

GURUNANAK GURUDWARA (SIKH TEMPLE)

England & Wales - Charity number 511918

Details

Status Registered

Legal form Other

Registered 1981-11-17

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

Contact

Address Guru Nanak Gurdwara (Sikh Temple)
4-10 Craven Road
Rugby
Warwickshire
CV21 3HY

Phone 01788333396

Email gngrugby@hotmail.co.uk

Activities

Objects: TO ADVANCE THE SIKH RELIGION BY THE PROVISION OF A TEMPLE AND OF EDUCATION IN THE PRINCIPLES OF THE SIKH RELIGION AND OTHERWISE TO ADVANCE EDUCATION.

Activities: The main activity of the Gurdwara is to organise religious services consistent with Sikh Rahat Maryada. Guru Nanak Gurdwara is the residence of Sri Guru Granth Sahib, the eleventh and the final living Sikh Guru. The Sri Guru Granth Sahib embodies beside the divine bani of the founder of the Sikh faith Sri Guru Nanak Dev Ji, the bani of five more Gurus and of 19 Hindu Bhakats and Moslem Sufis.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** Education/training, Religious Activities, Arts/culture/heritage/science
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- Warwickshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£469,367	£61,156	-	-
2024-03-31	£140,063	£58,929	-	-
2023-03-31	£123,774	£65,815	-	-
2022-03-31	£92,538	£81,714	-	-
2021-03-31	£81,959	£87,168	-	-

Trustees

Name	Role	Appointed
Avtar Singh Virk		2018-08-26
Manjit Singh Saroya		2023-08-27
Narinder Singh Dhinsa		2023-08-27
Sadhu Singh Mann		2023-08-27

GURUNANAK GURUDWARA (SIKH TEMPLE)

England & Wales - Charity number 511918

Accounts



Trustees' Annual Report and Accounts for the period from 1st April 2024 to 31st March 2025

Annual Report

This report and accounts has been prepared in accordance with the following Charity Commission Guidance –

1. *“Charity Reporting and Accounting : the essentials November 2016 (CC15d)” - updated July 2021*
2. *“Independent Examination of Charity Accounts: guidance for Trustees (CC31)” - updated July 2021*

As per the guidance, a simple report has been prepared since the charity’s income is under £500,000 and it doesn’t have assets worth more than £3.26 million. This report includes the following details about the charity:

- **Reference and Administration Details** (charity’s name, registration number, address and trustee names)
- **Structure, Governance and Management** (its structure and details of how it is managed, including how it recruits trustees)
- **Objectives and Activities** in the year
- **Achievements and Performance**, including reporting on its public benefit
- **Financial Review**, including any debts and details of its reserves policy (if applicable)

Accounts

Accounts have been prepared on the Receipts and Payments basis as per the Charity Commission Guidance. This is permitted if a charity’s income is less than £250,000. For the year to **31st March 2025** the Gurdwara’s gross income was **£469,367**. In the previous year this was **£140,063**. Receipts and Payments accounts contain a statement summarising all money received and paid out by the charity in the financial year, and a statement giving details of its assets and liabilities at the end of the year.

Independent Examination of Accounts

To comply with the Charity Commission Guidance on external scrutiny of accounts, it was decided that the Gurdwara required an Independent Examination of accounting records but did not require an audit since its gross income was below the £1m threshold. Furthermore, according to the Guidance, if a charity’s income is below £250,000 the Independent



Independent Examination of Accounts (continued)

Examiner could be any independent member of the charity having the necessary experience to perform the task.

It was agreed, therefore, that **Mr Gurdial Singh Atwal** be reappointed as an **Independent Examiner** for the period of this report. He is a member of the Gurdwara, but not an Executive Committee member or a Holding Trustee and has the necessary knowledge and experience required to perform this role. Mr Atwal does not have any day to day involvement with the management of the Gurdwara nor does he have any close personal relationship with any of the Holding Trustees or Executive Committee members.

Details of the Accounts are shown in the attached Appendices:

Appendix 1 – Independent Examiners Report on the Accounts (CC Pro Forma – 2 pages)

Appendix 2 – Receipts and Payments Accounts (CC Pro Forma – 2 pages)

Reference and Administration Details

Charity Details Charity name: Guru Nanak Gurdwara

Registered Charity number: 511918

Principal Address: 4 - 10 Craven Road, Rugby, Warwickshire, CV21 3HY

Executive Committee and Holding Trustees

The Guru Nanak Gurdwara in Rugby is managed by an Executive Committee and has Holding Trustees who hold the title to the Gurdwara's property.

Members of the Executive Committee during the period between 1st April 2024 to the end of the period of this report were:

1. Mohinder Singh Benning – President
2. Mukand Singh Bamrah – Vice President
3. Balraj Singh Samra – Honorary General Secretary
4. Suckhvinder Singh Samra – Assistant Secretary
5. Manpreet Singh Kochhar – Treasurer
6. Jaskaran Singh Randhawa – Assistant Treasurer
7. Navdeep Singh Hira – Assistant Treasurer



Holding Trustees during the period of 1st April 2024 to the end of the period of this report were:

1. Narinder Singh Dhinsa
2. Avtar Singh Virk
3. Sadhu Singh Mann
4. Manjit Singh Saroya

Structure, Governance and Management

Governing Document

The Gurdwara's governing document is its Constitution as amended on 9th October 2005 and the charity is an unincorporated association.

Executive Committee

The charity is managed by an Executive Committee of the Gurdwara normally consisting of six members* who are appointed at a General Body meeting of the Gurdwara members for a term of two years. Appointment is normally by a selection process supervised by an Election Board consisting of one Holding Trustee and three members of the Sangat (congregation). Holding Trustees and the Election Board members are not eligible for nomination as Executive Committee members.

****At the Special General Body meeting on 10th April 2024, held to select a new Executive Committee, a resolution was passed to permit more than one nominee to be selected for any of the Executive Committee positions. This resulted in more than six members in the new Executive Committee. Selected nominees would have joint responsibility for their position.***

Holding Trustees

The properties of the Gurdwara are held in the names of four Holding Trustees who are appointed in the same manner as the Executive Committee but for a term of five years. Appointment is normally by a selection process supervised by the Executive Committee. The Executive Committee members are not eligible for nomination as Holding Trustees.

Only Gurdwara members are entitled to selection for Executive Committee or Holding Trustee positions. There is no person or body external to the charity with rights to appoint a member of the Executive Committee or a Holding Trustee.

All Executive Committee members and Holding Trustees are volunteers and provide their services free of charge.

Objectives and Activities

The objectives of the Guru Nanak Gurdwara (Sikh Temple), as detailed in the governing document, are to advance the Sikh religion by the provision of a Gurdwara and of education in the principles of the Sikh religion and otherwise to advance education.



To meet these objectives, the Gurdwara is carrying out the activities summarised as follows:

1. Provide and maintain a daily place of worship for the Sikh Community in Rugby Borough and the surrounding areas.
2. Organise the celebration of important Sikh festivals
3. Carry out Sikh religious ceremonies relating to births, marriages, deaths, baptism
4. Collect funds for the Gurdwara and make contributions to other worthy causes
5. Provide a place of learning in language, culture and religion for children and adults
6. Provide a safe and caring environment for the elderly and disabled
7. Liaise with the Rugby Sikh Community Association (RSCA) to provide social and welfare facilities for the Sikh Community
8. Represent the Sikh Community at social and religious events in the Rugby area
9. Interact with other religious faiths to promote inter-faith harmony and understanding
10. Encourage and promote volunteering to help the needy in the general community

For further details on these activities, please refer to paragraph 2 of the Gurdwara's constitution document.

Public Benefit

The Executive Committee and Holding Trustees members recognise their duty to ensure that the charitable purposes of the Gurdwara are always met and in carrying out these activities the trustees can confirm that they have performed their duties with due regard to the Charity Commission's guidance on Public Benefit.

Achievements and Performance

Charitable Activities – during the period of this report the Gurdwara's charitable activities started to resume back to pre-pandemic levels of operations and functioning.

Daily Worship

The Gurdwara is open daily to allow the Sikh Sangat (congregation) to worship in the main hall. During the course of the period of this report, the Gurdwara saw a daily flux of members of the sangat who come into the prayer hall to pray and worship. Preparation and serving of Langar (blessed food) was made available during this period and was fully functioning and the worshippers could use the dining room to share and eat Langar with others. This food was cooked in the Gurdwara kitchen daily by Sangat volunteers. Weekly programmes such as ladies Satsang programmes continues to be a regular feature and one which is well attended by members of the Sangat. These consist of prayers and singing of hymns.

Celebration of Sikh Festivals

From early 2022 and throughout the period of this report it became possible to celebrate in the normal way many of the major festivals including Vaisakhi, birth anniversaries of Sikh Gurus, shaheedi or martyrdom days. Celebrations of Sangrand on the first day of the Sikh calendar months also became possible once again. Cultural celebration of days such as Lori



were able to take place during this period. The resumption of these activities were embraced by the congregation wholeheartedly and the gurdwara, once again, became a focal point of the Sikh community.

Religious Ceremonies

Special readings of the Guru Granth Sahib were performed in normal ways for births, naming of babies, thanksgiving and blessings, funeral rites and marriages.

Collection of Funds

During the period of this report weekly worship was possible on Sundays and voluntary donations could again be collected in the normal way. Many members of the Sangat kindly continued donating by bank transfer.

Language Teaching

Classes are normally held on a weekly basis in Punjabi Language teaching and continued to take place during this period. The number of pupils attending the Punjabi language classes continues to increase and the feedback from both students and parents of the students has been extremely positive. The teachers who teach the students do so on a voluntary basis and have all passed the required DBS criteria.

Elderly Day Care Programme

In conjunction with the Rugby Sikh Community Association (RSCA) the Gurdwara provides facilities for a Day Centre for the elderly and disabled. The Day Centre users are able to worship in the Gurdwara, socialise with others and have a hot meal from the Gurdwara kitchen. This programme resumed once again following the suspension during the pandemic period. This continues to be a well received programme which is well attended and provides a positive environment for all participants.

Visits from School Children and Members of Other Faiths

The Gurdwara normally liaises with local schools to arrange visits for the purpose of providing information about the Sikh Faith. These visits were unfortunately suspended as schools were closed for long periods during the pandemic. However during the period of the report we have had a cubs group from Hillmorton (one of the local neighbourhoods in Rugby) and a school visit from Crescent School. Both visits were extremely well received by students, cubs and teachers / guides and the plan is to re-install these visits going forward. It is felt these visits provide a good opportunity to enhance community relationships and proves to be educational for those visiting the Gurdwara. The Gurwara Committee is planning to facilitate similar visits going forward. There have been a number of enquiries from local scouts and cub groups who are also interested in visiting the Gurdwara to obtain a better understanding of a Sikh place of worship.

Renovation of Rental Properties

The Gurdwara owns six adjoining residential properties at numbers 8 to 18 Craven Road. These properties are terrace houses which were formed into two flats each. House numbers 8



and 10 have been merged into Gurdwara premises leaving house numbers 12 to 18 with a total of eight flats available for letting out. It was decided to renovate each property as and when it became empty after tenants had moved out. The aim was to improve and repair the facilities in the flats in each terrace house. Funding for the project would be provided from surplus funds generated by the Gurdwara and from flats. The source of these funds is the regular voluntary donations from sangat and rental income from the properties.

Future Plans

The Executive Committee, Holding Trustees, and Sangat members are actively looking at ways to further improve the Gurdwara facilities and to increase participation of the members.

Improving the Gurdwara rental properties and ensuring full occupation of the properties is also a priority for the members.

The Executive Committee was tasked with identifying larger premises with car parking facilities and has scope to be used as the next Gurdwara premises. This task was made a priority due to the growth in the Sikh community within the Rugby area over the past several years. An appropriate premises has been identified and a price agreed with the sellers. During the period under review a number of steps were completed in order to progress with the acquisition of the new premises including the relevant change of use of new premises permission. The Holding Trustees, Executive Committee and the sangat have all been very supportive of this project and have donated monies towards the purchase of the new premises. This is the primary reason why there has been an increase in the value of donations to the Gurdwara during the period under review.

Financial Review

During the period of this report the Gurdwara has continued to function in its normal way. The Sikh community continues to grow within the Rugby area and the Gurdwara is seeing an increase in members of its congregation. This increase in congregation numbers has also led to an increase in income. The increase in donations was also due to one-off donations from the sangat towards the purchase of the new building. Total donations received were £427,728 compared to £78,372 in the previous year.

Rental income from Gurdwara properties was £41,639 compared with £44,600 for the previous year due to a couple of flats where there was a break between old tenants moving out and new tenants occupying the flats during the 12 months covering the reported period.

Gurdwara expenditure increased from £50,509 to £53,116. Rental properties expenditure also decreased slightly from £8,420 to £8,040.



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Guru Nanak Gurdwara (Sikh Temple)
4 - 10 Craven Road, Rugby, CV21 3HY
Tel: 01788 333396
Registered Charity No. 511918



Reserves Policy

The Executive Committee currently seeks to maintain reserve funds at a level so it can meet its normal expenditure commitments for the next 3 months. This allows for any fluctuations in receipts and payments.

Surpluses are also built up to allow the committee to spend on any additional building or alteration works.

Receipts and payments accounts

For the period from	Period start date 01/04/24	To	Period end date 31/03/25
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
DONATIONS	427,728	-	-	427,728	78,372
GIFT AID TAX REBATE	-	-	-	-	17,091
FLATS RENTAL INCOME	41,639	-	-	41,639	44,600
INTEREST ON BANK ACCOUNTS	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	469,367	-	-	469,367	140,063
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	469,367	-	-	469,367	140,063
A3 Payments					
GURDWARA EXPENSES	53,116	-	-	53,116	50,509
FLATS EXPENSES	8,040	-	-	8,040	8,420
FLATS MORTGAGE PAYMENTS	-	-	-	-	-
MORTGAGE LUMP SUM PAYMENTS	-	-	-	-	-
DONATIONS TO OTHER CHARITIES	-	-	-	-	-
FLATS DEPOSITS PAID TO DPS	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	61,156	-	-	61,156	58,929
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	61,156	-	-	61,156	58,929
Net of receipts/(payments)	408,210	-	-	408,210	81,134
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	163,607	-	-	163,607	82,473
Cash funds this year end	571,817	-	-	571,817	163,607

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	BARCLAYS BANK & CASH IN HAND	461,770	-	-
	LLOYDS BANK ACCOUNTS	110,047	-	-
	LLOYDS - RENT DEPOSITS ACCOUNT		-	-
	Total cash funds	571,817	-	-
	(agree balances with receipts and payments account(s))			

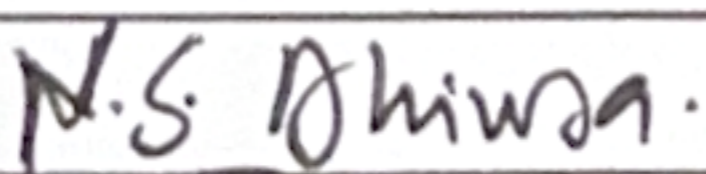
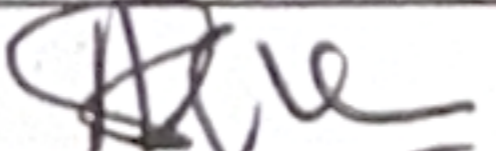
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	FOUR RESIDENTIAL PROPERTIES ADJOINING GURDWARA	UNRESTRICTED	-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	GURDWARA MAIN HALL & SMALL HALL ON 1ST FLOOR	UNRESTRICTED	-	-
	DINING HALL & KITCHEN	UNRESTRICTED	-	-
	SMALL GROUND FLOOR HALL	UNRESTRICTED	-	-
	RESIDENTIAL FLAT	UNRESTRICTED	-	-
	CAR PARK	UNRESTRICTED	-	-
	KITCHEN EQUIPMENT	UNRESTRICTED	-	-
	LIFT EQUIPMENT	UNRESTRICTED	-	-
				-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	LLOYDS BANK MORTGAGE	UNRESTRICTED	-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	NARINDER SINGH DHINSA	30.01.2026
	AVTAR SINGH VIRK	30-01-2026



Section A

Independent Examiner's Report

Report to the trustees/ members of

Charity Name: GURU NANAK GURDWARA (SIKH TEMPLE)

On accounts for the year ended

31st MARCH 2025 Charity no (if any) 511918

Set out on pages

/ (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

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 2011 Act and in carrying out my examination, I have followed the 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the 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.

* Please delete the words in the brackets if they do not apply.

Signed:

[Signature]

Date:

30/01/2026

Name:

GURDIAL SINGH ATWAL

Relevant professional qualification(s) or body (if any):

/

Address:

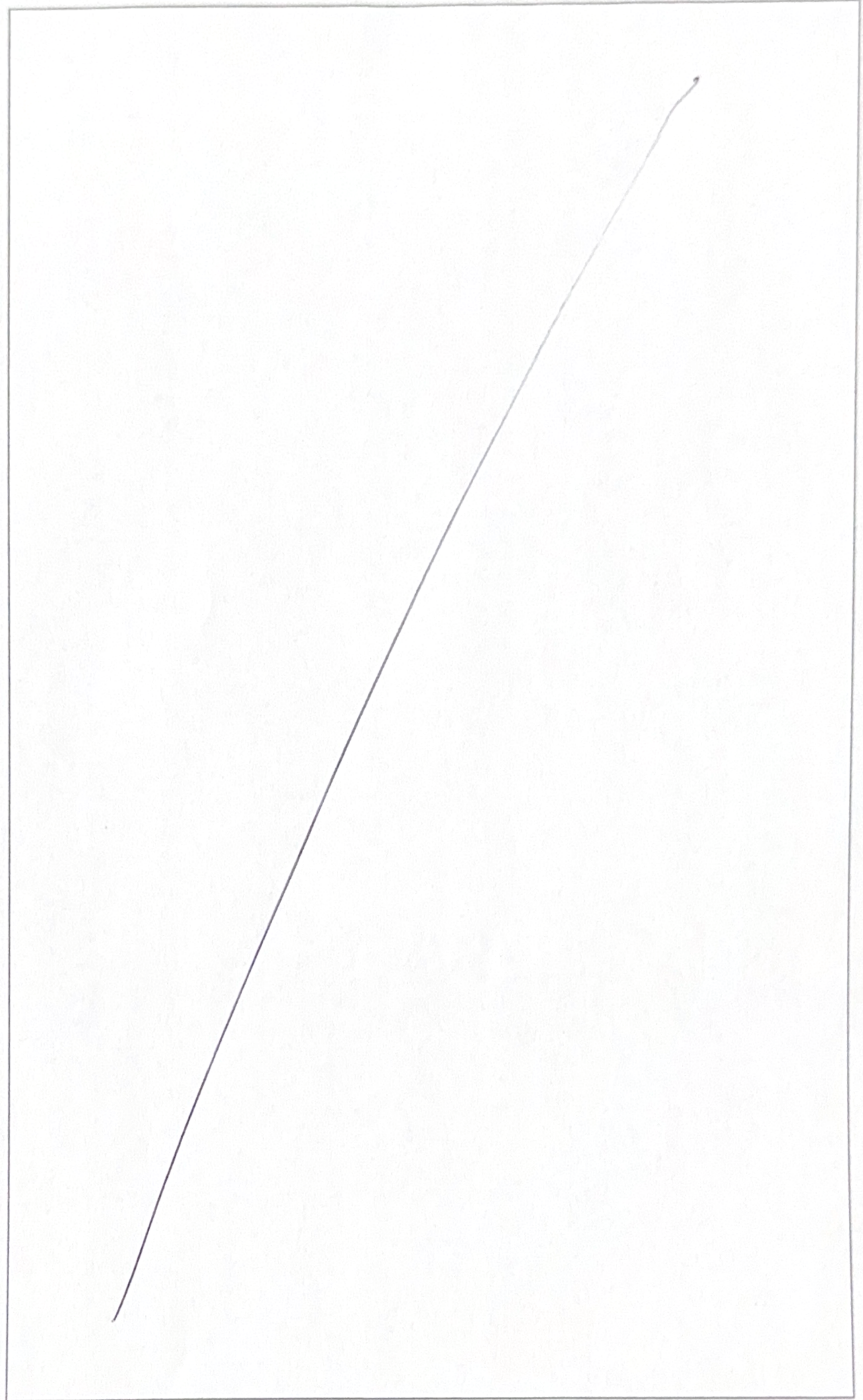
C/O GURU NANAK GURDWARA
4-10 CRAVEN ROAD
RUGBY CV21 3HY

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



[Handwritten signature]

30/01/2026

GURUNANAK GURUDWARA (SIKH TEMPLE)

England & Wales - Charity number 511918

Accounts



Trustees' Annual Report and Accounts for the period from 1st April 2023 to 31st March 2024

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Accounts

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Independent Examination of Accounts (continued)

It was agreed, therefore, that **Mr Gurdial Singh Atwal** be reappointed as an **Independent Examiner** for the period of this report. He is a member of the Gurdwara, but not an Executive Committee member or a Holding Trustee and has the necessary knowledge and experience required to perform this role. Mr Atwal does not have any day to day involvement with the management of the Gurdwara nor does he have any close personal relationship with any of the Holding Trustees or Executive Committee members.

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Charity Details

Charity name: Guru Nanak Gurdwara

Registered Charity number: 511918

Principal Address: 4 - 10 Craven Road, Rugby, Warwickshire, CV21 3HY

Executive Committee and Holding Trustees

The Guru Nanak Gurdwara in Rugby is managed by an Executive Committee and has Holding Trustees who hold the title to the Gurdwara's property.

Members of the Executive Committee during the period between 1st April 2023 to the end of the period of this report were:

1. Mohinder Singh Benning – President
2. Mukand Singh Bamrah – Joint Vice President
3. Sundeep Singh Seera – Joint Vice President
4. Sunita Arora – Joint Honorary General Secretary
5. Suckhvinder Singh Samra – Joint Honorary General Secretary
6. Jaskaran Singh Randhawa – Joint Assistant Secretary
7. Balraj Singh Samra – Joint Assistant Secretary
8. Manpreet Singh Kochhar – Treasurer
9. Navdeep Singh Hira – Assistant Treasurer



Holding Trustees during the period of 1st April 2023 to 27th August 2023 were:

1. Jagjeet Singh Biryah
2. Jasbir Kaur Notay
3. Sukhpal Singh Toor
4. Avtar Singh Virk

Current Holding Trustees who were selected on 27th August 2023 are :

1. Narinder Singh Dhinsa
2. Avtar Singh Virk
3. Sadhu Singh Mann
4. Manjit Singh Saroya

Structure, Governance and Management

Governing Document

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Objectives and Activities

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During the period of this report weekly worship was possible on Sundays and voluntary donations could again be collected in the normal way. Many members of the Sangat kindly continued donating by bank transfer.

Language Teaching

Classes are normally held on a weekly basis in Punjabi Language teaching and resumed during this period. The number of pupils attending the Punjabi language classes continues to increase and the feedback from both students and parents of the students has been extremely positive.

Elderly Day Care Programme

In conjunction with the Rugby Sikh Community Association (RSCA) the Gurdwara provides facilities for a Day Centre for the elderly and disabled. The Day Centre users are able to worship in the Gurdwara, socialise with others and have a hot meal from the Gurdwara kitchen. This programme resumed once again following the suspension during the pandemic period. This continues to be a well received programme which is well attended and provides a positive environment for all participants.

Visits from School Children and Members of Other Faiths

The Gurdwara normally liaises with local schools to arrange visits for the purpose of providing information about the Sikh Faith. These visits were unfortunately suspended as schools were closed for long periods during the pandemic. However during the period of the report we have had a cubs group from Hillmorton (one of the local neighbourhoods in Rugby) and a school visit from Crescent School. Both visits were extremely well received by students, cubs and teachers / guides and the plan is to re-install these visits going forward. It is felt these visits provide a good opportunity to enhance community relationships and proves to be educational for those visiting the Gurdwara. The Gurwara Committee is planning to facilitate similar visits going forward. There have been a number of enquiries from local scouts and cub groups who are also interested in visiting the Gurdwara to obtain a better understanding of a Sikh place of worship.



Renovation of Rental Properties

The Gurdwara owns six adjoining residential properties at numbers 8 to 18 Craven Road. These properties are terrace houses which were formed into two flats each. House numbers 8 and 10 have been merged into Gurdwara premises leaving house numbers 12 to 18 with a total of eight flats available for letting out. It was decided to renovate each property as and when it became empty after tenants had moved out. The aim was to improve and repair the facilities in the flats in each terrace house. Funding for the project would be provided from surplus funds generated by the Gurdwara and from flats. The source of these funds is the regular voluntary donations from sangat and rental income from the properties.

Future Plans

The Executive Committee, Holding Trustees, and Sangat members are actively looking at ways to further improve the Gurdwara facilities and to increase participation of the members.

Improving the Gurdwara rental properties and ensuring full occupation of the properties is also a priority for the members.

Financial Review

During the period of this report the Gurdwara has continued to function in its normal way. The Sikh community continues to grow within the Rugby area and the Gurdwara is seeing an increase in members of its congregation. This increase in congregation numbers has also led to an increase in income. Total donations received were £78,372 compared to £76,378 in the previous year..

Rental income from Gurdwara properties increased to £44,600 compared with £40,947 for the previous year due to an increase in occupancy period during the 12 months covering the reported period.

Gurdwara expenditure decreased from £54,597 to £50,509. Rental properties expenditure also decreased slightly from £11,218 to £8,420.

Reserves Policy

The Executive Committee currently seeks to maintain reserve funds at a level so it can meet its normal expenditure commitments for the next 3 months. This allows for any fluctuations in receipts and payments.

Surpluses are also built up to allow the committee to spend on any additional building or alteration works.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Guru Nanak Gurdwara (Sikh Temple)

No. (if any)
511918

Receipts and payments accounts

CC16a

For the period	Period start date	To	Period end date
from	01/04/23		31/03/24

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
DONATIONS	78,372	-	-	78,372	76,378
GIFT AID TAX REBATE	17,091	-	-	17,091	6,449
FLATS RENTAL INCOME	44,600	-	-	44,600	40,947
INTEREST ON BANK ACCOUNTS	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	140,063	-	-	140,063	123,774
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	140,063	-	-	140,063	123,774
A3 Payments					
GURDWARA EXPENSES	50,509	-	-	50,509	54,597
FLATS EXPENSES	8,420	-	-	8,420	11,218
MORTGAGE PAYMENTS	-	-	-	-	-
MORTGAGE LUMP SUM PAYMENTS	-	-	-	-	-
DONATIONS TO OTHER CHARITIES	-	-	-	-	-
FLATS DEPOSITS PAID TO DPS	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	58,929	-	-	58,929	65,815
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	58,929	-	-	58,929	65,815
Net of receipts/(payments)					
A5 Transfers between funds	81,134	-	-	81,134	57,959
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	163,607	-	-	163,607	82,473

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	BARCLAYS BANK & CASH IN HAND	85,009	-	-
	LLOYDS BANK ACCOUNTS	76,448	-	-
	LLOYDS - RENT DEPOSITS ACCOUNT	2,150	-	-
Total cash funds <small>(agree balances with receipts and payments account(s))</small>		163,607	-	-


B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-


B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	FOUR RESIDENTIAL PROPERTIES ADJOINING GURDWARA	UNRESTRICTED	-	-
			-	-
			-	-
			-	-
			-	-

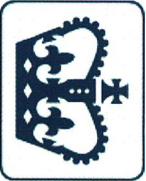
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	GURDWARA MAIN HALL & SMALL HALL ON 1ST FLOOR	UNRESTRICTED	-	-
	DINING HALL & KITCHEN	UNRESTRICTED	-	-
	SMALL GROUND FLOOR HALL	UNRESTRICTED	-	-
	RESIDENTIAL FLAT	UNRESTRICTED	-	-
	CAR PARK	UNRESTRICTED	-	-
	KITCHEN EQUIPMENT	UNRESTRICTED	-	-
	LIFT EQUIPMENT	UNRESTRICTED	-	-
			-	-
			-	-

B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	LLOYDS BANK MORTGAGE (see notes)*	UNRESTRICTED	-	-
	*Mortgage balance fully paid off		-	-
	*Zero balance at 31/03/2022		-	-
			-	-
			-	-

Signed by one or two trustees on behalf of all the trustees

Signature:  Print Name: **MRS M. S. SAETHIA** Date of approval: **26/01/2025**

Signature:  Print Name: **SADHU. S. MANN** Date of approval: **26/01/2025**



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
GURU NANAK GURDWARA (SIKH TEMPLE)

**On accounts for the year
ended**

31st MARCH 2024

**Charity no
(if any)**

511918

Set out on pages

1 - 1

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 03 / 2024**.

**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 2011 Act and in carrying out my examination, I have followed the 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 (~~other than that disclosed below *~~) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the 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.

** Please delete the words in the brackets if they do not apply.*

Signed:

[Signature]

Date:

26/01/2025

Name:

GURDIAL SINGH ATWAL

**Relevant professional
qualification(s) or body
(if any):**

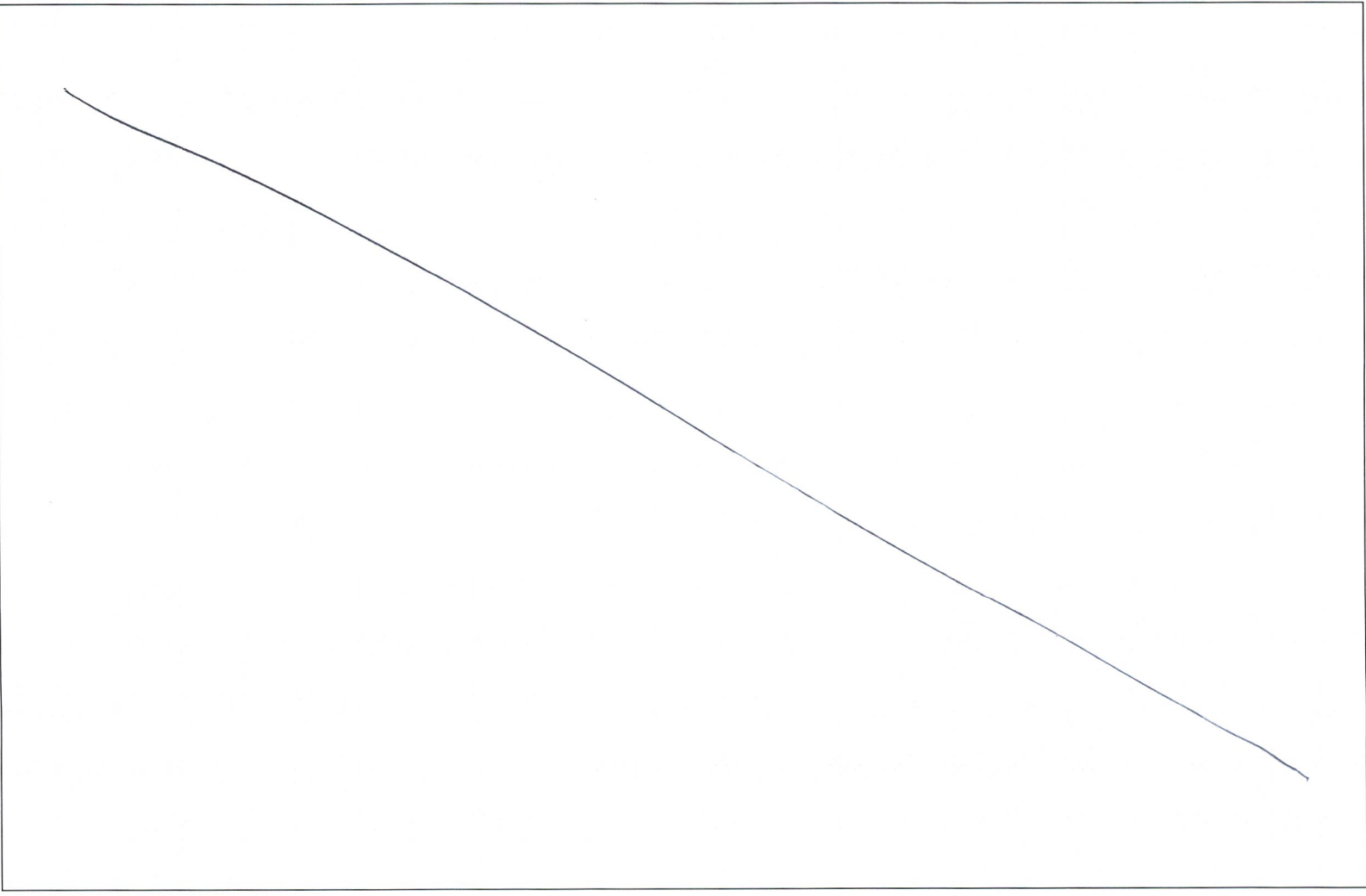
None

Address:

**C/O GURU NANAK GURDWARA
4-10 CRAVEN ROAD
RUGBY CV21 3HY**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



~~8/11/2018~~

26/01/2025

GURUNANAK GURUDWARA (SIKH TEMPLE)

England & Wales - Charity number 511918

Accounts



Trustees' Annual Report and Accounts for the period from 1st April 2022 to 31st March 2023

Annual Report

This report and accounts has been prepared in accordance with the following Charity Commission Guidance –

1. *“Charity Reporting and Accounting : the essentials November 2016 (CC15d)” - updated July 2021*
2. *“Independent Examination of Charity Accounts: guidance for Trustees (CC31)” - updated July 2021*

As per the guidance, a simple report has been prepared since the charity's income is under £500,000 and it doesn't have assets worth more than £3.26 million. This report includes the following details about the charity:

- **Reference and Administration Details** (charity's name, registration number, address and trustee names)
- **Structure, Governance and Management** (its structure and details of how it is managed, including how it recruits trustees)
- **Objectives and Activities** in the year
- **Achievements and Performance**, including reporting on its public benefit
- **Financial Review**, including any debts and details of its reserves policy (if applicable)

Accounts

Accounts have been prepared on the Receipts and Payments basis as per the Charity Commission Guidance. This is permitted if a charity's income is less than £250,000. For the year to **31st March 2023** the Gurdwara's gross income was **£123,774**. In the previous year this was **£92,538**. Receipts and Payments accounts contain a statement summarising all money received and paid out by the charity in the financial year, and a statement giving details of its assets and liabilities at the end of the year.

Independent Examination of Accounts

To comply with the Charity Commission Guidance on external scrutiny of accounts, it was decided that the Gurdwara required an Independent Examination of accounting records but did not require an audit since its gross income was below the £1m threshold. Furthermore, according to the Guidance, if a charity's income is below £250,000 the Independent Examiner could be any independent member of the charity having the necessary experience to perform the task.



Independent Examination of Accounts (continued)

It was agreed, therefore, that **Mr Gurdial Singh Atwal** be reappointed as an **Independent Examiner** for the period of this report. He is a member of the Gurdwara, but not an Executive Committee member or a Holding Trustee and has the necessary knowledge and experience required to perform this role. Mr Atwal does not have any day to day involvement with the management of the Gurdwara nor does he have any close personal relationship with any of the Holding Trustees or Executive Committee members.

Details of the Accounts are shown in the attached Appendices:

Appendix 1 – Independent Examiners Report on the Accounts (CC Pro Forma – 2 pages)

Appendix 2 – Receipts and Payments Accounts (CC Pro Forma – 2 pages)

Reference and Administration Details

Charity Details

Charity name: Guru Nanak Gurdwara

Registered Charity number: 511918

Principal Address: 4 - 10 Craven Road, Rugby, Warwickshire, CV21 3HY

Executive Committee and Holding Trustees

The Guru Nanak Gurdwara in Rugby is managed by an Executive Committee and has Holding Trustees who hold the title to the Gurdwara's property.

Members of the Executive Committee during the period between 1st April 2022 to 9th April 2022 were :

1. Mohinder Singh Benning – President
2. Sunita Arora – Vice President
3. Jagtar Singh Junday – Honorary General Secretary
4. Jaskaran Singh Randhawa – Assistant Secretary
5. Mukand Singh Bamrah – Treasurer
6. Narinderpal Singh – Assistant Treasurer

Members of the Executive Committee during the period from 10th April 2022 to the end of the period of this report were :

1. Mohinder Singh Benning – President
2. Mukand Singh Bamrah – Joint Vice President
3. Sundeep Singh Seera – Joint Vice President
4. Sunita Arora – Joint Honorary General Secretary
5. Suckhvinder Singh Samra – Joint Honorary General Secretary
6. Jaskaran Singh Randhawa – Joint Assistant Secretary



7. Balraj Singh Samra – Joint Assistant Secretary
8. Manpreet Singh Kochhar – Treasurer
9. Navdeep Singh Hira – Assistant Treasurer

Holding Trustees during the period of this report were :

1. Jagjeet Singh Biryah
2. Jasbir Kaur Notay
3. Sukhpal Singh Toor
4. Avtar Singh Virk

Current Holding Trustees who were selected on 27th August 2023 are :

1. Narinder Singh Dhinsa
2. Avtar Singh Virk
3. Sadhu Singh Mann
4. Manjit Singh Saroya

Structure, Governance and Management

Governing Document

The Gurdwara's governing document is its Constitution as amended on 9th October 2005 and the charity is an unincorporated association.

Executive Committee

The charity is managed by an Executive Committee of the Gurdwara normally consisting of six members* who are appointed at a General Body meeting of the Gurdwara members for a term of two years. Appointment is normally by a selection process supervised by an Election Board consisting of one Holding Trustee and three members of the Sangat (congregation). Holding Trustees and the Election Board members are not eligible for nomination as Executive Committee members.

****At the Special General Body meeting on 10th April 2022, held to select a new Executive Committee, a resolution was passed to permit more than one nominee to be selected for any of the Executive Committee positions. This resulted in more than six members in the new Executive Committee. Selected nominees would have joint responsibility for their position.***

Holding Trustees

The properties of the Gurdwara are held in the names of four Holding Trustees who are appointed in the same manner as the Executive Committee but for a term of five years. Appointment is normally by a selection process supervised by the Executive Committee. The Executive Committee members are not eligible for nomination as Holding Trustees.

Only Gurdwara members are entitled to selection for Executive Committee or Holding Trustee positions. There is no person or body external to the charity with rights to appoint a member of the Executive Committee or a Holding Trustee.



All Executive Committee members and Holding Trustees are volunteers and provide their services free of charge.

Objectives and Activities

The objectives of the Guru Nanak Gurdwara (Sikh Temple), as detailed in the governing document, are to advance the Sikh religion by the provision of a Gurdwara and of education in the principles of the Sikh religion and otherwise to advance education

To meet these objectives, the Gurdwara is carrying out the activities summarised as follows:

1. Provide and maintain a daily place of worship for the Sikh Community in Rugby Borough and the surrounding areas.
2. Organise the celebration of important Sikh festivals
3. Carry out Sikh religious ceremonies relating to births, marriages, deaths, baptism
4. Collect funds for the Gurdwara and make contributions to other worthy causes
5. Provide a place of learning in language, culture and religion for children and adults
6. Provide a safe and caring environment for the elderly and disabled
7. Liaise with the Rugby Sikh Community Association (RSCA) to provide social and welfare facilities for the Sikh Community
8. Represent the Sikh Community at social and religious events in the Rugby area
9. Interact with other religious faiths to promote inter-faith harmony and understanding
10. Encourage and promote volunteering to help the needy in the general community

For further details on these activities, please refer to paragraph 2 of the Gurdwara's constitution document.

Public Benefit

The Executive Committee and Holding Trustees members recognise their duty to ensure that the charitable purposes of the Gurdwara are always met and in carrying out these activities the trustees can confirm that they have performed their duties with due regard to the Charity Commission's guidance on Public Benefit.

Achievements and Performance

Charitable Activities – during the period of this report the Gurdwara's charitable activities started to resume back to pre-pandemic levels of operations and functioning.

Daily Worship

Following the easing of coronavirus pandemic restrictions the Gurdwara started opening on a regular basis to allow the Sikh Sangat (congregation) to worship in the main hall. Preparation and serving of Langar (blessed food) commenced during this period and was fully functioning and the worshippers could use the dining room to share and eat Langar with others. This food was cooked in the Gurdwara kitchen daily by Sangat volunteers. Weekly programmes such as ladies Satsang programmes resumed early 2022. These consist of prayers and singing of hymns.



Celebration of Sikh Festivals

From early 2022 and throughout the period of this report it became possible to celebrate in the normal way many of the major festivals including Vaisakhi, birth anniversaries of Sikh Gurus, shaheedi or martyrdom days. Celebrations of Sangrand on the first day of the Sikh calendar months also became possible once again. Cultural celebration of days such as Lori were able to take place during this period. The resumption of these activities were embraced by the congregation wholeheartedly and the gurdwara, once again, became a focal point of the Sikh community.

Religious Ceremonies

Special readings of the Guru Granth Sahib were performed in normal ways for births, naming of babies, thanksgiving and blessings, funeral rites and marriages.

Collection of Funds

During the period of this report weekly worship was possible on Sundays and voluntary donations could again be collected in the normal way. Many members of the Sangat kindly continued donating by bank transfer.

Language Teaching

Classes are normally held on a weekly basis in Punjabi Language teaching and resumed during this period. The number of pupils attending the Punjabi language classes continues to increase and the feedback from both students and parents of the students has been extremely positive.

Elderly Day Care Programme

In conjunction with the Rugby Sikh Community Association (RSCA) the Gurdwara provides facilities for a Day Centre for the elderly and disabled. The Day Centre users are able to worship in the Gurdwara, socialise with others and have a hot meal from the Gurdwara kitchen. This programme resumed once again following the suspension during the pandemic period. This continues to be a well received programme which is well attended and provides a positive environment for all participants.

Visits from School Children and Members of Other Faiths

The Gurdwara normally liaises with local schools to arrange visits for the purpose of providing information about the Sikh Faith. These visits were unfortunately suspended as schools were closed for long periods during the pandemic and the plan continues to be to re-install these visits going forward. It was felt it provided a good opportunity to enhance community relationships and proved to be educational for those visiting the Gurdwara. The Gurdwara Committee is planning to facilitate these similar visits commencing April 2024. There have been a number of enquiries from local scouts and cub groups who are also interested in visiting the Gurdwara to obtain a better understanding of a Sikh place of worship.

Visits from members of other faiths were suspended and therefore could not be organised through the Rugby Inter-Faith Group.



Renovation of Rental Properties

The Gurdwara owns six adjoining residential properties at numbers 8 to 18 Craven Road. These properties are terrace houses which were formed into two flats each. House numbers 8 and 10 have been merged into Gurdwara premises leaving house numbers 12 to 18 with a total of eight flats available for letting out. It was decided to renovate each property as and when it became empty after tenants had moved out. The aim was to improve and repair the facilities in the flats in each terrace house. Funding for the project would be provided from surplus funds generated by the Gurdwara and from flats. The source of these funds is the regular voluntary donations from sangat and rental income from the properties.

Future Plans

The Executive Committee, Holding Trustees, and Sangat members are actively looking at ways to further improve the Gurdwara facilities and to increase participation of the members.

Improving the Gurdwara rental properties and ensuring full occupation of the properties is also a priority for the members.

Financial Review

During the period of this report the Gurdwara returned to normal ways of functioning and operating and experienced an increase in income following a period of government imposed lockdowns to manage the spread of coronavirus in the previous two periods. Total donations received were £76,378 compared to £46,787 in the previous year when the Gurdwara had to be closed for long periods.

Rental income from Gurdwara properties decreased slightly to £40,947 compared with £43,751 for the previous year due to change of tenants during the 12 months covering the reported period.

Gurdwara expenditure increased from £29,207 to £54,597. Rental properties expenditure increased slightly from £8,875 to £11,218.

Reserves Policy

The Executive Committee currently seeks to maintain reserve funds at a level so it can meet its normal expenditure commitments for the next 3 months. This allows for any fluctuations in receipts and payments.

Surpluses are also built up to allow the committee to spend on any additional building or alteration works.




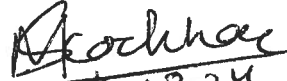
ਗੁਰੂ ਸਤਿਗੁਰ ਪ੍ਰਸਾਦਿ
Guru Nanak Gurdwara (Sikh Temple)
4 - 10 Craven Road, Rugby, CV21 3HY
Tel: 01788 333396
Registered Charity No. 511918






Declaration

The Executive Committee and Holding Trustees declare that they have approved the Trustees Report for the period 1st April 2022 to 31st March 2023.

Executive Committee Member Signature and Date

Mohinder Singh Benning (President) : M.S. Benning 29/1/2024
Sukhvinder Singh Samra (Current Secretary) :  29/1/2024
Manpreet Singh Kochhar (Current Treasurer) :  28/01/2024

Holding Trustee Signature and Date

Narinder Singh Dhinsa : N.S. Dhinsa. 29-01-2024
Avtar Singh Virk :  27/1/24
Sadhu Singh Mann :  29/01/2024
Manjit Singh Saroya :  28/1/24



CHARITY COMMISSION
FOR ENGLAND AND WALES

Guru Nanak Gurdwara (Sikh Temple)

Receipts and payments accounts

CC16a

For the period
from

01/04/22

To

31/03/23

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
DONATIONS	76,378	-	-	76,378	46,787
GIFT AID TAX REBATE	6,449	-	-	6,449	2,000
FLATS RENTAL INCOME	40,947	-	-	40,947	43,751
INTEREST ON BANK ACCOUNTS	-	-	-	-	1
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	123,774	-	-	123,774	92,538
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	123,774	-	-	123,774	92,538
A3 Payments					
GURDWARA EXPENSES	54,597	-	-	54,597	29,207
FLATS EXPENSES	11,218	-	-	11,218	8,875
FLATS MORTGAGE PAYMENTS	-	-	-	-	2,317
MORTGAGE LUMP SUM PAYMENTS	-	-	-	-	41,314
DONATIONS TO OTHER CHARITIES	-	-	-	-	-
FLATS DEPOSITS PAID TO DPS	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	65,815	-	-	65,815	81,714
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	65,815	-	-	65,815	81,714
Net of receipts/(payments)	57,959	-	-	57,959	10,824
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	24,514	-	-	24,514	13,650
Cash funds this year end	82,474	-	-	82,474	24,514

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	BARCLAYS BANK & CASH IN HAND	40,055	-	-
	LLOYDS BANK ACCOUNTS	40,268	-	-
	LLOYDS - RENT DEPOSITS ACCOUNT	2,151	-	-
	Total cash funds	82,474	-	-

(agree balances with receipts and payments account(s))

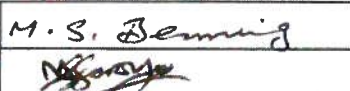
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	FOUR RESIDENTIAL PROPERTIES ADJOINING GURDWARA	UNRESTRICTED	-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	GURDWARA MAIN HALL & SMALL HALL ON 1ST FLOOR	UNRESTRICTED	-	-
	DINING HALL & KITCHEN	UNRESTRICTED	-	-
	SMALL GROUND FLOOR HALL	UNRESTRICTED	-	-
	RESIDENTIAL FLAT	UNRESTRICTED	-	-
	CAR PARK	UNRESTRICTED	-	-
	KITCHEN EQUIPMENT	UNRESTRICTED	-	-
	LIFT EQUIPMENT	UNRESTRICTED	-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	LLOYDS BANK MORTGAGE (see notes)*	UNRESTRICTED	-	
	*Mortgage balance fully paid off		-	
	*Zero balance at 31/03/2022		-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	MOHINDER S. BENNING	28/1/24
	M. S. SAROJA	28/1/24



Section A

Independent Examiner's Report

Report to the trustees/ members of

Charity Name: GURU NANAK GURDWARA (SIKH TEMPLE)

On accounts for the year ended

31st MARCH 2023

Charity no (if any)

511918

Set out on pages

/ (Remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 03 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 2011 Act and in carrying out my examination, I have followed the 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 (~~other than that disclosed below~~ *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the 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.

* Please delete the words in the brackets if they do not apply.

Signed:

[Signature]

Date:

26/01/2024

Name:

GURDIAL SINGH ATWAL

Relevant professional qualification(s) or body (if any):

/

Address:

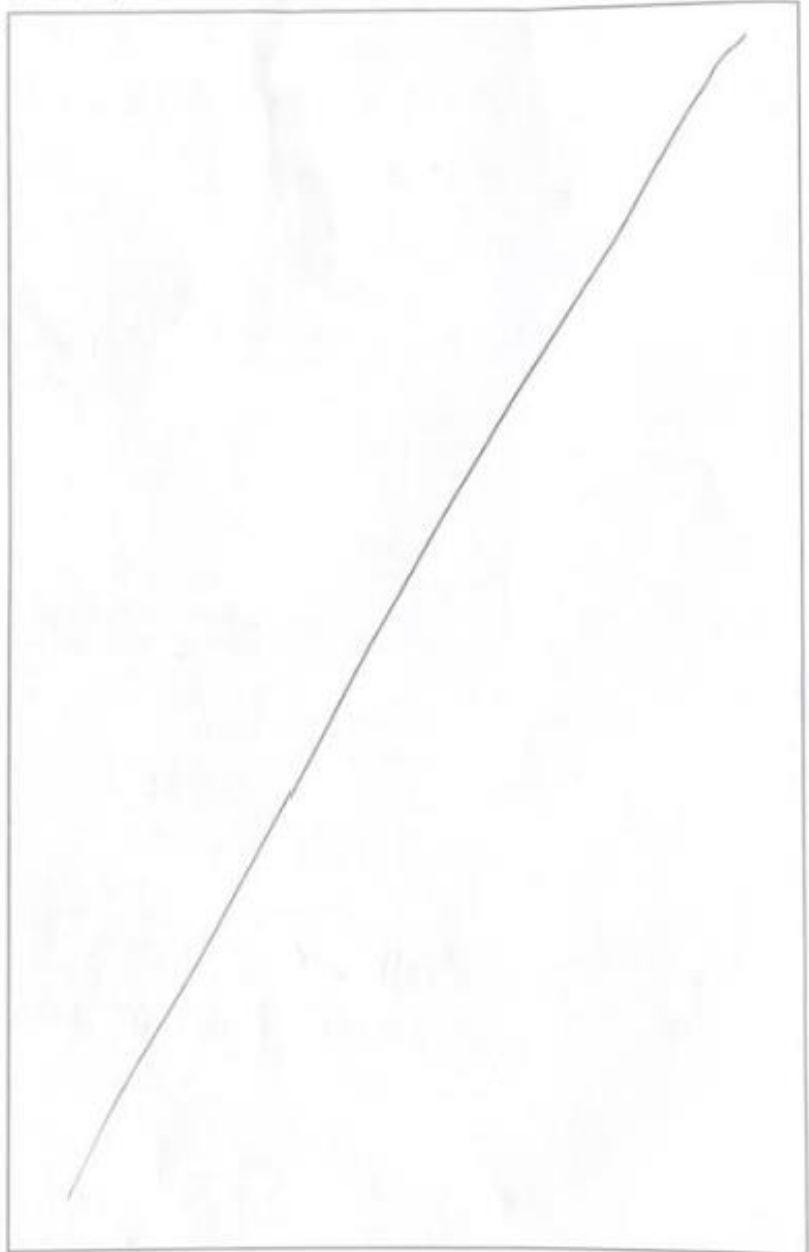
C/O GURU NANAK GURDWARA
4-10 CRAVEN ROAD
RUGBY CV21 3HY

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



S. Atwood

26/01/2024

GURUNANAK GURUDWARA (SIKH TEMPLE)

England & Wales - Charity number 511918

Accounts



ੴ ਸਤਿਗੁਰ ਪ੍ਰਸਾਦਿ
Guru Nanak Gurdwara (Sikh Temple)
4 - 10 Craven Road, Rugby, CV21 3HY
Tel: 01788 333396
Registered Charity No. 511918



Trustees' Annual Report and Accounts for the period from 1st April 2021 to 31st March 2022

Annual Report

This report and accounts has been prepared in accordance with the following Charity Commission Guidance –

1. *“Charity Reporting and Accounting : the essentials November 2016 (CC15d)” - updated July 2021*
2. *“Independent Examination of Charity Accounts: guidance for Trustees (CC31)” - updated July 2021*

As per the guidance, a simple report has been prepared since the charity's income is under £500,000 and it doesn't have assets worth more than £3.26 million. This report includes the following details about the charity:

- **Reference and Administration Details** (charity's name, registration number, address and trustee names)
- **Structure, Governance and Management** (its structure and details of how it is managed, including how it recruits trustees)
- **Objectives and Activities** in the year
- **Achievements and Performance**, including reporting on its public benefit
- **Financial Review**, including any debts and details of its reserves policy (if applicable)

Accounts

Accounts have been prepared on the Receipts and Payments basis as per the Charity Commission Guidance. This is permitted if a charity's income is less than £250,000. For the year to **31st March 2022** the Gurdwara's gross income was **£92,538**. In the previous year this was **£81,959**. Receipts and Payments accounts contain a statement summarising all money received and paid out by the charity in the financial year, and a statement giving details of its assets and liabilities at the end of the year.

Independent Examination of Accounts

To comply with the Charity Commission Guidance on external scrutiny of accounts, it was decided that the Gurdwara required an Independent Examination of accounting records but did not require an audit since its gross income was below the £1m threshold. Furthermore, according to the Guidance, if a charity's income is below £250,000 the Independent Examiner could be any independent member of the charity having the necessary experience to perform the task.



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Independent Examination of Accounts (continued)

It was agreed, therefore, that **Mr Gurdial Singh Atwal** be reappointed as an **Independent Examiner** for the period of this report. He is a member of the Gurdwara, but not an Executive Committee member or a Holding Trustee and has the necessary knowledge and experience required to perform this role. Mr Atwal does not have any day to day involvement with the management of the Gurdwara nor does he have any close personal relationship with any of the Holding Trustees or Executive Committee members.

Details of the Accounts are shown in the attached Appendices:

Appendix 1 – Independent Examiners Report on the Accounts (CC Pro Forma – 2 pages)

Appendix 2 – Receipts and Payments Accounts (CC Pro Forma – 2 pages)

Reference and Administration Details

Charity Details

Charity name: Guru Nanak Gurdwara

Registered Charity number: 511918

Principal Address: 4 - 10 Craven Road, Rugby, Warwickshire, CV21 3HY

Executive Committee and Holding Trustees

The Guru Nanak Gurdwara in Rugby is managed by an Executive Committee and has Holding Trustees who hold the title to the Gurdwara's property.

Members of the Executive Committee during the period of this report were :

1. Mohinder Singh Benning - President
2. Sunita Arora - Vice President
3. Jagtar Singh Junday – Honorary General Secretary
4. Jaskaran Singh Randhawa – Assistant Secretary
5. Mukand Singh Bamrah - Treasurer
6. Narinderpal Singh – Assistant Treasurer

Members of the new Executive Committee selected on 10th April 2022 were:

1. Mohinder Singh Benning – President
2. Mukand Singh Bamrah – Joint Vice President
3. Sundeep Singh Seera – Joint Vice President
4. Sunita Arora – Joint Honorary General Secretary
5. Suckhvinder Singh Samra – Joint Honorary General Secretary
6. Jaskaran Singh Randhawa – Joint Assistant Secretary
7. Balraj Singh Samra – Joint Assistant Secretary
8. Manpreet Singh Kochhar – Treasurer
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Current Holding Trustees who were selected on 26th August 2018 are :

1. Jagjeet Singh Biryah
2. Jasbir Kaur Notay
3. Sukhpal Singh Toor
4. Avtar Singh Virk

Structure, Governance and Management

Governing Document

The Gurdwara's governing document is its Constitution as amended on 9th October 2005 and the charity is an unincorporated association.

Executive Committee

The charity is managed by an Executive Committee of the Gurdwara normally consisting of six members* who are appointed at a General Body meeting of the Gurdwara members for a term of two years. Appointment is normally by a selection process supervised by an Election Board consisting of one Holding Trustee and three members of the Sangat (congregation). Holding Trustees and the Election Board members are not eligible for nomination as Executive Committee members.

****At the Special General Body meeting on 10th April 2022, held to select a new Executive Committee, a resolution was passed to permit more than one nominee to be selected for any of the Executive Committee positions. This resulted in more than six members in the new Executive Committee. Selected nominees would have joint responsibility for their position.***

Holding Trustees

The properties of the Gurdwara are held in the names of four Holding Trustees who are appointed in the same manner as the Executive Committee but for a term of five years. Appointment is normally by a selection process supervised by the Executive Committee. The Executive Committee members are not eligible for nomination as Holding Trustees.

Only Gurdwara members are entitled to selection for Executive Committee or Holding Trustee positions. There is no person or body external to the charity with rights to appoint a member of the Executive Committee or a Holding Trustee.

All Executive Committee members and Holding Trustees are volunteers and provide their services free of charge.

Objectives and Activities

The objectives of the Guru Nanak Gurdwara (Sikh Temple), as detailed in the governing document, are to advance the Sikh religion by the provision of a Gurdwara and of education in the principles of the Sikh religion and otherwise to advance education



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Objectives and Activities (continued)

To meet these objectives, the Gurdwara is carrying out the activities summarised as follows:

1. Provide and maintain a daily place of worship for the Sikh Community in Rugby Borough and the surrounding areas.
2. Organise the celebration of important Sikh festivals
3. Carry out Sikh religious ceremonies relating to births, marriages, deaths, baptism
4. Collect funds for the Gurdwara and make contributions to other worthy causes
5. Provide a place of learning in language, culture and religion for children and adults
6. Provide a safe and caring environment for the elderly and disabled
7. Liaise with the Rugby Sikh Community Association (RSCA) to provide social and welfare facilities for the Sikh Community
8. Represent the Sikh Community at social and religious events in the Rugby area
9. Interact with other religious faiths to promote inter-faith harmony and understanding
10. Encourage and promote volunteering to help the needy in the general community

For further details on these activities, please refer to paragraph 2 of the Gurdwara's constitution document.

Public Benefit

The Executive Committee and Holding Trustees members recognise their duty to ensure that the charitable purposes of the Gurdwara are always met and in carrying out these activities the trustees can confirm that they have performed their duties with due regard to the Charity Commission's guidance on Public Benefit.

Achievements and Performance

Charitable Activities – during the period of this report the Gurdwara's charitable activities were constrained by the Coronavirus pandemic lockdowns and other pandemic restrictions.

Daily Worship

When Coronavirus pandemic restrictions were eased during April/May 2021 the Gurdwara started opening on a regular basis to allow the Sikh Sangat (congregation) to worship in the main hall. Preparation and serving of Langar (blessed food) was not permitted until early 2022 when the worshippers could use the dining room to share and eat Langar with others. This food was cooked in the Gurdwara kitchen daily by Sangat volunteers. Weekly programmes such as ladies Satsang programmes did not commence until early 2022. These consist of prayers and singing of hymns.

Celebration of Sikh Festivals

Until early 2022 it was not possible to celebrate in the normal way many major festivals including Vaisakhi, birth anniversaries of Sikh Gurus, shaheedi or martyrdom days. Celebrations of Sangrand on the first day of the Sikh calendar months were not always possible. Cultural celebration of days such as Lori were limited.



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Religious Ceremonies

Special readings of the Guru Granth Sahib were performed in limited ways for births, naming of babies, thanksgiving and blessings, funeral rites and marriages.

Collection of Funds

From April 2021 limited weekly worship was possible on Sundays and voluntary donations could again be collected in the normal way. Many members of the Sangat kindly continued donating by bank transfer.

Language Teaching

Classes are normally held on a weekly basis in Punjabi Language teaching but had to be suspended.

Elderly Day Care Programme

In conjunction with the Rugby Sikh Community Association (RSCA) the Gurdwara normally provide facilities for a Day Centre for the elderly and disabled. The Day Centre users are able to worship in the Gurdwara , socialise with others and have a hot meal from the Gurdwara kitchen. Transport is provided by the RSCA. **This programme was suspended.**

Visits from School Children and Members of Other Faiths

The Gurdwara normally liaises with local schools to arrange visits for the purpose of providing information about the Sikh Faith. As schools were closed for long periods this service could not be provided.

Visits from members of other faiths were suspended and therefore could not be organised through the Rugby Inter-Faith Group.

Renovation of Rental Properties

The Gurdwara owns six adjoining residential properties at numbers 8 to 18 Craven Road. These properties are terrace houses which were formed into two flats each. House numbers 8 and 10 have been merged into Gurdwara premises leaving house numbers 12 to 18 with a total of eight flats available for letting out. It was decided to renovate each property as and when it became empty after tenants had moved out. The aim was to improve and repair the facilities in the flats in each terrace house. Funding for the project would be provided from surplus funds generated by the Gurdwara and from flats. The source of these funds is the regular voluntary donations from sangat and rental income from the properties.

Major renovation works were suspended during the period of this report. Only minor repairs and servicing work was done.

Future Plans

The Executive Committee, Holding Trustees, and Sangat members are actively looking at ways to further improve the Gurdwara facilities and to increase participation of the members.

Improving the Gurdwara rental properties and reducing the mortgage debt is also a priority for the members.



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Financial Review

During the period of this report the Gurdwara started returning to normal in limited ways and experienced an increase in income. Total donations received were £46,787 compared to £27,288 in the previous year when the Gurdwara had to be closed for long periods.

Rental income from Gurdwara properties increased slightly to £43,751 compared with £41,020 for the previous year.

Gurdwara expenditure increased from £19,754 to £29,207. Rental properties expenditure dropped from £10,781 to £8,875.

From the surplus funds built up the Gurdwara managed to make lump payments totalling £41,314 to reduce the mortgage on the rental properties and with additional monthly payments totalling £2317.36 it was possible to clear the mortgage entirely.

Reserves Policy

The Executive Committee currently seeks to maintain reserve funds at a level so it can meet its normal expenditure commitments for the next 3 months. This allows for any fluctuations in receipts and payments.

Surpluses are also built up to allow the committee to spend on any additional building or alteration works.

After meeting its commitments to regular and additional planned expenditure, any remaining surplus is used to reduce the mortgage debt on the six adjacent properties.



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Declaration

The Executive Committee and Holding Trustees declare that they have approved the Trustees Report for the period 1st April 2021 to 31st March 2022.

Executive Committee Member Signature and Date

Mohinder Singh Benning (President) : *M.S. Benning* 29-01-2023
Jagtar Singh Junday (Former Secretary) : *J. Junday* 29-01-2023
Sunita Arora (Current Secretary) : *Sunita Arora* 29-01-2023
Narinderpal Singh (Former Assistant Treasurer) : *N.S. Dhillon*
Manpreet Singh Kochhar (Current Treasurer) : *M. Kochhar* 29-01-2023

Holding Trustee Signature and Date

Jagjeet Singh Biryah : *J. Biryah* 30.01.23
Jasbir Kaur Notay : *J. Notay* 30.01.23
Sukhpal Singh Toor : *S. Toor* 30.01.23
Avtar Singh Virk : *A. Virk* 30.01.23



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

GURU NANAK GURDWARA (SIKH TEMPLE)

On accounts for the year
ended

31ST MARCH 2022

Charity no
(if any)

511918

Set out on pages

[Handwritten mark]
(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended ~~31 03~~ 2022

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 2011 Act and in carrying out my examination, I have followed the 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 (~~other than that disclosed below~~ *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the 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.

* Please delete the words in the brackets if they do not apply.

Signed:

[Signature]

Date:

25/01/2023

Name:

GURDIAL SINGH ATWAL

Relevant professional
qualification(s) or body
(if any):

[Handwritten mark]

Address:

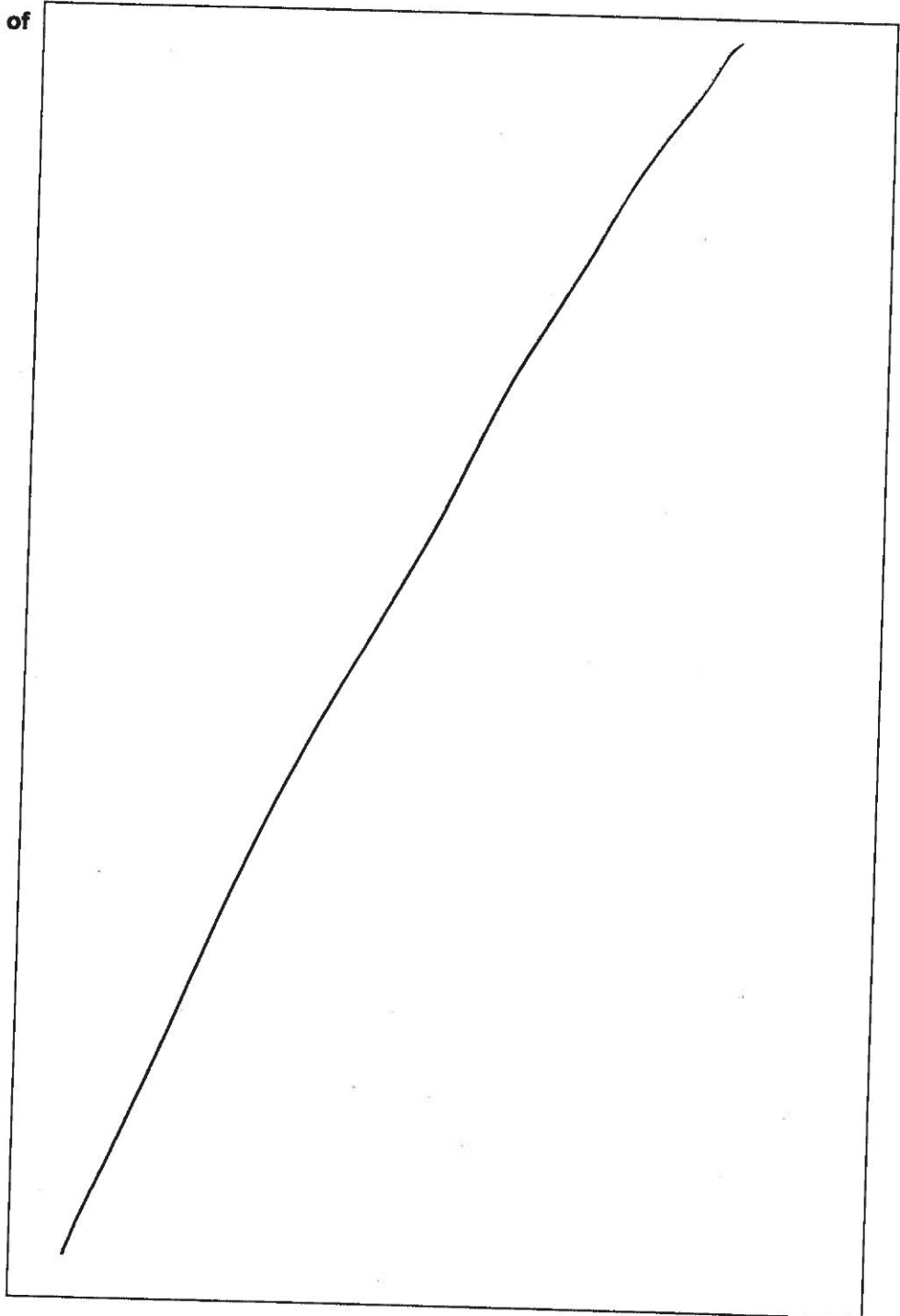
C/O GURU NANAK GURDWARA
4-10 CRAVEN ROAD
RUGBY CV21 3HY

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



[Handwritten signature]

25/01/2023



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Guru Nanak Gurdwara (Sikh Temple)

No (if any)
511918

Receipts and payments accounts

CC16a

For the period from 01/04/21 To 31/03/22

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
DONATIONS	46,787	-	-	46,787	27,288
GIFT AID TAX REBATE	2,000	-	-	2,000	13,652
FLATS RENTAL INCOME	43,751	-	-	43,751	41,020
INTEREST ON BANK ACCOUNTS	1	-	-	1	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	92,538	-	-	92,538	81,959
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	92,538	-	-	92,538	81,959
A3 Payments					
GURDWARA EXPENSES	29,207	-	-	29,207	19,754
FLATS EXPENSES	8,875	-	-	8,875	10,781
FLATS MORTGAGE PAYMENTS	2,317	-	-	2,317	9,633
MORTGAGE LUMP SUM PAYMENTS	41,314	-	-	41,314	45,000
DONATIONS TO OTHER CHARITIES	-	-	-	-	2,000
FLATS DEPOSITS PAID TO DPS	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	81,714	-	-	81,714	87,168
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	81,714	-	-	81,714	87,168
Net of receipts/(payments)	10,824	-	-	10,824	5,209
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	13,690	-	-	13,690	18,899
Cash funds this year end	24,515	-	-	24,515	13,690

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	BARCLAYS BANK & CASH IN HAND	9,737	-	-
	LLOYDS BANK ACCOUNTS	12,627	-	-
	LLOYDS - RENT DEPOSITS ACCOUNT	2,151	-	-
	Total cash funds	24,515	-	-
(agree balances with receipts and payments account(s))		OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	FOUR RESIDENTIAL PROPERTIES ADJOINING GURDWARA	UNRESTRICTED	-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	GURDWARA MAIN HALL & SMALL HALL ON 1ST FLOOR	UNRESTRICTED	-	-
	DINING HALL & KITCHEN	UNRESTRICTED	-	-
	SMALL GROUND FLOOR HALL	UNRESTRICTED	-	-
	RESIDENTIAL FLAT	UNRESTRICTED	-	-
	CAR PARK	UNRESTRICTED	-	-
	KITCHEN EQUIPMENT	UNRESTRICTED	-	-
	LIFT EQUIPMENT	UNRESTRICTED	-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	LLOYDS BANK MORTGAGE (see notes)*	UNRESTRICTED	-	
	*Mortgage balance fully paid off		-	
	*Zero balance at 31/03/2022		-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
<i>M.S. Benning</i>	MOHINDER SINGH BENNING	28-01-2023
<i>J. Notary</i>	JARRIE NOTARY	30.01.2023

GURUNANAK GURUDWARA (SIKH TEMPLE)

England & Wales - Charity number 511918

Accounts



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Trustees' Annual Report and Accounts for the period from 1st April 2020 to 31st March 2021

Annual Report

This report and accounts has been prepared in accordance with the following Charity Commission Guidance –

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- **Achievements and Performance**, including reporting on its public benefit
- **Financial Review**, including any debts and details of its reserves policy (if applicable)

Accounts

Accounts have been prepared on the Receipts and Payments basis as per the Charity Commission Guidance. This is permitted if a charity’s income is less than £250,000. For the year to **31st March 2021** the Gurdwara’s gross income was **£81,959**. In the previous year this was **£82,800**. Receipts and Payments accounts contain a statement summarising all money received and paid out by the charity in the financial year, and a statement giving details of its assets and liabilities at the end of the year.

Independent Examination of Accounts

To comply with the Charity Commission Guidance on external scrutiny of accounts, it was decided that the Gurdwara required an Independent Examination of accounting records but did not require an audit since its gross income was below the £1m threshold. Furthermore, according to the Guidance, if a charity’s income is below £250,000 the Independent Examiner could be any independent member of the charity having the necessary experience to perform the task.



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Independent Examination of Accounts (continued)

It was agreed, therefore, that **Mr Gurdial Singh Atwal** be reappointed as an **Independent Examiner** for the period of this report. He is a member of the Gurdwara, but not an Executive Committee member or a Holding Trustee and has the necessary knowledge and experience required to perform this role.

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Reference and Administration Details

Charity Details

Charity name: Guru Nanak Gurdwara

Registered Charity number: 511918

Principal Address: 4 - 10 Craven Road, Rugby, Warwickshire, CV21 3HY

Executive Committee and Holding Trustees

The Guru Nanak Gurdwara in Rugby is managed by an Executive Committee and has Holding Trustees who hold the title to the Gurdwara's property.

Members of the Executive Committee during the period of this report were :

1. Mohinder Singh Benning - President
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Current Holding Trustees who were selected on 26th August 2018 are :

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2. Jasbir Kaur Notay
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Objectives and Activities (continued)

To meet these objectives, the Gurdwara is carrying out the activities summarised as follows:

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2. Organise the celebration of important Sikh festivals
3. Carry out Sikh religious ceremonies relating to births, marriages, deaths, baptism
4. Collect funds for the Gurdwara and make contributions to other worthy causes
5. Provide a place of learning in language, culture and religion for children and adults
6. Provide a safe and caring environment for the elderly and disabled
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10. Provide a place of learning in language, culture and religion for children and adults
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12. Liaise with the Rugby Sikh Community Association (RSCA) to provide social and welfare facilities for the Sikh Community
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15. Encourage and promote volunteering to help the needy in the general community

For further details on these activities, please refer to paragraph 2 in the Gurdwara's constitution document.

Public Benefit

The Executive Committee and Holding Trustees members recognise their duty to ensure that the charitable purposes of the Gurdwara are always met and in carrying out these activities the trustees can confirm that they have performed their duties with due regard to the Charity Commission's guidance on Public Benefit.

Achievements and Performance

Charitable Activities – during the whole period of this report the Gurdwara's charitable activities were constrained by the Coronavirus pandemic lockdowns and other pandemic restrictions. Unfortunately many of the Gurdwara's normal activities had to be severely curtailed or suspended entirely.

Daily Worship

The Gurdwara remained closed for daily worship during the early lockdown periods. It opened for limited hours when restrictions were eased during some periods. As community worship was not permitted, this allowed the Sikh Sangat (congregation) to offer private prayers and pay their respects to the Guru Granth Sahib (holy book). The kitchen and dining area were closed to Sangat. Therefore it was not possible to prepare and serve Langar (blessed food).



ੴ ਸਤਿਗੁਰ ਪ੍ਰਸਾਦਿ
Guru Nanak Gurdwara (Sikh Temple)
4 - 10 Craven Road, Rugby, CV21 3HY
Tel: 01788 333396
Registered Charity No. 511918



Achievements and Performance (continued)

Celebration of Sikh Festivals

It was not possible to celebrate in the normal way many major festivals including Vaisakhi, birth anniversaries of Sikh Gurus, shaheedi or martyrdom days. Celebrations of Sangrand on the first day of the Sikh calendar months were not always possible. Cultural celebration of days such as Lori were not performed.

Religious Ceremonies

Only some special readings of the Guru Granth Sahib were performed in limited ways for births, naming of babies, thanksgiving and blessings, funeral rites and marriages.

Collection of Funds

For long periods weekly worship was not possible on Sundays and voluntary donations could not be collected in the normal way. Many members of the Sangat kindly donated by bank transfer.

Language Teaching

Classes are normally held on a weekly basis in Punjabi Language teaching but had to be suspended.

Elderly Day Care Programme

In conjunction with the Rugby Sikh Community Association (RSCA) the Gurdwara normally provide facilities for a Day Centre for the elderly and disabled. The Day Centre users are able to worship in the Gurdwara , socialise with others and have a hot meal from the Gurdwara kitchen. Transport is provided by the RSCA. **This programme was suspended.**

Visits from School Children and Members of Other Faiths

The Gurdwara normally liaises with local schools to arrange visits for the purpose of providing information about the Sikh Faith. As schools were closed for long periods this service could not be provided.

Visits from members of other faiths were suspended and therefore could not be organised through the Rugby Inter-Faith Group.

Renovation of Rental Properties

The Gurdwara owns six adjoining residential properties at numbers 8 to 18 Craven Road. These properties are terrace houses which were formed into two flats each. House numbers 8 and 10 have been merged into Gurdwara premises leaving house numbers 12 to 18 with a total of eight flats available for letting out. It was decided to renovate each property as and when it became empty after tenants had moved out. The aim was to improve and repair the facilities in the flats in each terrace house. Funding for the project would be provided from surplus funds generated by the Gurdwara and from flats. The source of these funds is the regular voluntary donations from sangat and rental income from the properties.

Major renovation works were suspended during the period of this report. Only minor repairs and servicing work was done.



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Future Plans

The Executive Committee, Holding Trustees, and Sangat members are actively looking at ways to further improve the Gurdwara facilities and to increase participation of the members.

Improving the Gurdwara rental properties and reducing the mortgage debt is also a priority for the members.

Financial Review

The Gurdwara experienced a drop in income during the period of this report. Total donations received were £27,288 compared to £47,282 in the previous year. This drop was partially offset by receipt of Gift Aid Tax Refunds from previous years.

Rental income from Gurdwara properties increased slightly to £41,020 compared with £35,517 for the previous year.

Gurdwara expenditure dropped from £29,814 to £19,754. Rental properties expenditure also dropped from £21,991 to £10,751.

From the surplus funds built up the Gurdwara managed to make lump payments totalling £45,000 to reduce the mortgage on the rental properties to £43,161.

Reserves Policy

The Executive Committee currently seeks to maintain reserve funds at a level so it can meet its normal expenditure commitments for the next 3 months. This allows for any fluctuations in receipts and payments.

Surpluses are also built up to allow the committee to spend on any additional building or alteration works.

After meeting its commitments to regular and additional planned expenditure, any remaining surplus is used to reduce the mortgage debt on the six adjacent properties.



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Declaration

The Executive Committee and Holding Trustees declare that they have approved the Trustees Report for the period 1st April 2020 to 31st March 2021.

Executive Committee Member Signature and Date

Mohinder Singh Benning (President): *M. S. Benning* 25/05/2022
Jagtar Singh Junday (Former Secretary): *Junday* 14/06/2022
Sunita Arora (Current Secretary): *Sunita Arora* 12/6/2022
Mukand Singh Bamrah (Former Treasurer): *M.S. Bamrah* 12/6/2022
Manpreet Singh Kochhar (Current Treasurer): *Kochhar* 12/06/2022

Holding Trustee Signature and Date

Jagjeet Singh Biryah: *Jagjeet Singh Biryah* 14/6/22
Jasbir Kaur Notay: *Notay* 14.06.22.
Sukhpal Singh Toor: *Sukhpal Singh Toor* 13/6/2022.
Avtar Singh Virk: *Avtar Singh Virk*



Section A

Independent Examiner's Report

Report to the trustees/ members of

Charity Name

GURU NANAK GURDWARA (SIKH TEMPLE)

On accounts for the year ended

31ST MARCH 2021

Charity no (if any)

511918

Set out on pages

/

(remember to include the page numbers of additional sheets)

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

Responsibilities and basis of report

As the charity 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 2011 Act and in carrying out my examination, I have followed the 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 (~~other than that disclosed below~~ *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the 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.

* Please delete the words in the brackets if they do not apply.

Signed:

Gurdial

Date:

25/05/2022

Name:

GURDIAL SINGH ATWAL

Relevant professional qualification(s) or body (if any):

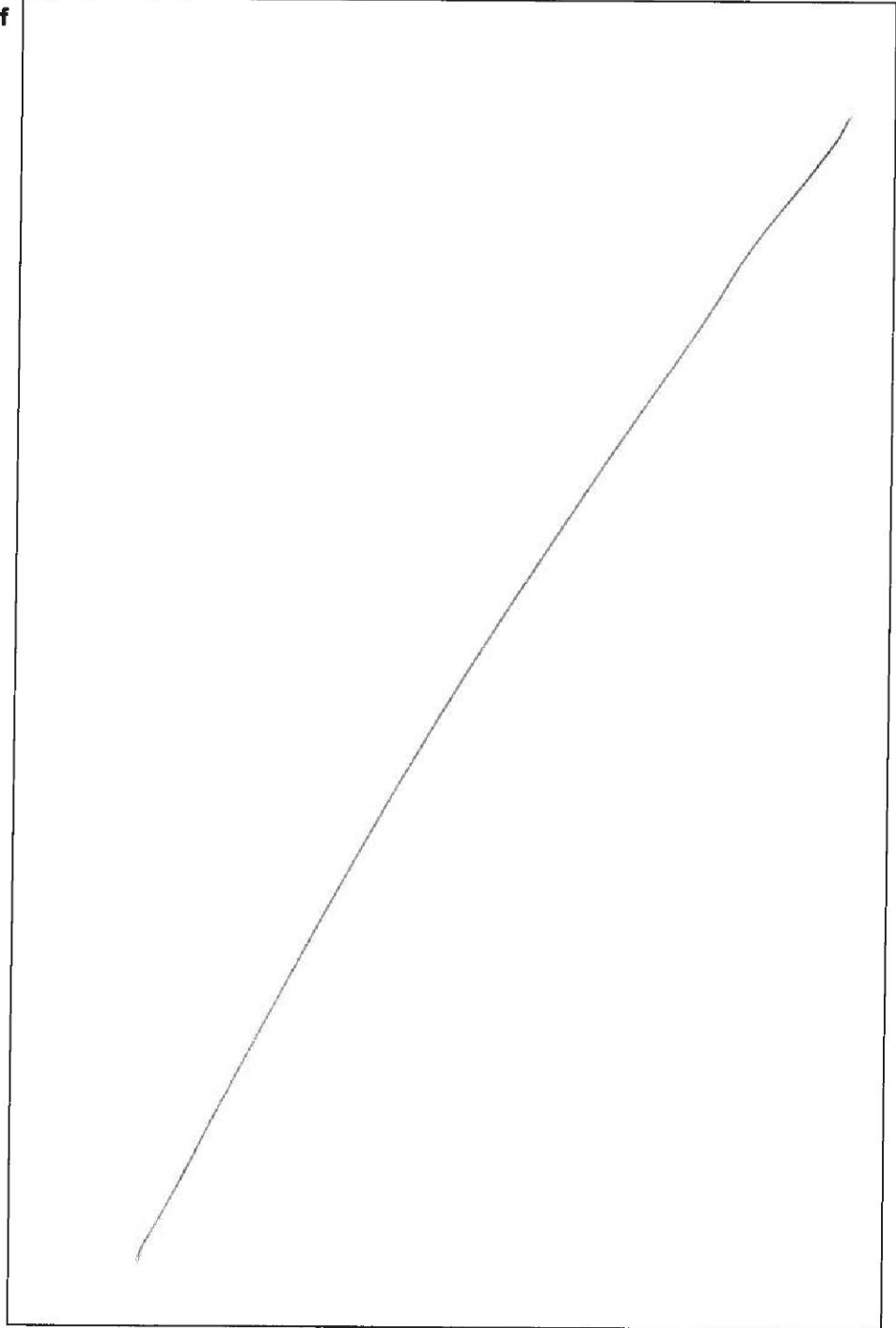
/

Address:

C/O GURU NANAK GURDWARA
4-10 CRAVEN ROAD
RUGBY CV21 3HY

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



SR Ahmed

25/05/2022



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name Guru Nanak Gurdwara (Sikh Temple)	No (if any) 511918
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CC16a

Receipts and payments accounts

For the period from	Period start date 01/04/20	To	Period end date 31/03/21
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
DONATIONS	27,288	-	-	27,288	47,282
GIFT AID TAX REBATE	13,652	-	-	13,652	-
FLATS RENTAL INCOME	41,020	-	-	41,020	35,517
INTEREST ON BANK ACCOUNTS	-	-	-	-	1
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	81,959	-	-	81,959	82,800
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	81,959	-	-	81,959	82,800
A3 Payments					
GURDWARA EXPENSES	19,754	-	-	19,754	29,814
FLATS EXPENSES	10,781	-	-	10,781	21,991
FLATS MORTGAGE PAYMENTS	9,633	-	-	9,633	14,044
MORTGAGE LUMP SUM PAYMENTS	45,000	-	-	45,000	25,000
DONATIONS TO OTHER CHARITIES	2,000	-	-	2,000	1,500
FLATS DEPOSITS PAID TO DPS	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	87,168	-	-	87,168	92,349
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	87,168	-	-	87,168	92,349
Net of receipts/(payments)	- 5,209	-	-	- 5,209	- 9,549
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	18,899	-	-	18,899	28,448
Cash funds this year end	13,690	-	-	13,690	18,899

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	BARCLAYS BANK & CASH IN HAND	7,158	-	-
	LLOYDS BANK ACCOUNTS	4,382	-	-
	LLOYDS - RENT DEPOSITS ACCOUNT	2,150	-	-
	Total cash funds	13,690	-	-
(agree balances with receipts and payments account(s))				



Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	FOUR RESIDENTIAL PROPERTIES ADJOINING GURDWARA	UNRESTRICTED	-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	GURDWARA MAIN HALL & SMALL HALL ON 1ST FLOOR	UNRESTRICTED	-	-
	DINING HALL & KITCHEN	UNRESTRICTED	-	-
	SMALL GROUND FLOOR HALL	UNRESTRICTED	-	-
	RESIDENTIAL FLAT	UNRESTRICTED	-	-
	CAR PARK	UNRESTRICTED	-	-
	KITCHEN EQUIPMENT	UNRESTRICTED	-	-
	LIFT EQUIPMENT	UNRESTRICTED	-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	LLOYDS BANK MORTGAGE	UNRESTRICTED	43,181	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	MOHINDER SINGH BENNING	25/05/2022
	SUKHPAL SINGH TOOR	13/6/2022