



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

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 2024** the Gurdwara's gross income was **£140,063**. In the previous year this was **£123,774**. 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 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

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

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 gentle 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 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 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 Lohri 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. 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 Gurdwara 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
FLATS 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)	81,134	-	81,134	57,959
A5 Transfers between funds	-	-	-	-
A6 Cash funds last year end	82,473	-	82,473	24,514
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

B1 Cash funds

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
BARCLAYS BANK & CASH IN HAND	85,009	-	-
LLOYDS BANK ACCOUNTS	76,448	-	-
LLOYDS - RENT DEPOSITS ACCOUNT	2,150	-	-
Total cash funds (agree balances with receipts and payments account(s))	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	UNRESTRICTED	-	-
ADJOINING GURDWARA		-	-
		-	-
		-	-
		-	-



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
	MRS M. S. SAECOTA	26/11/25
	SADHU. S. MANN	26/01/2025



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

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

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(remember to include the page numbers of additional sheets)

Responsibilities and basis of report

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

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.

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.

Independent examiner's statement

Signed:

Date:

26/01/2025

Name:

GURDIAL SINGH ATWAL

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

—

Address:

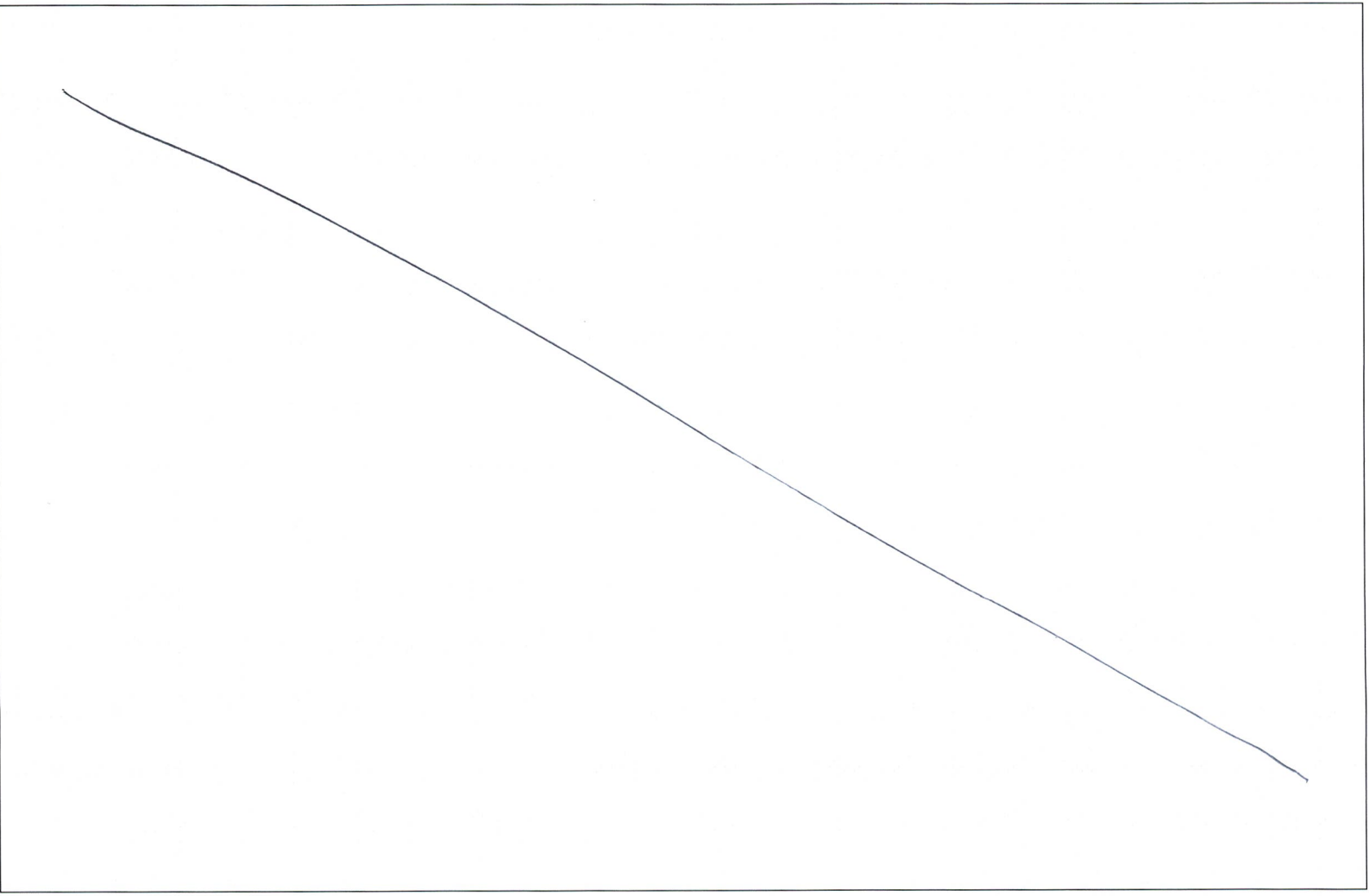
C/O GURU NANAK GURDWARA

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.



~~28 Aug 20~~

26/01/2025