchases	22,249	4,454
Support costs		
Management		
Donations	2,780	2,100
Information technology		
Repairs and renewals	28,945	26,015
Other		
Rates and water	14,804	5,156
Insurance	3,893	2,431
Light and heat	35,453	21,563
Telephone	856	1,037
Premises Cleaning	6,574	2,596
Depreciation on freehold property	26,511	26,778
Depreciation on Fixtures and fittings	5,585	4,928
Subscription	-	159
	93,676	64,648
Governance costs		
Bank loan interest	20,049	19,299
Total resources expended	**167,699**	**116,516**
Net incoming resources for the year	110,615	130,183

This page does not form part of the statutory financial statements

BEBE NANKI CHARITABLE TRUST

England & Wales - Charity number 508859

Accounts

REGISTERED CHARITY NUMBER: 508859

Report of the Trustees and

Unaudited Financial Statements for the Year Ended 31 December 2021

for

BEBE NANKI CHARITABLE TRUST

A S Kalsi & Co, Chartered Accountants
77 Holyhead Road
Birmingham
West Midlands
B21 0LG

BEBE NANKI CHARITABLE TRUST

Contents of the Financial Statements
for the Year Ended 31 December 2021

BEBE NANKI CHARITABLE TRUST

Report of the Trustees
for the Year Ended 31 December 2021

The trustees present their report with the financial statements of the charity for the year ended 31 December 2021. The trustees have adopted the provisions of 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 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

508859

Principal address

189 ROOKERY ROAD
HANDSWORTH
BIRMINGHAM
West Midlands
B21 9PX

Trustees

K S Ajimal Trustee
Mrs A K Kalsi Trustee
B D Lyall Trustee
K K Padan Trustee
N K Phull Trustee
D S Phullar Trustee
A S Virdee Trustee
B S Gill Trustee

Independent Examiner

A S Kalsi & Co, Chartered Accountants
77 Holyhead Road
Birmingham
West Midlands
B21 0LG

Approved by order of the board of trustees on 26/10/2022 and signed on its behalf by:

....

K S Ajimal - Trustee

Independent Examiner's Report to the Trustees of
BEBE NANKI CHARITABLE TRUST

Independent examiner's report to the trustees of BEBE NANKI CHARITABLE TRUST
I report to the charity trustees on my examination of the accounts of BEBE NANKI CHARITABLE TRUST (the Trust) for the year ended 31 December 2021.

Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Ujjal Ghosh
A S Kalsi & Co, Chartered Accountants
77 Holyhead Road
Birmingham
West Midlands
B21 0LG

Date: 26/10/2022

BEBE NANKI CHARITABLE TRUST

Statement of Financial Activities
for the Year Ended 31 December 2021

	Notes	31.12.21 Unrestricted fund £	31.12.20 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		218,674	85,700
Investment income	2	28,025	23,946
Total		246,699	109,646
EXPENDITURE ON			
Raising funds		4,454	-
Other		112,062	130,175
Total		116,516	130,175
NET INCOME/(EXPENDITURE)		130,183	(20,529)
RECONCILIATION OF FUNDS			
Total funds brought forward		2,606,934	2,627,463
TOTAL FUNDS CARRIED FORWARD		2,737,117	2,606,934

The notes form part of these financial statements

BEBE NANKI CHARITABLE TRUST

Balance Sheet
31 December 2021

	Notes	31.12.21 Unrestricted fund £	31.12.20 Total funds £
FIXED ASSETS			
Tangible assets	5	2,678,932	2,710,638
CURRENT ASSETS			
Cash at bank and in hand		567,702	442,258
CREDITORS			
Amounts falling due within one year	6	(168)	-
NET CURRENT ASSETS		567,534	442,258
TOTAL ASSETS LESS CURRENT LIABILITIES		3,246,466	3,152,896
CREDITORS			
Amounts falling due after more than one year	7	(509,349)	(545,962)
NET ASSETS		2,737,117	2,606,934
FUNDS	9		
Unrestricted funds		2,737,117	2,606,934
TOTAL FUNDS		2,737,117	2,606,934

The financial statements were approved by the Board of Trustees and authorised for issue on ......26/10/2022..... and were signed on its behalf by:

KHjmal ASRamesar
K S Ajimal - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, 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 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

continued...

2. INVESTMENT INCOME

	31.12.21	31.12.20
	£	£
Rents received	28,025	23,944
Deposit account interest	-	2
	28,025	23,946

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2021 nor for the year ended 31 December 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2021 nor for the year ended 31 December 2020.

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricte fund
	£
INCOME AND ENDOWMENTS FROM	
Donations and legacies	85,700
Investment income	23,946
Total	109,646
EXPENDITURE ON	
Other	130,175
NET INCOME/(EXPENDITURE)	(20,529)
RECONCILIATION OF FUNDS	
Total funds brought forward	2,627,463
TOTAL FUNDS CARRIED FORWARD	2,606,934

continued...

5. TANGIBLE FIXED ASSETS

	Freehold property £	Plant and machinery £	Fixtures and fittings £	Totals £
COST				
At 1 January 2021 and 31 December 2021	3,067,711	16,313	151,661	3,235,685
DEPRECIATION				
At 1 January 2021	389,927	16,313	118,807	525,047
Charge for year	26,778	-	4,928	31,706
At 31 December 2021	416,705	16,313	123,735	556,753
NET BOOK VALUE				
At 31 December 2021	2,651,006	-	27,926	2,678,932
At 31 December 2020	2,677,784	-	32,854	2,710,638

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.21 £	31.12.20 £
Other creditors	168	-

7. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.12.21 £	31.12.20 £
Bank loans (see note 8)	509,349	545,962

8. LOANS

An analysis of the maturity of loans is given below:

	31.12.21 £	31.12.20 £
Amounts falling due between two and five years:		
Bank loans - 2-5 years	509,349	545,962

continued...

9. MOVEMENT IN FUNDS

	At 1.1.21 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	2,606,934	130,183	2,737,117
TOTAL FUNDS	2,606,934	130,183	2,737,117

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	246,699	(116,516)	130,183
TOTAL FUNDS	246,699	(116,516)	130,183

Comparatives for movement in funds

	At 1.1.20 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	2,627,463	(20,529)	2,606,934
TOTAL FUNDS	2,627,463	(20,529)	2,606,934

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	109,646	(130,175)	(20,529)
TOTAL FUNDS	109,646	(130,175)	(20,529)

continued...

9. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.20 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	2,627,463	109,654	2,737,117
TOTAL FUNDS	2,627,463	109,654	2,737,117

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	356,345	(246,691)	109,654
TOTAL FUNDS	356,345	(246,691)	109,654

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2021.

BEBE NANKI CHARITABLE TRUST

Detailed Statement of Financial Activities
for the Year Ended 31 December 2021

	31.12.21	31.12.20
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	169,755	76,758
Gift aid	34,719	8,942
Insurance Claims	14,200	-
	218,674	85,700
Investment income		
Rents received	28,025	23,944
Deposit account interest	-	2
	28,025	23,946
Total incoming resources	246,699	109,646
EXPENDITURE		
Other trading activities		
Purchases	4,454	-
Support costs		
Management		
Donations	2,100	-
Information technology		
Repairs and renewals	26,015	25,200
Other		
Rates and water	5,156	12,597
Insurance	2,431	4,225
Light and heat	21,563	21,995
Telephone	1,037	1,296
Postage and stationery	-	621
Premises Cleaning	2,596	5,721
Freehold property	26,778	27,048
Plant and machinery	-	16
Fixtures and fittings	4,928	5,798
	64,489	79,317
Other 2		
Subscription	159	-
Carried forward	159	-

This page does not form part of the statutory financial statements

BEBE NANKI CHARITABLE TRUST

Detailed Statement of Financial Activities
for the Year Ended 31 December 2021

	31.12.21	31.12.20
	£	£
Other 2		
Brought forward	159	-
Security Costs	-	1,200
	159	1,200
Governance costs		
Professional and legal fees	-	2,750
Bank loan interest	19,299	21,708
	19,299	24,458
Total resources expended	116,516	130,175
Net income/(expenditure)	130,183	(20,529)

This page does not form part of the statutory financial statements

BEBE NANKI CHARITABLE TRUST

England & Wales - Charity number 508859

Accounts

REGISTERED CHARITY NUMBER: 508859

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2020
for
BEBE NANKI CHARITABLE TRUST

A S Kalsi & Co, Chartered Accountants
77 Holyhead Road
Birmingham
West Midlands
B21 0LG

BEBE NANKI CHARITABLE TRUST

Report of the Trustees
for the Year Ended 31 December 2020

The trustees present their report with the financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number
508859

Principal address
189 ROOKERY ROAD
HANDSWORTH
BIRMINGHAM
West Midlands
B21 0LG

Trustees

K S Ajimal	Trustee	
Mrs A K Kalsi	Trustee	
B D Lyall	Trustee	
K K Padan	Trustee	
N K Phull	Trustee	
D S Phullar	Trustee	
A S Virdee	Trustee	
B S Gill	Trustee	- appointed 15.10.20

Independent examiner
A S Kalsi & Co, Chartered Accountants
77 Holyhead Road
Birmingham
West Midlands
B21 0LG

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document
The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

Risk management
The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Approved by order of the board of trustees on 20/12/2021 and signed on its behalf by:

....
K S Ajimal - Trustee

BEBE NANKI CHARITABLE TRUST

Contents of the Financial Statements
for the Year Ended 31 December 2020

Independent Examiner's Report to the Trustees of
BEBE NANKI CHARITABLE TRUST

I report on the accounts for the year ended 31 December 2020, which are set out on pages three to eight.

Responsibilities and basis of report
As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I have examined your charity's accounts as required under section 145 of the Charities Act 2011 ('the Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. that accounting records were not kept as required by section 130 of the Act; or
2. that the accounts do not accord with those records; or
3. that the accounts do not comply with the accounting requirements of the Act; or
4. that there is further information needed for a proper understanding of the accounts.

Independent examiner's statement
I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission I have found no matters that require drawing to your attention.

Ujjal Ghosh
A S Kalsi & Co, Chartered Accountants
77 Holyhead Road
Birmingham
West Midlands
B21 0LG

Date: 20/12/2021

BEBE NANKI CHARITABLE TRUST

Statement of Financial Activities
for the Year Ended 31 December 2020

	Notes	31.12.20 Unrestricted fund £	31.12.19 Total funds £
INCOMING RESOURCES			
Incoming resources from generated funds			
Voluntary income		85,700	248,320
Investment income	2	23,946	26,248
Total incoming resources		109,646	274,568
RESOURCES EXPENDED			
Costs of generating funds			
Costs of generating voluntary income		-	100
Fundraising trading: cost of goods sold and other costs		21,708	24,129
Other resources expended		108,467	112,191
Total resources expended		130,175	136,420
NET INCOMING/(OUTGOING) RESOURCES		(20,529)	138,148
RECONCILIATION OF FUNDS			
Total funds brought forward		2,627,463	2,489,315
TOTAL FUNDS CARRIED FORWARD		2,606,934	2,627,463

The notes form part of these financial statements

BEBE NANKI CHARITABLE TRUST

Balance Sheet
At 31 December 2020

	Notes	31.12.20 Unrestricted fund £	31.12.19 Total funds £
FIXED ASSETS			
Tangible assets	5	2,710,638	2,743,500
CURRENT ASSETS			
Cash at bank		442,258	464,666
NET CURRENT ASSETS		442,258	464,666
TOTAL ASSETS LESS CURRENT LIABILITIES		3,152,896	3,208,166
CREDITORS			
Amounts falling due after more than one year	6	(545,962)	(580,703)
NET ASSETS		2,606,934	2,627,463
FUNDS	7		
Unrestricted funds		2,606,934	2,627,463
TOTAL FUNDS		2,606,934	2,627,463

The financial statements were approved by the Board of Trustees on 20/12/2021
and were signed on its behalf by:

K S Ajimal -Trustee

The notes form part of these financial statements

Notes to the Financial Statements
for the Year Ended 31 December 2020

1. ACCOUNTING POLICIES

Accounting convention
The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources
All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. Previous years figures are re-arranged and adjusted wherever necessary.

Resources expended
Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. INVESTMENT INCOME

	31.12.20	31.12.19
	£	£
Rents received	23,944	26,248
Deposit account interest	2	-
	23,946	26,248

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

Trustees' expenses
There were no trustees' expenses paid for the year ended 31 December 2020 nor for the year ended 31 December 2019.

4. STAFF COSTS

	31.12.20	31.12.19
	£	£
Wages and salaries	-	3,466

The average monthly number of employees during the year was as follows:

	31.12.20	31.12.19
	-	-

No employees received emoluments in excess of £60,000.

5. TANGIBLE FIXED ASSETS

	Freehold property	Plant and machinery	Fixtures and fittings	Totals
	£	£	£	£
COST				
At 1 January 2020 and 31 December 2020	3,067,711	16,313	151,661	3,235,685
DEPRECIATION				
At 1 January 2020	362,879	16,297	113,009	492,185
Charge for year	27,048	16	5,798	32,862
At 31 December 2020	389,927	16,313	118,807	525,047
NET BOOK VALUE				
At 31 December 2020	2,677,784	-	32,854	2,710,638
At 31 December 2019	2,704,832	16	38,652	2,743,500

6. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.12.20	31.12.19
	£	£
Bank loans	545,962	580,703

7. MOVEMENT IN FUNDS

	At 1.1.20 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	2,627,463	(20,529)	2,606,934
TOTAL FUNDS	2,627,463	(20,529)	2,606,934

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	109,646	(130,175)	(20,529)
TOTAL FUNDS	109,646	(130,175)	(20,529)

Comparatives for movement in funds

	At 1.1.19 £	Net movement in funds £	At 31.12.19 £
Unrestricted Funds			
General fund	2,489,315	138,148	2,627,463
TOTAL FUNDS	2,489,315	138,148	2,627,463

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	274,568	(136,420)	138,148
TOTAL FUNDS	274,568	(136,420)	138,148

7. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.19 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	2,489,315	117,619	2,606,934
TOTAL FUNDS	2,489,315	117,619	2,606,934

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	384,214	(266,595)	117,619
TOTAL FUNDS	384,214	(266,595)	117,619

BEBE NANKI CHARITABLE TRUST

Detailed Statement of Financial Activities
for the Year Ended 31 December 2020

	31.12.20	31.12.19
	£	£
INCOMING RESOURCES		
Voluntary income		
Donations	76,758	238,103
Gift aid	8,942	10,217
	85,700	248,320
Investment income		
Rents received	23,944	26,248
Deposit account interest	2	-
	23,946	26,248
Total incoming resources	109,646	274,568
RESOURCES EXPENDED		
Costs of generating voluntary income		
Cost of Raising Funds	-	100
Fundraising trading: cost of goods sold and other costs		
Bank loan interest	21,708	24,129
Support costs		
Information technology		
Repairs and renewals	25,200	12,332
Other		
Wages	-	3,466
Rates and water	12,597	12,557
Insurance	4,225	3,555
Light and heat	21,995	28,745
Telephone	1,296	1,714
Postage and stationery	621	588
Premises Cleaning	5,721	4,009
Freehold property	27,048	27,322
Plant and machinery	16	6
Fixtures and fittings	5,798	6,821
	79,317	88,783
Other 2		
Security Costs	1,200	1,200

This page does not form part of the statutory financial statements

BEBE NANKI CHARITABLE TRUST

Detailed Statement of Financial Activities
for the Year Ended 31 December 2020

	31.12.20 £	31.12.19 £
Other 3		
Other Premises Costs	-	1,626
Other 4		
Professional and legal fees	2,750	8,250
Total resources expended	130,175	136,420
Net (expenditure)/income	(20,529)	138,148

This page does not form part of the statutory financial statements