

THE GURU NANAK GURDWARA WEST BROMWICH

England & Wales · Charity number 511163

Details

Status Registered

Legal form Other

Registered 1981-03-23

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

Contact

Address 19A Victoria Street
West Bromwich
West Midlands
B70 8ET

Phone 0121 533 7990

Activities

Objects: A TEMPLE FOR THE SIKH COMMUNITY OF WEST BROMWICH AND THE SURROUNDING AREA TO PROMOTE THE KNOWLEDGE O SIKH RELIGION AMONGST ALL THE INHABITANTS OF WEST BROMWICH AND THE SURROUNDING AREA AND AS A PLACE OF RELIGIOUS WORSHIP IN ACCORDANCE WITH THE TEACHINGS AND CUSTOMS OF THE SIKH RELIGION.

Activities: The objects of the Temple is to a provide place of worship for Sikhs, to support the community in connecting with its religion and to integrate into the community within which they live. To make use of the Temple to uphold the faith of the followers of the ten gurus and the holy guru granth sahib and provide activities that encourage and support this.

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** Religious Activities
- **Who:** People Of A Particular Ethnic Or Racial Origin

Geography

- **Area of benefit:** WEST BROMWICH AND SURROUNDING AREA
- Birmingham City
- Sandwell

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£421,574	£436,343	-	-
2024-12-31	£264,053	£157,199	-	-
2023-12-31	£424,920	£133,665	-	-
2022-12-31	£322,111	£157,094	-	-
2021-12-31	£249,849	£76,205	-	-
2020-12-31	£134,378	£80,896	-	-

Trustees

Name	Role	Appointed
Parminder Singh	Chair	2024-03-30
PARAMJIT SINGH		
SURINDER SINGH		

THE GURU NANAK GURDWARA WEST BROMWICH

England & Wales - Charity number 511163

Accounts

GURU NANAK GURDWARA WEST BROMWICH

Charity Number 511163

Report of the Trustees & Financial Statements

For the Year ending 31 December 2025

GURU NANAK GURDWARA WEST BROMWICH

OFFICERS AND PROFESSIONAL ADVISERS

For the Year ending 31 December 2025

Trustees	Parminder Singh Paramjit Singh Surinder Singh Buta Singh Dhupinder Singh
Principal Address	19-21 Victoria Street West Bromwich B70 8ET
Chartered Accountant	Kulwant Singh FCA 9 Upland Road Birmingham B29 7JR
Bankers	Barclays Bank

GURU NANAK GURDWARA WEST BROMWICH REPORT OF THE TRUSTEES

For the Year ending 31 December 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. 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).

OBJECTIVES AND ACTIVITIES

The objects of the Temple is to a provide place of worship for Sikhs, to support the community in connecting with its religion and to integrate into the community within which they live. To make use of the Temple to uphold the faith of the followers of the ten gurus and the holy Guru Granth sahib and provide activities that encourage and support this.

Review of Activities

In the year the Temple continued to provide services to the community, religious functions, place of worship, weddings, langar etc as well as providing classes in Gurbani, Vaja, Tabala etc. Work has continued on the new gurdwara build during the year.

Future Activities

The Gurudwara will continue to provide its core activities (outlined above) in the coming year, as well as continue the program of investment in the infrastructure of the Temple..

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Temple is governed by its constitution, which sets out how the Temple shall be governed. The temple has trustees and a management committee to run the day to day operation of the Temple. There are 15 positions that make up the committee, an election board made up of the 3 trustees and 2 members of the congregation runs the election process in accordance with the rules set out in the constitution. The trustees are the original founder of the temple with the exception of one member who was elected on by the remaining trustees when one trustee retired.

The Trustees declare that they have approved the trustees report above.

Approved by order of the Board Trustees on 28 May 2026 and signed on its behalf by:

Parminder Singh
Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
GURU NANAK GURDWARA WEST BROMWICH

For the Year ending 31 December 2025

Independent examiner's report to the trustees of The Guru Nanak Gurdwara West Bromwich

I report to the charity trustees on my examination of the accounts of The Guru Nanak Gurdwara West Bromwich (the Trust) for the year ended 31 December 2025.

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

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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.

Kulwant Singh FCA
Institute of Chartered Accountants in England and Wales

Date 28 May 2026

GURU NANAK GURDWARA WEST BROMWICH

INCOME & EXPENDITURE ACCOUNT

For the Year ending 31 December 2025

	Year to 31-Dec-25 £	Year to 31-Dec-24 £
INCOME		
Donations	418,406	233,833
Gift Aid	-	29,771
Bank interest	383	449
Other	2,785	-
TOTAL INCOME RESOURCES	<u>421,574</u>	<u>264,053</u>
EXPENSES		
Light & heat	63,524	28,474
Legal & professional	29,619	1,850
Loan interest	28,378	37,238
Wages	25,278	26,387
Consumables	19,844	14,423
Kirtan & path group	9,880	10,179
Rates & water	8,732	6,839
Repairs & renewals	6,735	2,074
Donations	4,232	9,645
Insurances	3,375	4,552
Cleaning	2,264	3,550
Telephone	1,532	602
Motor expenses	1,460	2,962
Security & fire protection	1,327	3,226
Sundries	1,128	4,452
Bank charges	111	-
Postage & stationary	6	746
TOTAL RESOURCES EXPENDED	<u>207,425</u>	<u>157,199</u>
NET INCOME	214,149	106,854
Total Funds Brought forward	<u>2,202,096</u>	<u>2,095,242</u>
TOTAL FUNDS CARRIED FORWARD	<u>2,416,245</u>	<u>2,202,096</u>

GURU NANAK GURDWARA WEST BROMWICH
BALANCE SHEET AS AT 31 DECEMBER 2025

	31 December 2025		31 December 2024	
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
FIXED ASSETS		2,828,780		2,599,862
CURRENT ASSETS				
Cash & Bank	33,061		67,155	
	<u>33,061</u>		<u>67,155</u>	
CURRENT LIABILITIES				
Bank loans	45,701		46,842	
Other creditors & accruals	-		-	
	<u>45,701</u>		<u>46,842</u>	
NET CURRENT ASSETS		(12,640)		20,313
		<u>2,816,140</u>		<u>2,620,175</u>
AMOUNTS DUE AFTER MORE THAN ONE YEAR				
Bank Loans		(319,895)		(336,079)
Other Creditors		(80,000)		(82,000)
NET ASSETS		<u>£2,416,245</u>		<u>£2,202,096</u>
REPRESENTED BY:				
TOTAL UNRESTRICTED FUNDS		<u>2,416,245</u>		<u>2,202,096</u>
		<u>£2,416,245</u>		<u>£2,202,096</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 28 May 2026 and were signed on its behalf by:

Parminder Singh
TRUSTEE

GURU NANAK GURDWARA WEST BROMWICH
NOTES TO THE FINANCIAL STATEMENTS

For the Year ending 31 December 2025

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.

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.

2. FIXED ASSETS

	<u>Property</u>	<u>Total</u>
COST	£	£
Balance b/f	2,599,862	2,599,862
Additions	228,918	228,918
Balance c/f	<u>2,828,780</u>	<u>2,828,780</u>
DEPRECIATION		
Balance b/f	0	0
Charge for the year	0	0
Balance c/f	<u>0</u>	<u>0</u>
NET BOOK VALUE	<u><u>2,828,780</u></u>	<u><u>2,828,780</u></u>

GURU NANAK GURDWARA WEST BROMWICH
NOTES TO THE FINANCIAL STATEMENTS

For the Year ending 31 December 2025

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

4. LOANS

	31-Dec-25	31-Dec-24
	£	£
a) Barclays Commercial Mortgage		
Due within 1 year	8,291	8,395
Due after more than 1 year	60,138	63,896
Total	<u>68,429</u>	<u>72,291</u>
b) Barclays Business loan		
Due within 1 year	37,410	38,447
Due after more than 1 year	259,758	272,183
Total	<u>297,168</u>	<u>310,630</u>
TOTAL DUE WITHIN 1 YEAR	45,701	46,842
TOTAL DUE AFTER MORE THAN 1 YEAR	<u>319,896</u>	<u>336,079</u>
TOTAL LOANS	<u>365,597</u>	<u>382,921</u>

5. OTHER CREDITORS

Other Creditors due after more than one year relate to loans made by 11 Gurdwara members. These loans total £80,000 at the year end and are repayable after more than one year.

6. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2025.

THE GURU NANAK GURDWARA WEST BROMWICH

England & Wales - Charity number 511163

Accounts

REGISTERED CHARITY NUMBER: 511163

REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023
FOR
THE GURU NANAK GURDWARA WEST BROMWICH

THE GURU NANAK GURDWARA WEST BROMWICH

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

	Page
Report of the Trustees	1
Independent Examiner's Report	2
Statement of Financial Activities	3
Balance Sheet	4
Notes to the Financial Statements	5 to 9
Detailed Statement of Financial Activities	10 to 11

THE GURU NANAK GURDWARA WEST BROMWICH

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 1 January 2019).

OBJECTIVES AND ACTIVITIES

The objects of the Temple is to a provide place of worship for Sikhs, to support the community in connecting with its religion and to integrate into the community within which they live. To make use of the Temple to uphold the faith of the followers of the ten gurus and the holy Guru Granth sahib and provide activities that encourage and support this.

Review of Activities

In the year the Temple continued to provide services to the community, religious functions, place of worship, weddings, langar etc as well as providing classes in Gurbani, Vaja, Tabala etc.
Work has continued on the new gurdwara build this year.

Future Activities

The Gurudwara will continue to provide its core activities (outlined above) in the coming year, as well as continue the program of investment in the infrastructure of the Temple.
The Trustees declare that they have approved the trustees report above:

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Temple is governed by its constitution, which sets out how the Temple shall be governed. The temple has 3 trustees and a management committee to run the day to day operation of the Temple. There are 15 positions that make up the committee, an election board made up of the 3 trustees and 2 members of the congregation runs the election process in accordance with the rules set out in the constitution. The trustees are the original founder of the temple with the exception of one member who was elected on by the remaining trustees when one trustee retired.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number
511163

Principal address
8 Edward Street
West Bromwich
West Midlands
B70 8NN

Trustees

Mr Parminder Singh (appointed 30.3.24)
Mr Paramjit Singh
Mr Surinder Singh

Approved by order of the board of trustees on 23 October 2024 and signed on its behalf by:

Mr Parminder Singh - Trustee



INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THE GURU NANAK GURDWARA WEST BROMWICH

Independent examiner's report to the trustees of The Guru Nanak Gurdwara West Bromwich

I report to the charity trustees on my examination of the accounts of The Guru Nanak Gurdwara West Bromwich (the Trust) for the year ended 31 December 2023.

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.

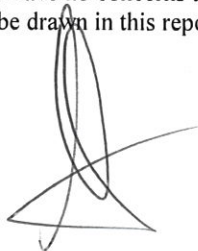
Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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.



Mr Balvinder Ark ACA CTA
The Institute of Chartered Accountants in England and Wales

Date: 23 October 2024

THE GURU NANAK GURDWARA WEST BROMWICH

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	Notes	31.12.23 Unrestricted fund £	31.12.22 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		<u>424,920</u>	<u>322,111</u>
EXPENDITURE ON			
Raising funds	2	<u>133,665</u>	<u>157,094</u>
NET INCOME		<u>291,255</u>	<u>165,017</u>
RECONCILIATION OF FUNDS			
Total funds brought forward		<u>1,803,987</u>	<u>1,638,970</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>2,095,242</u></u>	<u><u>1,803,987</u></u>

The notes form part of these financial statements

THE GURU NANAK GURDWARA WEST BROMWICH

BALANCE SHEET
31 DECEMBER 2023

		31.12.23 Unrestricted fund £	31.12.22 Total funds £
FIXED ASSETS	Notes		
Tangible assets	5	2,488,358	2,175,508
CURRENT ASSETS			
Cash at bank and in hand		50,252	43,186
CREDITORS			
Amounts falling due within one year	6	(49,833)	(334,460)
NET CURRENT ASSETS		<u>419</u>	<u>(291,274)</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		2,488,777	1,884,234
CREDITORS			
Amounts falling due after more than one year	7	(393,535)	(80,247)
NET ASSETS		<u>2,095,242</u>	<u>1,803,987</u>
FUNDS	9		
Unrestricted funds		2,095,242	1,803,987
TOTAL FUNDS		<u>2,095,242</u>	<u>1,803,987</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 23 October 2024 and were signed on its behalf by:

Mr Parminder Singh - 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.

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. RAISING FUNDS

Raising donations and legacies

	31.12.23	31.12.22
	£	£
Support costs	<u>133,665</u>	<u>157,094</u>

THE GURU NANAK GURDWARA WEST BROMWICH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023

3. 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.

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	322,111
	<hr/>
EXPENDITURE ON	
Raising funds	157,094
	<hr/>
NET INCOME	165,017
RECONCILIATION OF FUNDS	
Total funds brought forward	1,638,970
	<hr/>
TOTAL FUNDS CARRIED FORWARD	<u>1,803,987</u>

5. TANGIBLE FIXED ASSETS

	Freehold property £
COST	
At 1 January 2023	2,175,508
Additions	312,850
	<hr/>
At 31 December 2023	2,488,358
	<hr/>
NET BOOK VALUE	
At 31 December 2023	2,488,358
	<hr/>
At 31 December 2022	<u>2,175,508</u>

THE GURU NANAK GURDWARA WEST BROMWICH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.23	31.12.22
	£	£
Bank loans and overdrafts (see note 8)	47,134	334,460
Trade creditors	(1)	-
Other creditors	2,700	-
	<u>49,833</u>	<u>334,460</u>

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

	31.12.23	31.12.22
	£	£
Bank loans (see note 8)	346,535	80,247
Other creditors	47,000	-
	<u>393,535</u>	<u>80,247</u>

8. LOANS

An analysis of the maturity of loans is given below:

	31.12.23	31.12.22
	£	£
Amounts falling due within one year on demand:		
Bank loans	<u>47,134</u>	<u>334,460</u>
Amounts falling between one and two years:		
Bank loans - 1-2 years	47,134	80,247
Other loans - 1-2 years	47,000	-
	<u>94,134</u>	<u>80,247</u>
Amounts falling due between two and five years:		
Bank loans - 2-5 years	<u>141,403</u>	-
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans more 5 yr by instal	157,998	-

THE GURU NANAK GURDWARA WEST BROMWICH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023

9. MOVEMENT IN FUNDS

	At 1.1.23 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	1,803,987	291,255	2,095,242
TOTAL FUNDS	<u>1,803,987</u>	<u>291,255</u>	<u>2,095,242</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	424,920	(133,665)	291,255
TOTAL FUNDS	<u>424,920</u>	<u>(133,665)</u>	<u>291,255</u>

Comparatives for movement in funds

	At 1.1.22 £	Net movement in funds £	At 31.12.22 £
Unrestricted funds			
General fund	1,638,970	165,017	1,803,987
TOTAL FUNDS	<u>1,638,970</u>	<u>165,017</u>	<u>1,803,987</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	322,111	(157,094)	165,017
TOTAL FUNDS	<u>322,111</u>	<u>(157,094)</u>	<u>165,017</u>

9. MOVEMENT IN FUNDS - continued

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

	At 1.1.22 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	1,638,970	456,272	2,095,242
TOTAL FUNDS	<u>1,638,970</u>	<u>456,272</u>	<u>2,095,242</u>

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	747,031	(290,759)	456,272
TOTAL FUNDS	<u>747,031</u>	<u>(290,759)</u>	<u>456,272</u>

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2023.

THE GURU NANAK GURDWARA WEST BROMWICH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	31.12.23	31.12.22
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Gifts	2	-
Donations	374,786	322,074
Gift aid	49,680	-
Bank interest	452	37
	<u>424,920</u>	<u>322,111</u>
Total incoming resources	424,920	322,111
EXPENDITURE		
Support costs		
Management		
Wages	22,239	30,100
Motor expenses	2,866	1,421
Insurance	4,098	4,637
Light and heat	26,447	34,637
Telephone	-	506
Postage and stationery	773	48
Repair and renewals	2,927	1,465
Consumable	15,632	9,964
Kirtan and path group	21,483	13,229
Security & fire protection	-	516
	<u>96,465</u>	<u>96,523</u>
Finance		
Previous year loan interest	-	44,449
Loan interest	25,120	14,257
	<u>25,120</u>	<u>58,706</u>
Other		
Rates and water	8,773	-
Telephone	50	-
Cleaning	12	480
Sundries	39	1,385
Subscriptions	506	-
	<u>9,380</u>	<u>1,865</u>
Governance costs		
Accountancy fees	2,700	-

This page does not form part of the statutory financial statements

THE GURU NANAK GURDWARA WEST BROMWICH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	31.12.23	31.12.22
	£	£
Total resources expended	<u>133,665</u>	<u>157,094</u>
Net income	<u><u>291,255</u></u>	<u><u>165,017</u></u>

This page does not form part of the statutory financial statements

THE GURU NANAK GURDWARA WEST BROMWICH

England & Wales - Charity number 511163

Accounts

Charity Number 511163

GURUNANAK GURDWARA

SIKH TEMPLE

FINANCIAL STATEMENTS

FOR YEAR ENDED
31ST DECEMBER 2022

GURUNANAK
GURDWARA

SIKH TEMPLE

LEGAL AND ADMINISTRATIVE DETAILS:

Guru Nanak Gurdwara West Bromwich is a charity : Charity Number 511163

Registered Address:

8 Edward Street
West Bromwich
B70 NT

**Board of
Trustees:**

The trustees of the charity during the year were as follows:

Buta Singh
Paramjit Singh
Surrinder Singh

Bank: Barclays Bank Plc
West Bromwich

GURUNANAK GURDWARA SIKH TEMPLE
TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31ST DECEMBER 2022

STRUCTURE AND GOVERNANCE:

The Temple is governed by its constitution, which sets out how the Temple shall be governed. The temple has 5 trustees and a management committee to run the day to day operation of the Temple. There are 15 positions that make up the committee, an election board made up of the 5 trustees and 6 members of the congregation runs the election process in accordance with the rules set out in the constitution. The trustees are the original founder of the temple with the exception of one member who was elected on by the remaining trustees when one trustee retired. There is currently 2 vacancies.

OBJECTIVES AND ACTIVITIES:

The objects of the Temple is to a provide place of worship for Sikhs, to support the community in connecting with its religion and to integrate into the community within which they live. To make use of the Temple to uphold the faith of the followers of the ten gurus and the holy Guru Granth sahib and provide activities that encourage and support this.

Public Benefit

The trustees are confident the charity's aims and objectives are in accordance with the regulations on Public Benefit. The aims outlined above and the activities detailed below provides details in support of the charity's Public Benefit.

Review of Activities

In the year the Temple continued to provide services to the community, religious functions, place of worship, weddings, langar etc as well as providing classes in Gurbani, Vaja, Tabala etc. Work has continued on the new gurdwara build this year.

Review of Financial Performance:

The Gurudwara made a surplus during the year of £165k, down on the previous year by £7.5k. This was due primarily the charge of previous years interest payments on the commercial loan which had been misclassified as repayments. The reserves policy is to have three months of unrestricted spend which would equate to £20k, the charity currently has negative reserves of £372k. The trustees have not been able to add to the reserves because of the impact of the pandemic and the investment in the Temple, they will be looking to rectify this in the coming years.

Future Activities

The Gurudwara will continue to provide its core activities (outlined above) in the coming year, as well as continue the program of investment in the infrastructure of the Temple..
The Trustees declare that they have approved the trustees report above:

Signatures



Names
Position

Buta Singh
Trustee

Date: 31th Oct 2023

Independent Examination Report

To the Trustees of Guru Nanak Gurdwara, on the financial statements for the year ending 31st December 2022 set out on pages 6 to 10.

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention

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

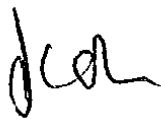
It is my responsibility to, examine the accounts (under section 43(3)(b) of the Act), follow the procedures laid down in the general directions given by the Charity Commission and state whether particular matter have come to my attention.

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records

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

Signed:



Date: 31/10/23

Name : Jasbir Kaur Rai
Qualification: BA Accountancy
CIMA

CLIENTS AUTHORITY

We approve these accounts to the end of 31st December 2022 and confirm that we have made available all relevant records and information for their preparation.

Signed

Buta Singh

Name Buta Singh

Date 31/10/23

GURUNANAK GURDWARA - SIKH TEMPLE

**GURUNANAK GURDWARA SIKH
TEMPLE**

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED
31ST DECEMBER 2022**

	Unrestricted funds £	Restricted income funds £	Total this year £	Total this year £
Income				
Donations and legacies	322,074	0	322,074	249,834
Investment income	37	0	37	15
Other income	0	0	0	0
Total income	322,111	0	322,111	249,849
Expenditure				
Expenditure on charitable activities	157,094	0	157,094	76,205
Total Expenditure	157,094	0	157,094	76,205
Net income/(expenditure)	165,017	0	165,017	173,644
Net movement in funds				
Total funds brought forward	1,638,970		1,638,970	1,465,326
Total funds carried forward	1,803,987	0	1,803,987	1,638,970

Note : The Income and Expenditure report provides a breakdown of both the voluntary income and the resources expended under the charitable activities.

GURUNANAK GURDWARA SIKH TEMPLE

INCOME AND EXPENDITURE ACCOUNT - YEAR ENDED
31ST DECEMBER
2022

	<u>Notes</u>	<u>2022</u>	<u>2021</u>
<u>Income</u>			
Donations	1	322,074	249,834
Bank		37	15
Other Income		0	0
Total Income		322,111	249,849
 <u>Expenditure</u>			
Wages		30,100	22,174
Kirtan and path Group		13,229	12,752
Telephones		506	588
Heat, Light, & Water		34,637	18,168
Food Bills		9,964	4,487
Repairs and Renewals		1,464	5,375
Printing and Stationery		48	234
Security & Fire Protection		516	693
Pest Control		480	480
Rates		0	2,287
Insurance		4,637	4,011
Interest Payments		14,257	1,777
Previous year Interest payment**		44,449	
Vehicle running costs		1,421	460
Waste disposal		0	2,202
Professional Fees		0	0
Sundry Expenses	3	1,385	518
Depreciation		0	0
Total Expenditure		157,094	76,205
 Surplus for the year		165,017	173,644

The accompanying notes are an integral part of this Income and Expenditure Account

** - previous 7 years interest payments were misclassified as loan repayments but were interest payments, this entry corrects this error and shows the correct creditor for the loan on the balance sheet.

GURUNANAK GURDWARA SIKH TEMPLE
BALANCE SHEET AS AT **31ST DECEMBER 2022**

	<u>Notes</u>	<u>2022</u>	<u>2021</u>
Fixed Assets			
Premises	2	2,175,508	1,921,829
Fixtures and Fittings	2	<u>0</u>	<u>0</u>
		2,175,508	1,921,829
Current Assets			
Debtor			
Cash in Hand		8,475	4,536
Cash at bank - Current Account		16,549	5,148
Cash at bank - Deposit Account		<u>18,162</u>	<u>81,645</u>
		43,187	91,329
Current Liabilities			
			93
Total Assets Less Current Liabilities		<u>2,218,695</u>	<u>2,013,065</u>
Creditors falling due after one year:			
	4	414,708	374,094
Net Assets		<u><u>1,803,987</u></u>	<u><u>1,638,970</u></u>
The Funds of the Charity:			
<u>Accumulated Funds</u>			
Balance brought forward (unrestricted)		1,638,970	1,465,326
Surplus for the year (unrestricted)		165,017	173,644
		<u><u>1,803,987</u></u>	<u><u>1,638,970</u></u>

B U T A S I N G H

Trustee

Date Buta Singh
31/10/2023

GURUNANAK GURDWARA SIKH TEMPLE

NOTES TO THE ACCOUNTS - FOR THE YEAR ENDED 31ST DECEMBER 2022

1. ACCOUNTING POLICIES

A. Basis of Accounting

The accounts have been drawn up on the historical cost basis.

B. Donations Received

Credit is taken for donations in the month of receipt.

C. Interest Received

Credit is taken for interest when it is received

D. Depreciation

Depreciation is provided on a straight line basis at 25% per annum.

2. FIXED ASSETS

		Buildings	Fixtures & Fittings	Vehicles	Total
<u>Costs</u>					
	Balance b/f	1,921,829	87,366	13,800	2,022,995
	Additions	253,679			253,679
	Balance c/f	<u>2,175,508</u>	<u>87,366</u>	<u>13,800</u>	<u>2,276,674</u>
<u>Accumulated Depreciation</u>					
	Balance b/f	<u>0</u>	<u>87,366</u>	<u>13,800</u>	<u>101,166</u>
	Charge for the year			0	0
	Balance c/f	<u>0</u>	<u>87,366</u>	<u>13,800</u>	<u>101,166</u>
<u>Net Book Value</u>					
	2022	<u>2,175,508</u>	<u>0</u>	<u>0</u>	<u>2,175,508</u>
	2021	<u>1,921,829</u>	<u>0</u>	<u>0</u>	<u>1,921,829</u>

3. Sundry Expenses

Misc items	0
Cleaning Items	854
	<u>1385</u>

4. Creditors falling due after one year:	<u>2022</u>	<u>2021</u>
Loan and Mortgage		378,057
Commercial Loan	334,460	
Commercial Mortgage	80,247	
Repayment of loan and mortgage		3963
	<u>414,708</u>	<u>374,094</u>

Note: the loan interest payments were misclassified as loan repayments and reduced the loan rather than being charged to the Income & Expenditure account. This has been corrected this year. The interest payments have

been charged to the Income and Expenditure account and the commercial loan re-stated.

5. Related Party Transaction

There are no related party transactions, and no payments were made to trustees.

THE GURU NANAK GURDWARA WEST BROMWICH

England & Wales - Charity number 511163

Accounts

Charity Number 511163

GURUNANAK GURDWARA

SIKH TEMPLE

FINANCIAL STATEMENTS

FOR YEAR ENDED
31ST DECEMBER 2021

GURUNANAK
GURDWARA

SIKH TEMPLE

LEGAL AND ADMINISTRATIVE DETAILS:

Guru Nanak Gurdwara West Bromwich is a charity : Charity Number 511163

Registered Address:

8 Edward Street
West Bromwich
B70 NT

**Board of
Trustees:**

The trustees of the charity during the year were as follows:

Buta Singh
Paramjit Singh
Surrinder Singh

Bank: Barclays Bank Plc
West Bromwich

GURUNANAK GURDWARA SIKH TEMPLE
TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31ST DECEMBER 2021

STRUCTURE AND GOVERNANCE:

The Temple is governed by its constitution, which sets out how the Temple shall be governed. The temple has 5 trustees and a management committee to run the day to day operation of the Temple. There are 15 positions that make up the committee, an election board made up of the 5 trustees and 6 members of the congregation runs the election process in accordance with the rules set out in the constitution. The trustees are the original founder of the temple with the exception of one member who was elected on by the remaining trustees when one trustee retired. There is currently 2 vacancies.

OBJECTIVES AND ACTIVITIES:

The objects of the Temple is to a provide place of worship for Sikhs, to support the community in connecting with its religion and to integrate into the community within which they live. To make use of the Temple to uphold the faith of the followers of the ten gurus and the holy guru granth sahib and provide activities that encourage and support this.

Public Benefit

The trustees are confident the charity's aims and objectives are in accordance with the regulations on Public Benefit. The aims outlined above and the activities detailed below provides details in support of the charity's Public Benefit.

Review of Activities

In the year the Temple continued to provide reduced and covid compliant services to the community, religious functions, place of worship, weddings, langar etc as well as providing classes in Gurbani, Vaja, Tabala etc. Once restricted lifted completely during the year, the Temple has slowly resumed normal services. One of the temple buildings is used by the Community Centre which provides for the youth, women and adults activities such as a health centre, aerobic classes, weight training etc. Many of the activities were impacted by the pandemic and different and reduced services were provided that had to take into account the lockdown and the restrictions imposed the government. Now that restrictions have lifted the services are resumed.

Work was also continued on the new gurdwara build this year.

Review of Financial Performance:

The Gurudwara made a surplus during the year of £174k, up on the previous year by £120k. This was due primarily to the lifting of restrictions and the resumption of normal services. The reserves policy is to have three months of unrestricted spend which would equate to £20k, the charity currently has negative reserves of £282k. The trustees have not been able to add to the reserves because of the impact of the pandemic and the investment in the Temple, they will be looking to rectify this in the coming years.

Future Activities

The Gurudwara will continue to provide its core activities (outlined above) in the coming year, as well as continue the program of investment in the infrastructure of the Temple..

The Trustees declare that they have approved the trustees report above:

Signatures



Names

Buta Singh

Position

Trustee

Date: 27th Oct 2022

Independent Examination Report

To the Trustees of Guru Nanak Gurdwara, on the financial statements for the year ending 31st December 2021 set out on pages 6 to 9.

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention

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

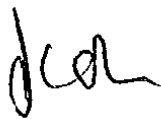
It is my responsibility to, examine the accounts (under section 43(3)(b) of the Act), follow the procedures laid down in the general directions given by the Charity Commission and state whether particular matter have come to my attention.

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records

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

Signed:



Date: 27/10/22

Name : Jasbir Kaur Rai
Qualification: BA Accountancy
CIMA

CLIENTS AUTHORITY

We approve these accounts to the end of 31st December 2021 and confirm that we have made available all relevant records and information for their preparation.

Signed

Buta Singh

Name Buta Singh

Date 27/10/22

GURUNANAK GURDWARA - SIKH TEMPLE

**GURUNANAK GURDWARA SIKH
TEMPLE**

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED
31ST DECEMBER 2021**

	Unrestricted funds £	Restricted income funds £	Total this year £	Total last year £
Income				
Donations and legacies	249,834	0	249,834	130,188
Investment income	15	0	15	287
Other income	0	0	0	3,901
Total income	249,849	0	249,849	134,378
Expenditure				
Expenditure on charitable activities	76,205	0	76,205	80,896
Total Expenditure	76,205	0	76,205	80,896
Net income/(expenditure)	173,644	0	173,644	53,482
Net movement in funds				
Total funds brought forward	1,465,326		1,465,326	1,411,844
Total funds carried forward	1,638,970	0	1,638,970	1,465,326

Note : The Income and Expenditure report provides a breakdown of both the voluntary income and the resources expended under the charitable activities.

GURUNAK GURDWARA SIKH TEMPLE

INCOME AND EXPENDITURE ACCOUNT - YEAR ENDED
31ST DECEMBER
2021

	<u>Notes</u>	<u>2021</u>	<u>2020</u>
<u>Income</u>			
Donations	1	249,834	130,188
Bank		15	287
Other Income		0	3,901
Total Income		<u>249,849</u>	<u>134,378</u>
 <u>Expenditure</u>			
Wages		22,174	23,865
Kirtan and path Group		12,752	11,199
Telephones		588	340
Heat, Light, & Water		18,168	23,790
Food Bills		4,487	2,792
Repairs and Renewals		5,375	1,725
Printing and Stationery		234	126
Security & Fire Protection		693	670
Pest Control		480	360
Rates		2,287	2,248
Insurance		4,011	4,222
Interest Payments		1,777	4,817
Vehicle running costs		460	491
Waste disposal		2,202	2,208
Professional Fees		0	0
Sundry Expenses	3	518	278
Depreciation		0	1,765
Total Expenditure		<u>76,205</u>	<u>80,896</u>
Surplus for the year		<u>173,644</u>	<u>53,482</u>

The accompanying notes are an integral part of this Income and Expenditure Account

**GURUNANAK GURDWARA SIKH
TEMPLE**

BALANCE SHEET AS AT

31ST DECEMBER 2021

	<u>Notes</u>	<u>2021</u>	<u>2020</u>
Fixed Assets			
Premises	2	1,921,829	1,600,915
Fixtures and Fittings	2	<u>0</u>	<u>0</u>
		1,921,829	1,600,915
Current Assets			
Debtor			
Cash in Hand	4,536	6,740	
Cash at bank - Current Account	5,148	7,836	
Cash at bank - Deposit Account	<u>81,645</u>	<u>227,892</u>	
		91,329	242,468
Current Liabilities		93	
Total Assets Less Current Liabilities		<u>2,013,065</u>	<u>1,843,383</u>
Creditors falling due after one year:	4	374,094	378,057
Net Assets		<u><u>1,638,970</u></u>	<u><u>1,465,326</u></u>
The Funds of the Charity:			
<u>Accumulated Funds</u>			
Balance brought forward (unrestricted)		1,465,326	1,411,844
Surplus for the year (unrestricted)		173,644	53,482
		<u><u>1,638,970</u></u>	<u><u>1,465,326</u></u>

Trustee

Buta Singh

Date Buta Singh
27/10/22

**GURUNANAK GURDWARA SIKH
TEMPLE**

**NOTES TO THE ACCOUNTS - FOR THE YEAR ENDED
31ST DECEMBER 2021**

1. ACCOUNTING POLICIES

- A. Basis of Accounting**
The accounts have been drawn up on the historical cost basis.
- B. Donations Received**
Credit is taken for donations in the month of receipt.
- C. Interest Received**
Credit is taken for interest when it is received
- D. Depreciation**
Depreciation is provided on a straight line basis at 25% per annum.

2. FIXED ASSETS

		<u>Buildings</u>	<u>Fixtures & Fittings</u>	<u>Vehicles</u>	<u>Total</u>
<u>Costs</u>					
	Balance b/f	1,600,915	87,366	13,800	1,702,081
	Additions	320,914			320,914
	Balance c/f	<u>1,921,829</u>	<u>87,366</u>	<u>13,800</u>	<u>2,022,995</u>
<u>Accumulated Depreciation</u>					
	Balance b/f	0	87,366	13,800	101,166
	Charge for the year			0	0
	Balance c/f	<u>0</u>	<u>87,366</u>	<u>13,800</u>	<u>101,166</u>
<u>Net Book Value</u>					
	2021	<u>1,921,829</u>	<u>0</u>	<u>0</u>	<u>1,921,829</u>
	2020	<u>1,600,915</u>	<u>0</u>	<u>0</u>	<u>1,600,915</u>

3. Sundry Expenses

Misc items	39
Cleaning Items	479
	<u>518</u>

4. Creditors falling due after one year:

	<u>2021</u>	<u>2020</u>
Loan	378,057	284,016
New Loan		100,000
Repayment of loan	3963	5959
	<u>374,094</u>	<u>378,057</u>

5. Related Party Transaction

There are no related party transactions, and no payments were made to trustees.

THE GURU NANAK GURDWARA WEST BROMWICH

England & Wales - Charity number 511163

Accounts

Charity Number 511163

GURUNANAK GURDWARA

SIKH TEMPLE

FINANCIAL STATEMENTS

FOR YEAR ENDED
31ST DECEMBER 2020

GURUNANAK
GURDWARA

SIKH TEMPLE

LEGAL AND ADMINISTRATIVE DETAILS:

Guru Nanak Gurdwara West Bromwich is a charity : Charity Number 511163

Registered Address:

8 Edward Street
West Bromwich
B70 NT

**Board of
Trustees:**

The trustees of the charity during the year were as follows:

Jarnail Singh
Buta Singh
Paramjit Singh
Surrinder Singh

Bank: Barclays Bank Plc
West Bromwich

GURUNANAK GURDWARA SIKH TEMPLE
TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31ST DECEMBER 2020

STRUCTURE AND GOVERNANCE:

The Temple is governed by its constitution, which sets out how the Temple shall be governed. The temple has 5 trustees and a management committee to run the day to day operation of the Temple. There are 15 positions that make up the committee, an election board made up of the 5 trustees and 6 members of the congregation runs the election process in accordance with the rules set out in the constitution. The trustees are the original founder of the temple with the exception of one member who was elected on by the remaining trustees when one trustee retired. There is currently one vacancy.

OBJECTIVES AND ACTIVITIES:

The objects of the Temple is to a provide place of worship for Sikhs, to support the community in connecting with its religion and to integrate into the community within which they live. To make use of the Temple to uphold the faith of the followers of the ten gurus and the holy guru granth sahib and provide activities that encourage and support this.

Public Benefit

The trustees are confident the charity's aims and objectives are in accordance with the regulations on Public Benefit. The aims outlined above and the activities detailed below provides details in support of the charity's Public Benefit.

Review of Activities

In the year the Temple continued to provide reduced and covid compliant services to the community, religious functions, place of worship, weddings, langar etc as well as providing classes in Gurbani, Vaja, Tabala etc. One of the temple buildings is used by the Community Centre which provides for the youth, women and adults activities such as a health centre, aerobic classes, weight training etc. Many of the activities were impacted by the pandemic and different and reduced services were provided that had to take into account the lockdown and the restrictions imposed the government. This had a significant impact on the finances for the year.

Review of Financial Performance:

The Gurudwara made a surplus during the year of £53k, down on the previous year by £78k. This was due primarily to the pandemic. The reserves policy is to have three months of unrestricted spend which would equate to £20k, the charity currently has negative reserves of £135k. The trustees have not been able to add to the reserves because of the impact of the pandemic, they will be looking to rectify this in the coming years.

Future Activities

The Gurudwara will continue to provide its core activities (outlined above) in the coming year. However this has been severely impacted by the corona virus and the lockdown. Normal activities have not been delivered for the period of the national lockdown. We have however now opened up the Gurudwara, in line with the guidance issued by Government and are providing limited services to our congregation. The Trustees declare that they have approved the trustees report above:

Signatures



Names
Position

Buta Singh
Trustee

Date:05/11/21

Independent Examination Report

To the Trustees of Guru Nanak Gurdwara, on the financial statements for the year ending 31st December 2020 set out on pages 6 to 9.

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention

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

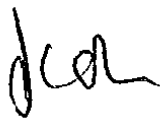
It is my responsibility to, examine the accounts (under section 43(3)(b) of the Act), follow the procedures laid down in the general directions given by the Charity Commission and state whether particular matter have come to my attention.

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records

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

Signed:



Date: 04/11/21

Name : Jasbir Kaur Rai
Qualification: BA Accountancy
CIMA

CLIENTS AUTHORITY

We approve these accounts to the end of 31st December 2020 and confirm that we have made available all relevant records and information for their preparation.

Signed

Buta Singh

Name Buta Singh

Date 05/11/21

GURUNANAK GURDWARA - SIKH TEMPLE

**GURUNANAK GURDWARA SIKH
TEMPLE**

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED
31ST DECEMBER 2020**

	Unrestricted funds £	Restricted income funds £	Total this year £	Total last year £
Income				
Donations and legacies	130,188	0	130,188	234,725
Investment income	287	0	287	570
Other income	3,901	0	3,901	60
Total income	134,378	0	134,378	235,355
Expenditure				
Expenditure on charitable activities	80,896	0	80,896	103,795
Total Expenditure	80,896	0	80,896	103,795
Net income/(expenditure)	53,482	0	53,482	131,560
Net movement in funds				
Total funds brought forward	1,411,844		1,411,844	1,280,284
Total funds carried forward	1,465,326	0	1,465,326	1,411,844

Note : The Income and Expenditure report provides a breakdown of both the voluntary income and the resources expended under the charitable activities.

GURUNANAK GURDWARA SIKH TEMPLE

INCOME AND EXPENDITURE ACCOUNT - YEAR ENDED
31ST DECEMBER
2020

	<u>Notes</u>	<u>2020</u>	<u>2019</u>
<u>Income</u>			
Donations	1	130,188	234,725
Bank		287	570
Other Income		3,901	60
Total Income		<u>134,378</u>	<u>235,355</u>
 <u>Expenditure</u>			
Wages		23,865	23,882
Kirtan and path Group		11,199	23,214
Telephones		340	818
Heat, Light, & Water		23,790	29,112
Food Bills		2,792	5,140
Repairs and Renewals		1,725	922
Printing and Stationery		126	86
Security & Fire Protection		670	614
Pest Control		360	480
Rates		0	2,185
Religious Events		2,248	4,600
Insurance		4,222	4,020
Interest Payments		4,817	4,838
Vehicle running costs		491	539
Waste disposal		2,208	2,185
Professional Fees		0	0
Sundry Expenses	3	278	155
Depreciation		1,765	1,006
Total Expenditure		<u>80,896</u>	<u>103,795</u>
Surplus for the year		<u>53,482</u>	<u>131,560</u>

The accompanying notes are an integral part of this Income and Expenditure Account

GURUNANAK GURDWARA SIKH TEMPLE
BALANCE SHEET AS AT 31ST DECEMBER 2020

	<u>Notes</u>	<u>2020</u>	<u>2019</u>
Fixed Assets			
Premises	2	1,600,915	1,493,215
Fixtures and Fittings	2	0	1,765
		<u>1,600,915</u>	<u>1,494,980</u>
Current Assets			
Debtor			
Cash in Hand	6,740	5,490	
Cash at bank - Current Account	7,836	12,575	
Cash at bank - Deposit Account	<u>227,892</u>	<u>182,815</u>	
		242,468	200,880
Current Liabilities			
Total Assets Less Current Liabilities			
		<u>1,843,383</u>	<u>1,695,860</u>
Creditors falling due after one year:			
	4	378,057	284,016
Net Assets			
		<u><u>1,465,326</u></u>	<u><u>1,411,844</u></u>
The Funds of the Charity:			
<u>Accumulated Funds</u>			
Balance brought forward (unrestricted)		1,411,844	1,280,284
Surplus for the year (unrestricted)		53,482	131,560
		<u><u>1,465,326</u></u>	<u><u>1,411,844</u></u>

Trustee

Buta Singh

Date Buta Singh
05/11/2021

**GURUNANAK GURDWARA SIKH
TEMPLE**

**NOTES TO THE ACCOUNTS - FOR THE YEAR ENDED
31ST DECEMBER 2020**

1. ACCOUNTING POLICIES

- A. Basis of Accounting**
The accounts have been drawn up on the historical cost basis.
- B. Donations Received**
Credit is taken for donations in the month of receipt.
- C. Interest Received**
Credit is taken for interest when it is received
- D. Depreciation**
Depreciation is provided on a straight line basis at 25% per annum.

2. FIXED ASSETS

	Buildings	Fixtures & Fittings	Vehicles	Total
<u>Costs</u>				
Balance b/f	1,493,215	87,366	13,800	1,594,381
Additions	107,700			107,700
Balance c/f	<u>1,600,915</u>	<u>87,366</u>	<u>13,800</u>	<u>1,702,081</u>
<u>Accumulated Depreciation</u>				
Balance b/f	0	85,601	13,800	99,401
Charge for the year		1,765	0	1,765
Balance c/f	<u>0</u>	<u>87,366</u>	<u>13,800</u>	<u>101,166</u>
<u>Net Book Value</u>				
2020	<u>1,600,915</u>	<u>0</u>	<u>0</u>	<u>1,600,915</u>
2019	<u>1,493,215</u>	<u>1,765</u>	<u>0</u>	<u>1,494,980</u>

3. Sundry Expenses

Misc items	83
Cleaning Items	195
	<u>278</u>

4. Creditors falling due after one year:

	<u>2020</u>	<u>2019</u>
Loan	284,016	292,281
New Loan	100,000	
Repayment of loan	5959	8265
	<u>378,057</u>	<u>284,016</u>

5. Related Party Transaction

There are no related party transactions, and no payments were made to trustees.