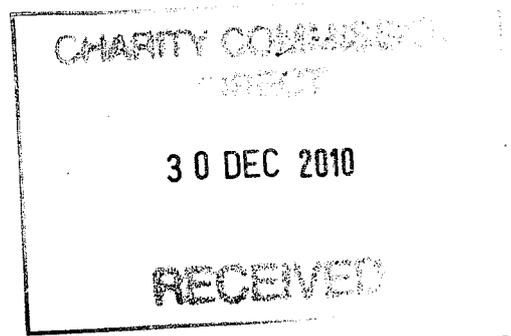


Charity number 289430 *dep*



**Siri Guru Nanak Darbar (Sikh Temple)**

*31 MAR 2009*

**Trustees' Report and Financial Statements**

**for the year ended 31 March 2009**

## **Siri Guru Nanak Darbar (Sikh Temple)**

### **Trust Information**

#### **Trustees**

Jaspal Singh Dhesei  
Narinderjit Singh Thandi  
Nanak Singh

#### **Management Committee**

Jaspal Singh Dhesei - President  
Narinderjit Singh Thandi - General Secretary  
Nanak Singh - Treasurer  
Swaran Singh - Vice President  
Balbir Singh - Vice President  
Bhajan Singh - Vice President  
Sarvan Singh - Vice President  
Karnail Singh - Vice President  
Karnail Singh Khaira - Vice President  
Amarjadwinder Singh - Vice President  
Sucha Singh - Vice President  
Jasinder Singh - Vice President  
Tarsem Singh - Stage Secretary  
Parminder Singh Mand Stage - Secretary  
Jit Singh  
Tirath Singh  
Avtar Singh  
Avtar Singh Khangura  
Balbir Singh  
Ajit Singh  
Lachman Singh  
Sarup Singh  
Harbhajan Singh Tiwana  
Sukhdev Singh  
Kuldip Singh Dhilon  
Sukhwinder Singh Kallu  
Ajit Singh Clare

#### **Charity Number**

289430

#### **Punjabi Academy Teachers**

Mrs Harpreet Kaur Sandhu  
Mrs Harmesh Kaur  
Mrs Paramjit Kaur Gill  
Mrs Rajbir Kaur Thind  
Mrs Nachatar Kaur Sodhi  
Mrs Kashmir Kaur Notta  
Sarbjit Kaur  
Jaswinder Kaur  
Amandeep Kaur

#### **Principal Office**

Clarence Place  
Gravesend  
Kent  
DA12 1LD

**Siri Guru Nanak Darbar (Sikh Temple)**

**Auditors**

King & Taylor  
10-12 Wrotham Road  
Gravesend  
Kent  
DA11 0PE

**Bankers**

Lloyds TSB Plc  
78 New Road  
Gravesend  
Kent. DA11 0AR

National Westminster Bank Plc  
63 Picadilly  
London  
W1J 0AJ

## **Siri Guru Nanak Darbar (Sikh Temple)**

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## **Siri Guru Nanak Darbar (Sikh Temple)**

### **Trustees' Report for the year ended 31 March 2009**

The Trustees of the Siri Guru Nanak Darbar (Sikh Temple) present their report and financial statements for the year ended 31 March 2009. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in 2005 in preparing the annual report and financial statements of the charity.

#### **Introduction**

The Siri Guru Nanak Darbar Gurdwara (SGNDG) is a charity located in Gravesend and primarily serves the local community providing both faith and non-faith based services and support to over 12,000 plus beneficiaries. The Gurdwara, also known as the SGNDG is a religious charity centred on the Sikh faith. All aspects of the SGNDG operations and management are premised on the foundations of Sikh teachings and principles.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing Document**

The charity is governed by its constitution adopted on 15th April 1984.

##### **Structure & Organisation**

The Trustees are responsible for the administration and investment policy of the Charity. The Trustees are appointed and removed by the Sadh Sangat. An executive committee, appointed by the Sadh Sangat, is responsible for the day to day operations of the charity. Members of the executive committee are shown on the information page.

An executive committee of 28 members are appointed to manage the day-to-day operations. There are sub-committees set up covering building, development and maintenance, youth related activities, women social and welfare, religious and punjabi education, finance and audit. A Mukh Sevadar is appointed for each sub-committee.

##### **Trustees' responsibilities**

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

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

## **Siri Guru Nanak Darbar (Sikh Temple)**

### **Trustees' Report for the year ended 31 March 2009**

The trustees are responsible for keeping accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993, the Charity (Accounts Reports) Regulations 2008 and the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

#### **Trustee induction and training**

Advice for trustees published by the Charity Commission is given to new trustees and new guidance is notified and made available at Committee meetings. Trustees are fully involved in the operations of the charity and have free access to all members of staff to ensure that they can be fully aware of the activities and methods of the charity.

#### **Trustees**

The trustees who served during the year are as stated below:

Jaspal Singh Dhési  
Narinderjit Singh Thandi  
Nanak Singh

#### **Risk Assessment**

The trustees are required to consider all major risks to which the charity is exposed. The trustees have reviewed the major risks identified by the charity and systems have been established to mitigate such risks, or continue to be developed as part of its review process.

### **OBJECTIVES AND ACTIVITIES**

#### **Object of the charity**

The object of the charity continues to be the furtherance of the Sikh Religion in accordance with the teachings of Sri Guru Granth Sahib. Whilst the primary objective of the charity is to enable those of a Sikh heritage and Sikh commitment to share a place of worship, sangat (congregation) and langar (communal kitchen and food), the SGNDG prides itself on being able to extend its building and its volunteers' time to all members of the Gravesham community.

#### **Aims and Objectives for 2009**

In addition to our raison d'être as defined in our constitution, the SGNDG set out each year its aims and objectives. This year our objectives were as follows:

1. Practice of Sikhism: to provide facilities to enable followers of the Sikh religion to practise their faith in a convenient and conducive environment in accordance to Sikh Gurmata i.e. the principles and rules laid down by the Ten Gurus and Sri Guru Granth Sahib (the Holy Scriptures).

## **Siri Guru Nanak Darbar (Sikh Temple)**

### **Trustees' Report for the year ended 31 March 2009**

2. Celebration of Sikhism and Sikh Beliefs: to hold key events to highlight events on the Sikh calendar.
3. Focus on education and sports: ensure the charity delivers education on both religious ideology and Punjabi language and providing opportunities for sports and the distribution of non-faith information and education.
4. Community Focus and Public Benefit: focus on the community integration and diversity.
5. Improve the SGNDG facilities: increase the facilities and capacity of the SGNDG building. We are in the process of building a new building for the Gurdwara.

#### **Public Benefit**

The trustees and the management committee have had due regard to the Charity Commission's guidance on public benefit. In particular SGNDG has provided public benefit in relation to the advancement of religion and of community development particularly through its education and youth activities which involve all members of the local community.

#### **Volunteers**

Many volunteers give up their time to help at the Gurdwara, particularly at weekends and in the evenings. We are greatly indebted to these volunteers for their commitment and support.

### **ACHIEVEMENTS AND PERFORMANCE**

#### **2009 Review of SGNDG Performance**

A key measurement for both the Trustees and the Management Committee as to their performance over the year is how closely we managed to deliver to our objectives and to the wishes of the Sangat (congregation). The following highlights some of the key results delivered during 2009.

#### **Practice of Sikhism**

The SGNDG initially had two priests to support all religious services. As the congregation grew and services increased, the Management Committees increased the number of part time priests. The priests are responsible for all religious services. The Gurdwara is open daily between 5 a.m. to 9 p.m. Daily morning and evening services are conducted inside the Gurdwara. Services and other practices according to the Sikh Rehat Maryada (Sikh Code of Conduct) were performed for weddings, birthdays, name-giving ceremonies, funerals or any other occasions according to the needs of worshippers throughout the year. Regular daily services/prayers are conducted at the following times:

6.00 a.m. to 7.30 a.m. (Nit-Nem)

6.00 p.m. to 7.30 p.m. (Rehras, Evening rendering)

Guru-ka-Langar (free kitchen for all) was supported and kept running throughout the year as is required by Sikh code of conduct.

## **Siri Guru Nanak Darbar (Sikh Temple)**

### **Trustees' Report for the year ended 31 March 2009**

The following is a compilation of services provided during 2009.

- (a) Weddings 41
- (b) Akhand Paaths - the following Akhand Paaths were performed (non-stop reading of Holy Scriptures over 48 hours) : 58
- (c) Sukhmani Sahib Paaths 166
- (d) Sehaj Paath Bhog 30
- (e) Funeral Services 10

#### **Celebration of Sikhism and Sikh beliefs**

The SGNDG celebrated all main events on the Sikh calendar. All the major Gurpurbs (special religious anniversaries) Sangrand services are held at the start of each month.

An annual Nagar Kirtan (procession) in the month of April is organised to celebrate the birthday of the Sikh Nation - the Khalsa Panth. This has proved very popular not only amongst the Sikh population, but also the wider local community. We have used this as a springboard as a means of interaction and dialogue with our local community. The Nagar Kirtan was attended by over 5000 people who lined the streets. The SGNDG volunteers provided free refreshments and food to all. The local press "The Reporter" and Kent Messenger published the event.

The SGNDG supports the Punjabi Academy, who conduct Punjabi language classes in the premises every Saturday and Sunday. An average of 250 students attend and we have 9 part time teaching staff. Every teacher commands sufficient Punjabi language skills to be able to teach the children up to A Level standard. The Punjabi Academy teachers are named on the information page. In addition to Punjabi language teaching, the SGNDG provide educational and learning classes for:

- (a) Kirtan classes, classical Sikh hymns recitals
- (b) Tabla and Harmonica classes, learning to play the Indian drums and harmonica
- (c) Gurmat/Sikhi Class which takes place in school breaks twice a year, with approximately 50 students
- (d) Weekly Gatka Class (Sikh martial arts) with approximately 35/40 students.

The SGNDG also installed computers networked to the internet. These computers are available for all free of charge for the purpose of learning.

SGNDG also provide facilities for Guru Nanak Sports Club where about 400 youngsters are involved in different sports. The Gurdwara began a library of books for all of the beneficiaries.

#### **Community focus and public benefit**

A variety of actions have been taking place during 2009 to promote community, diversity and integration for the greater public benefit. These include:

## **Siri Guru Nanak Darbar (Sikh Temple)**

### **Trustees' Report for the year ended 31 March 2009**

- Increasing the knowledge of Sikhism and the functioning of the Gurdwara to the wider community through presentations and walkthroughs for local students. We have hosted Primary and Secondary Schools from across Kent, where students and teachers spend between one and a half to two hours inside the Gurdwara. They are shown all the facilities provided to the Sangat and are made aware of all the practices and traditional routine of prayers in the Gurdwara. They are taken around the building and shown the Langar Hall, where all the worshippers prepare and eat food together. The children show great interest in the Sikh way of worship and ask many questions to satisfy their curiosity. Refreshments are also provided to these visitors. This year, children from 50 schools visited.
- Gym facility, which has been provided to offer all members of the trust and the general public free access to cardiovascular and resistance exercises. The gym hall is used for yoga classes and general exercises. All facilities are available to the general public.

We now have a local JP held his surgery within Gurdwara. We have invited the local MP to hold his surgery within the building too.

The SGNDG held community fun days - with bouncy castles and various entertainment for all ages. Fun day events have been open to everyone in the local community and turn out has exceeded expectations. The Fire Brigade has presented on health and safety, visitors were able to see fire extinguishing demonstrations and the inside of a fire truck. We have had training sessions for Heart Awareness groups, informing us about healthy lifestyles and diets.

The SGNDG web page ([www.gurunankdarbar.org](http://www.gurunankdarbar.org)) continues to be maintained to a professional standard. The site has grown from a single page to a well structured and comprehensive informational site where users can find out details of the Gurdwara, its location, the programmes to be held, and view pictures of recent events. The site enables schools and individuals to view the charity accounts and book programmes online. We have received significant interest from schools purely due to the webpage.

#### **Improve the SGNDG Facilities**

A large part of the Management Committee's focus during 2009 was spent on building the new building for the Gurdwara at Guru Nanak Marg Gravesend DA12 1AG. The results have been a great success. We have created specially designed facilities to cater for sports, wedding registrations, weddings, store rooms, computer facilities and computer room, conference rooms, additional classes, staff room, additional kitchen facilities, improved car parking, disabled parking, disabled access ramps, additional shower and washing facilities and improved emergency exits.

#### **FINANCIAL REVIEW**

##### **Financial Review**

The trustees consider the surplus achieved on its activities to be satisfactory.

## **Siri Guru Nanak Darbar (Sikh Temple)**

### **Trustees' Report for the year ended 31 March 2009**

During 2008-09, the SGNDG saw significant movement in its income and expenditure. The charity received a windfall tax refund through gift aid (£82,118 including interest) and utilised this money to finalise completing the building work. Our income from donations saw a healthy growth as did the number of beneficiaries in attendance. The constitution of the charity remains an important part of our management structure. Compliance to the constitution and to the principles of Sikhism remains priority. However it was agreed that the constitution now 25 years old requires updating and modernising.

The charity has seen numerous visits from external Kirtanees (classical hymn singers), Katha Varchuk (priests who deliver sermons on Sikhism) and Jathedars (Sikh faith leaders), each of whom have enthralled the Sangat with exquisite recitals of the Sri Guru Granth Sahib.

We remain grateful to all those who have requested religious programmes and readings from the Holy Granth Sahib Ji. As detailed above, the Gurdwara Sahib has conducted 305 formal programmes as requested by the Sangat over the course of 2008-09. The building work for the new building is on going and we are aiming to start performing wedding ceremonies in the new building.

#### **Reserves Policy**

Restricted reserves are maintained in respect of the monies donated for the building of the new Gurdwara.

Three months working expenses are to be held as a reasonable reserve to maintain the charity's services.

#### **PLANS FOR FUTURE PERIODS**

The Trustees are looking to the future with confidence. The building of the new Gurdwara is in progress and the community are now benefiting from the enhanced footprint and increased range of services. The sale of the existing premises will help reduce the overall borrowings of the charity.

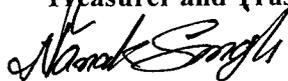
#### **CONCLUSION**

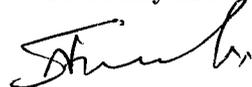
The trustees remain indebted to all those who continue to perform selfless service in the name of the Almighty. Our Ardas remains for their blessings.

We look forward to next year to further capitalise on the assets of the charity and continue to deliver towards the needs of our growing beneficiaries.

This report was approved by the trustees on 23.12.10 and signed on its behalf by :

Nanak Singh  
Treasurer and Trustee

  
Narinderjit Singh Thandi  
Secretary and Trustee



## **Siri Guru Nanak Darbar (Sikh Temple)**

### **Independent Auditors' Report to the Trustees of Siri Guru Nanak Darbar (Sikh Temple)**

We have audited the financial statements of Siri Guru Nanak Darbar (Sikh Temple) for the year ended 31 March 2009 which comprise the statement of financial activities, the balance sheet and the related notes. These financial statements have been prepared in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2007), under the historical cost convention and the accounting policies set out therein.

This report is made solely to the charity's trustees, as a body, in accordance with Section 43 of the Charities Act 1993 and regulations made under section 44 of that Act. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its trustees as a body, for our audit work, for this report, or for the opinions we have formed.

#### **Respective responsibilities of trustees and auditors**

The Trustees' responsibilities for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) are set out in the Statement of Trustees' Responsibilities.

We have been appointed as auditors under section 43 of the Charities Act 1993 and report in accordance with the regulations made under section 44 of that Act. Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland).

We report to you our opinion as to whether the financial statements give a true and fair view and are prepared in accordance with the Charities Act 1993. We also report to you if, in our opinion, the information given in the Trustees' Report is not consistent with the financial statements, if the charity has not kept sufficient accounting records, if the financial statements are not in agreement with those accounting records or if we have not received all the information and explanations we require for our audit.

We read the Trustees' Report and consider the implications for our report if we become aware of any apparent misstatements within it.

#### **Basis of audit opinion**

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by the Trustees in the preparation of the financial statements, and of whether the accounting policies are appropriate to the charity's circumstances, consistently applied and adequately disclosed.

We planned our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. However, with respect to the opening balance brought forward on the restricted funds, owing to the nature of the charity's records, we were unable to obtain sufficient appropriate audit evidence regarding the opening balance on the restricted funds, details of which are set out in note 8 to the accounts. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

**Siri Guru Nanak Darbar (Sikh Temple)**

**Independent auditors' report to the Trustees of Siri Guru Nanak Darbar (Sikh Temple) continued**

**Qualified opinion arising from limitation in audit scope**

Except for the financial effects of such adjustments, if any, as might have been determined to be necessary had we been able to satisfy ourselves as to the opening balance brought forward on the restricted funds, in our opinion:

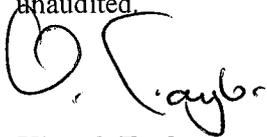
- the financial statements give a true and fair view, in accordance with United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities, of the state of the charity's affairs as at 31 March 2009 and of its incoming resources and application of resources in the year then ended; and
- the financial statements have been prepared in accordance with the Charities Act 1993.

In respect solely of the limitation on our work relating to the opening balance brought forward on the restricted funds:

- We have not obtained all the information and explanations that we considered necessary for the purpose of our audit; and
- We were unable to determine whether proper accounting records had been maintained.

**Other Matter**

The financial statements of Siri Guru Nanak Darbar (Sikh Temple) for the year ended 31 March 2008 were unaudited.



**King & Taylor  
Registered auditors**

23.12.10

**10-12 Wrotham Road  
Gravesend  
Kent  
DA11 0PE**

**Siri Guru Nanak Darbar (Sikh Temple)**

**Statement of Financial Activities and Summary Income and Expenditure Account  
For the year ended 31 March 2009**

		Unrestricted	Restricted	2009 Total	As restated Unaudited 2008 Total
	Notes	£	£	£	£
<b>INCOMING RESOURCES</b>					
Incoming resources from generated funds:					
Voluntary income	2a	436,561	675,849	1,112,410	848,430
Activities for generating funds	2b	43,150	-	43,150	41,750
Investment income		5,424	-	5,424	3,174
Other incoming resources					
Other income		-	-	-	1,075
<b>Total incoming resources</b>		<u>485,135</u>	<u>675,849</u>	<u>1,160,984</u>	<u>894,429</u>
<b>RESOURCES EXPENDED</b>					
Costs of charitable activities	3	287,749	18,959	306,708	260,372
Governance costs	3	26,512	-	26,512	-
<b>Total resources expended</b>		<u>314,261</u>	<u>18,959</u>	<u>333,220</u>	<u>260,372</u>
<b>Net Incoming/(Outgoing) resources before transfers</b>		170,874	656,890	827,764	634,057
<b>Transfers between funds</b>		-	-	-	-
<b>Net movement in funds</b>		170,874	656,890	827,764	634,057
Fund balances brought forward		4,489,995	2,200,149	6,690,144	6,056,087
Fund balances carried forward	9	<u>4,660,869</u>	<u>2,857,039</u>	<u>7,517,908</u>	<u>6,690,144</u>

The notes on pages 11 to 18 form an integral part of these financial statements.

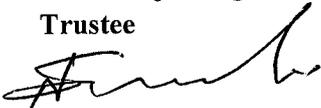
**Siri Guru Nanak Darbar (Sikh Temple)**

**Balance Sheet  
as at 31 March 2009**

		2009		As restated Unaudited 2008	
Notes	£	£	£	£	
<b>Fixed assets</b>					
Tangible assets	5		11,385,571	8,469,602	
<b>Current assets</b>					
Cash at bank and in hand		139,992		171,943	
		<u>139,992</u>		<u>171,943</u>	
<b>Creditors: amounts falling due within one year</b>	6	(22,655)		(16,401)	
<b>Net current assets</b>			<u>117,337</u>	<u>155,542</u>	
<b>Total assets less current liabilities</b>			11,502,908	8,625,144	
<b>Creditors: amounts falling due after more than one year</b>	7	(3,985,000)		(1,935,000)	
<b>Net assets</b>			<u>7,517,908</u>	<u>6,690,144</u>	
<b>Reserves</b>					
Restricted funds	8		2,857,039	2,198,009	
Unrestricted funds	8		<u>4,660,869</u>	<u>4,492,135</u>	
<b>Charity's funds</b>			<u>7,517,908</u>	<u>6,690,144</u>	

The financial statements were approved by the Trustees on 23.12.10 and signed on their behalf by

**Narinderjit Singh Thandi**  
Trustee



**Nanak Singh**  
Trustee



The notes on pages 11 to 18 form an integral part of these financial statements.

## Siri Guru Nanak Darbar (Sikh Temple)

### Notes to the financial statements for the year ended 31 March 2009

#### 1. Accounting policies

##### 1.1. Accounting convention

The financial statements are prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2007) and the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" published in 2005 and applicable accounting standards.

##### 1.2. Changes in accounting policy

In preparing the financial statements for the current year, the charity has adopted the accruals basis of accounting in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" 2005.

The adoption of the accruals basis of accounting is a change in accounting policy as the accounts to 31 March 2008 were prepared on the receipts and payments basis. This change in accounting policy has been reflected within the financial statements and the comparative figures and opening balances have been restated in the financial statements on the accruals basis of accounting, using accounting policies consistent with the current year.

##### 1.3. Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are those funds held for a specific purpose upon which restrictions have been imposed by the donor. The purpose of any restricted fund is separately disclosed in the notes to the accounts.

##### 1.4. Incoming Resources

All incoming resources are included in the SOFA when the charity is legally entitled to the income and the amount can be reasonably quantified.

All grants and voluntary income are accounted for gross when receivable as long as they are capable of financial measurement. No amounts are included in the financial statements for services donated by volunteers.

##### 1.5. Resources Expended

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

Governance costs are those associated with the governance arrangements in connection with the administration of the charity and compliance with constitutional and statutory requirements.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity.

## Siri Guru Nanak Darbar (Sikh Temple)

### Notes to the financial statements for the year ended 31 March 2009

..... continued

#### 1.6. Tangible fixed assets and depreciation

Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Land and buildings	-	Nil
Temple under construction	-	Nil

Depreciation on fixed asset properties has not been provided in these accounts as any charge is considered not to be material, on the basis that the assets have a long useful life. The value included in the accounts is considered to be at least equal to the current value of the properties.

Impairment would be provided if necessary. Impairment reviews will be carried out when there are any indicators of impairment.

No value is placed on moveable temple furnishings held for use in the temple.

No depreciation has been included in the accounts relating to the temple as this is still under construction. A depreciation policy will be considered once the construction of the temple is complete.

#### 2. Resources Arising

The total incoming resources of the charity for the year have been derived from its principal activity wholly undertaken in the UK.

	Unrestricted Funds 2009 £	Restricted Funds 2009 £	Total Funds 2009 £	Unaudited Total Funds 2008 £
<b>a) Voluntary income</b>				
Donations	153,806	564,621	718,427	547,269
Donation boxes - Gohlak	194,276	83,569	277,845	260,509
Gift Aid	78,006	-	78,006	30,349
Langar - food	10,473	-	10,473	10,303
Urban Grant - Kent County Council		17,459	17,459	-
Grant - Kent County Council	-	10,200	10,200	-
	<u>436,561</u>	<u>675,849</u>	<u>1,112,410</u>	<u>848,430</u>
<b>b) Activities for generating funds</b>				
Rental income - Gravesham Borough Council	18,750	-	18,750	18,750
Rental income - Kent County Council	24,400	-	24,400	23,000
	<u>43,150</u>	<u>-</u>	<u>43,150</u>	<u>41,750</u>

**Siri Guru Nanak Darbar (Sikh Temple)**

**Notes to the financial statements  
for the year ended 31 March 2009**

..... continued

<b>3. Analysis of resources expended</b>	<b>2009</b>	<b>Unaudited</b>		
	<b>£</b>	<b>2008</b>		
		<b>£</b>		
Resources expended include the following :				
Auditors' remuneration - audit services	1,528	-		
Auditors' remuneration - non audit services	1,997	-		
	<u>          </u>	<u>          </u>		
		<b>Unaudited</b>		
	<b>Unrestricted</b>	<b>Total</b>		
	<b>Funds</b>	<b>2009</b>		
	<b>£</b>	<b>£</b>		
<b>a) Costs of activities in furtherance of charity's objective</b>				
Dharam Parchar teachings	31,883	3,309	35,192	17,689
Wages - priests and caretaker	26,638	-	26,638	26,307
Maintenance of buildings	5,001	-	5,001	2,915
Office costs	1,637	-	1,637	1,431
Langar - food costs	3,192	-	3,192	1,442
Punjabi school costs	8,106	-	8,106	2,870
Punjabi school teachers wages	16,924	-	16,924	17,366
Publicity costs	10,982	-	10,982	11,543
Running costs - temple	43,601	-	43,601	46,052
Running costs - education and sports centre	-	15,650	15,650	7,947
Sports clubs and events	20,216	-	20,216	18,834
Donations	-	-	-	3,000
Loan interest	119,569	-	119,569	102,976
	<u>287,749</u>	<u>18,959</u>	<u>306,708</u>	<u>260,372</u>
<b>b) Support costs included within the cost of activities</b>				
Office costs	1,637	-	1,637	1,431
	<u>1,637</u>	<u>-</u>	<u>1,637</u>	<u>1,431</u>
<b>c) Governance Costs</b>				
Legal costs	927	-	927	-
Bank charges	18,535	-	18,535	-
Valuation fees	3,525	-	3,525	-
Audit and accountancy	3,525	-	3,525	-
	<u>26,512</u>	<u>-</u>	<u>26,512</u>	<u>-</u>

**Siri Guru Nanak Darbar (Sikh Temple)**

**Notes to the financial statements  
for the year ended 31 March 2009**

..... continued

**4. Trustees' remuneration**

	<b>2009</b>	<b>Unaudited 2008</b>
<b>Number of employees</b>		
The average monthly number of employees during the year were:		
Charitable activities:		
- Priests	2	2
- Caretaker	1	1
- Punjabi Academy teachers	9	9
	<u>          </u>	<u>          </u>

	<b>2009</b>	<b>Unaudited 2008</b>
	<b>£</b>	<b>£</b>
<b>Employment costs</b>		
Wages and salaries	42,332	42,576
Social security costs	1,230	1,097
	<u>          </u>	<u>          </u>
	<u>43,562</u>	<u>43,673</u>

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

No Trustee received either remuneration or out of pocket expenses during the year.

**Siri Guru Nanak Darbar (Sikh Temple)**

**Notes to the financial statements  
for the year ended 31 March 2009**

..... continued

<b>5. Tangible fixed assets</b>	<b>Land and buildings freehold</b>	<b>Temple under construction</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cost</b>			
At 1 April 2008	1,475,000	6,994,602	8,469,602
Additions	-	2,915,969	2,915,969
At 31 March 2009	<u>1,475,000</u>	<u>9,910,571</u>	<u>11,385,571</u>
<b>Net book values</b>			
At 31 March 2009	<u>1,475,000</u>	<u>9,910,571</u>	<u>11,385,571</u>
At 31 March 2008	<u>1,475,000</u>	<u>6,994,602</u>	<u>8,469,602</u>

The closing net book value includes assets used for:

	<b>Unaudited</b>	
	<b>2009</b>	<b>2008</b>
	<b>£</b>	<b>£</b>
Direct charitable purposes	<u>11,385,571</u>	<u>8,469,602</u>

The fixed assets are used solely for direct charitable purposes.

The properties, other than the new temple, still under construction, are included at a valuation in the accounts of £1,475,000. The valuation is based on the trustees best estimate of the value of the properties at a date prior to 2005. The trustees consider the current value of the properties to be at least equal to the value included in the accounts. The properties, excluding the temple under construction, have a current value for insurance purposes of £2,480,000.

**Siri Guru Nanak Darbar (Sikh Temple)**

**Notes to the financial statements  
for the year ended 31 March 2009**

..... continued

<b>6. Creditors: amounts falling due within one year</b>	<b>2009</b>	<b>Unaudited 2008</b>
	<b>£</b>	<b>£</b>
Trade creditors	15,354	9,368
Other taxes and social security costs	515	579
Other creditors	3,261	6,454
Accruals and deferred income	3,525	-
	<u>22,655</u>	<u>16,401</u>

<b>7. Creditors: amounts falling due after more than one year</b>	<b>2009 Total</b>	<b>Unaudited 2008 Total</b>
	<b>£</b>	<b>£</b>
Bank loan	3,985,000	1,935,000
	<u>3,985,000</u>	<u>1,935,000</u>
<b>Loans</b>		
Repayable in one year or less, or on demand (Note 6)	-	-
Repayable between one and two years	-	-
Repayable between two and five years	960,000	576,000
Repayable in five years or more	3,025,000	1,359,000
	<u>3,985,000</u>	<u>1,935,000</u>

The bank loan is secured on the playing fields land held, the temple at Clarence Place and the freehold property at The Grove.

**Siri Guru Nanak Darbar (Sikh Temple)**

**Notes to the financial statements  
for the year ended 31 March 2009**

..... continued

8. Reserves	Unrestricted funds			Restricted Funds	Total
	£			£	£
<b>At 1 April 2008</b>	4,489,995			2,200,149	6,690,144
Net incoming resources	170,874			656,890	827,764
	<hr/>			<hr/>	<hr/>
<b>At 31 March 2009</b>	4,660,869			2,857,039	7,517,908
	<hr/> <hr/>			<hr/> <hr/>	<hr/> <hr/>
<b>Restricted funds</b>					
	<b>Building Fund</b>	<b>KCC Grant</b>	<b>KCC Urban Grant</b>		
	£	£	£	£	
<b>At 1 April 2008</b>	2,200,149	-	-	2,200,149	
Incoming resources	648,190	10,200	17,459	675,849	
Resources expended	-	(1,500)	(17,459)	(18,959)	
<b>At 31 March 2009</b>	2,848,339	8,700	-	2,857,039	
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	

**Unrestricted funds**

These comprise funds that the trustees are free to use in accordance with the charitable objects.

**Restricted funds**

These are funds that have been given for particular purposes and projects. The purpose of each restricted fund is set out below:

**Building fund**

The building fund represents monies given since 2002 for the construction of the new temple. The amount included in the brought forward balance at 1 April 2008 is based on the records available for donations given for the building project since 2002. There may have been additional donations given, which are included within the unrestricted funds of the charity. The records are not available to provide any further information to reconstruct the opening balance.

At 31 March 2009, £9,910,571 has been spent on the construction of the new temple as shown in note 5 to the accounts.

**KCC Grant**

This represents a grant given by KCC under the Small Community Capital Projects Fund. £1,500 was used for the education classes in the current year. The balance of £8,700 is carried forward in the general bank accounts of the charity at 31 March 2009 to be spent in 09/10.

**KCC Urban Grant**

This grant represents the final payment of a grant received in earlier years and has been used to fund expenses in the Education Centre.

**Siri Guru Nanak Darbar (Sikh Temple)**

**Notes to the financial statements  
for the year ended 31 March 2009**

..... continued

<b>9. Capital commitments</b>	<b>2009</b>	<b>Unaudited 2008</b>
	<b>£</b>	<b>£</b>
Details of capital commitments at the accounting date are as follows:		
Contracted for but not provided in the financial statements	3,089,430	6,005,398

**10. Related party transactions**

During the year, the charity continued to build the new temple. The construction of the temple was by a company, GNG Construction Limited. Swaran Singh and Avtar Singh are both directors of GNG Construction Limited are also members of the Management Committee of the charity. During the year to 31 March 2009, £2,915,969 was paid to GNG Construction Limited. At 31 March 2009, the accumulated cost of the temple constructed by GNG Construction Limited amounted to £9,910,571 and is included within the fixed assets as shown in note 5 to the accounts.