



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.



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. Sukhvinder 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



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



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 worshipers 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.



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



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



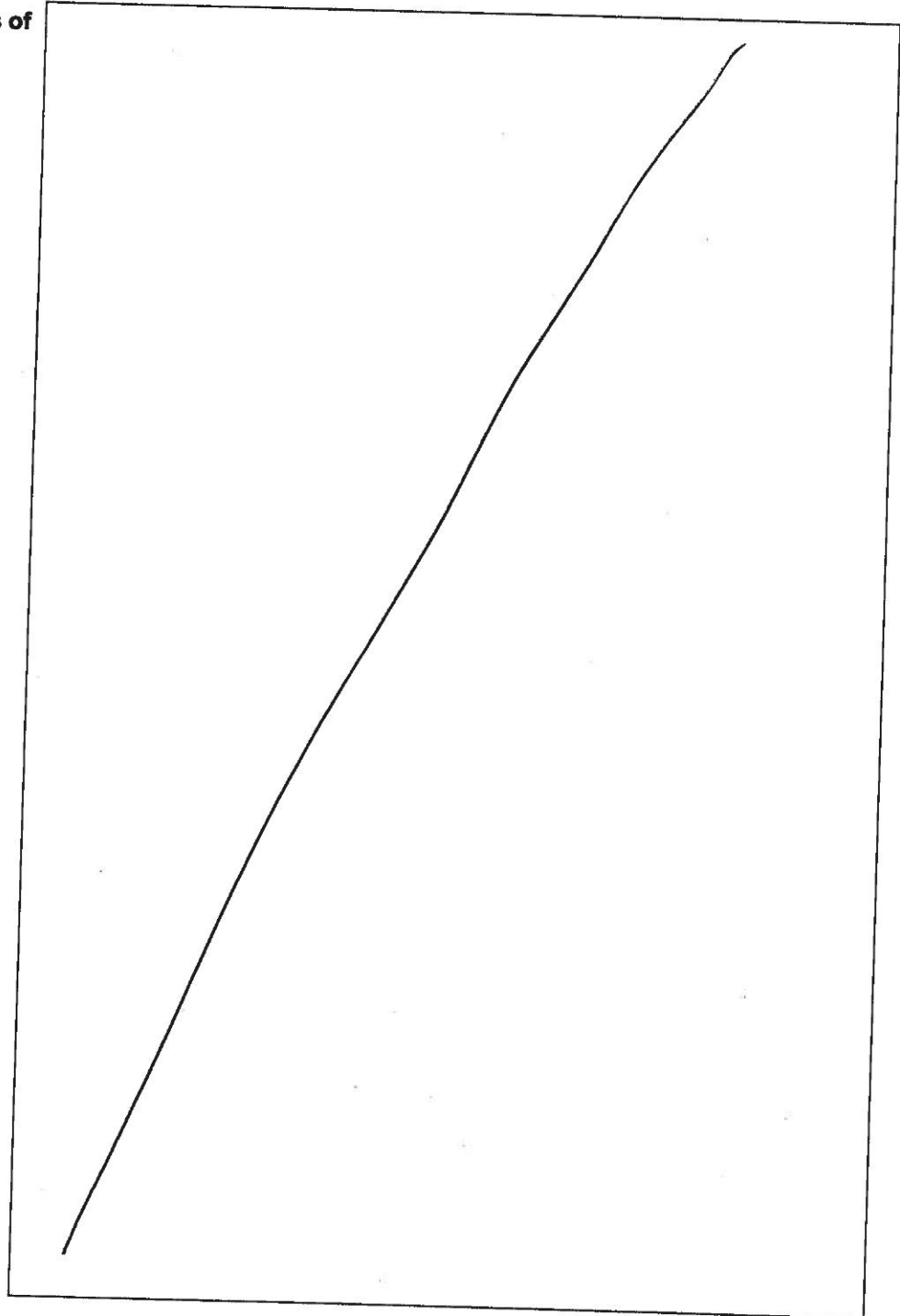
Independent Examiner's Report

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.



[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	Period start date	To	Period end date
	01/04/21		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))			
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
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	Date of approval	
	M.S. Benning	MOHINDER SINGH BENNING	28-01-2023	
	JABIR	JABIR NOTARY	30.01.2023	