



**Registration of a Charge**

Company name: **GURU NANAK SIKH ACADEMY LIMITED**

Company number: **07416734**



X7FGSVFT

Received for Electronic Filing: **28/09/2018**

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**Details of Charge**

Date of creation: **28/09/2018**

Charge code: **0741 6734 0001**

Persons entitled: **THE SECRETARY OF STATE FOR EDUCATION**

Brief description: **. PROPERTY DESCRIPTION: FREEHOLD LAND AT GURU NANAK SIKH COLLEGE, BEACONSFIELD ROAD, HAYES, MIDDLESEX, UB4 0LT REGISTERED AT THE LAND REGISTRY UNDER TITLE NUMBER NGL109320.**

**Contains fixed charge(s).**

**Contains negative pledge.**

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**Authentication of Form**

This form was authorised by: **a person with an interest in the registration of the charge.**

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**Authentication of Instrument**

Certification statement: **I CERTIFY THAT SAVE FOR MATERIAL REDACTED PURSUANT TO S.859G OF THE COMPANIES ACT 2006 THE ELECTRONIC COPY INSTRUMENT DELIVERED AS PART OF THIS APPLICATION**

**FOR REGISTRATION IS A CORRECT COPY OF THE ORIGINAL  
INSTRUMENT.**

Certified by:

**WOMBLE BOND DICKINSON (UK) LLP**



## **CERTIFICATE OF THE REGISTRATION OF A CHARGE**

Company number: 7416734

Charge code: 0741 6734 0001

The Registrar of Companies for England and Wales hereby certifies that a charge dated 28th September 2018 and created by GURU NANAK SIKH ACADEMY LIMITED was delivered pursuant to Chapter A1 Part 25 of the Companies Act 2006 on 28th September 2018 .

Given at Companies House, Cardiff on 2nd October 2018

The above information was communicated by electronic means and authenticated  
by the Registrar of Companies under section 1115 of the Companies Act 2006



**Companies House**



**THE OFFICIAL SEAL OF THE  
REGISTRAR OF COMPANIES**

28 September 2018

Legal Charge

Guru Nanak Sikh Academy Limited

in favour of

The Secretary of State for Education

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## LEGAL CHARGE

DATED: 28 September

2018

made by **GURU NANAK SIKH ACADEMY LIMITED**, (Company Number: 07416734) whose registered office is at Guru Nanak Sikh Academy, Springfield Road, Middlesex, UB4 0LT (the "Academy Trust");

in favour of **THE SECRETARY OF STATE FOR EDUCATION** of Sanctuary Buildings, Great Smith Street, London SW1P 3BT (the "Lender").

## BACKGROUND

- (A) The Charged Property is vested in the Academy Trust.
- (B) The Academy Trust has received funding from the Lender pursuant to the terms of a master funding agreement and the supplemental funding agreements made between the Lender and the Academy Trust on 29 August 2013 and amended and re-stated by a deed of variation made on or around the date of this deed (the "Funding Agreement").
- (C) This deed is executed pursuant to obligations imposed under the Funding Agreement.
- (D) The board of trustees of the Academy Trust is satisfied that entering into this deed is for the purposes of and to the benefit of the Academy Trust and its business.

## AGREED TERMS

### 1. INTERPRETATION

1.1 In this deed the following expressions have the following meanings:-

<b>Charged Property</b>	the freehold property described in the Schedule and charged by clause 3.
<b>Delegate</b>	any delegate, agent, attorney or trustee appointed by the Lender.
<b>Encumbrance</b>	any mortgage, charge (fixed or floating), pledge, lien and any other arrangement or interest (whether by way of assignment, trust, title retention or otherwise) which has the effect of creating security or payment priority.
<b>Enforcement Party</b>	any of the Lender, a Receiver or a Delegate.
<b>Expenses</b>	all the fees, discounts, commissions and other banking or service charges, legal and other professional fees, premiums, costs or expenses, in each case calculated on a full indemnity basis and together with VAT, incurred by any Enforcement Party in connection with the Charged Property, the preparation, negotiation and creation of this Deed, taking, perfecting, enforcing or exercising any power under this Deed, the appointment of any Receiver or Delegate, the breach of any provision of this Deed and / or the protection, realisation or enforcement of this Deed, and includes the costs of transferring to the Lender or the Receiver any security ranking in priority to the security constituted by this Deed, or the amount required to be paid to secure the unconditional and irrevocable discharge of such security, or any of the foregoing as the context shall require.
<b>Planning Acts</b>	any legislation, directions, notices and bye-laws from time to time in force relating to town and country planning, building and

construction.

<b>Receiver</b>	any person appointed as receiver, administrative receiver, manager or receiver and manager.
<b>Secured Obligations</b>	all indebtedness and all obligations or liabilities of any kind which may now or at any time in the future be due, owing or incurred by the Academy Trust to the Lender, whatever their nature or basis, in any currency or currencies and however they are described together with interest and Expenses.
<b>Tax</b>	any form of taxation, levy, duty, charge, contribution or impost (including any applicable fine, penalty, surcharge or interest) imposed by any local, municipal, governmental, state, federal or other fiscal, revenue, customs and/or excise authority, body or official anywhere in the world.
<b>VAT</b>	value added tax or any other tax on added value or on turnover for the time being in force.

1.2 In this deed, each reference to:-

- 1.2.1 "Charged Property" or "Secured Obligations" includes a reference to any part of them or it;
  - 1.2.2 "Academy Trust" includes a reference to any person deriving title through the Academy Trust;
  - 1.2.3 "Lender" includes a reference to any person who claims any title or interest through the Lender or any person to whom the business of the Lender is transferred;
  - 1.2.4 any document (including this deed) or a provision of such document includes a reference to such document or provision as supplemented, varied or replaced from time to time;
  - 1.2.5 a statutory provision includes a reference to any modification, consolidation or re-enactment of the provision from time to time in force and all subordinate instruments, orders or regulations made under it;
  - 1.2.6 the singular includes the plural and vice versa;
  - 1.2.7 any gender includes any other gender;
  - 1.2.8 a person includes a body corporate, unincorporated association, government, state, partnership or trust (in each case, whether or not having separate legal personality); and
  - 1.2.9 "dispose" includes charging, selling, leasing, assigning or transferring, granting an option or similar right, creating a trust or other equitable interest or sharing or parting with possession or occupation or agreeing to do any of the same.
- 1.3 Except where this deed expressly states otherwise, each term used in this deed which is defined in the Funding Agreement has the same meaning as in the Funding Agreement.
- 1.4 Headings in this deed are for convenience only and shall not affect its interpretation.

**2. SECURED LIABILITIES**

The Academy Trust covenants to discharge on demand from time to time all the Secured Obligations when they become due.

### **3. SECURITY**

As a continuing security for the discharge, performance and payment of the Secured Obligations and with full title guarantee, the Academy Trust:

#### **3.1 Legal mortgage on the Property**

charges to the Lender by way of legal mortgage the Charged Property;

#### **3.2 Fixed charge on other interests**

charges to the Lender by way of fixed charge, to the extent that the Charged Property is not for any reason effectively charged by way of legal mortgage pursuant to Clause 3.1, such Charged Property and all the Academy Trust's other interests in the Property;

#### **3.3 Fixed charge over chattels located on Property**

charges to the Lender by way of fixed charge, all buildings and other erections or structures, plant and machinery now or in the future located on, but which in every case are not affixed to nor form part of, the Property and which are not of a kind regularly disposed of in the ordinary course of business;

#### **3.4 Fixed charge on proceeds of insurances**

charges to the Lender by way of fixed charge, all benefits in respect of contracts or policies of insurance taken out by or on behalf of the Academy Trust in relation to the Charged Property (to the extent of its interest) in which the Academy Trust has an interest, including all proceeds, claims and returns of premium in respect of any such insurance;

#### **Assignment of proceeds of insurance**

- 3.5 to the extent that the contracts or policies of insurance taken out by or on behalf of the Chargor are not effectively charged by way of fixed charge pursuant to Clause 3.4, assigns to the Lender by way of security such contracts or policies of insurance including all proceeds, claims and returns or premium in respect of any such insurance, subject to reassignment on redemption;

### **4. REGISTRATION**

The Academy Trust shall apply to the Chief Land Registrar to enter a restriction on the Register of Title of the Charged Property in standard form P in the following words:

"No disposition of the registered estate by the proprietor of the registered estate or by the proprietor of any registered charge, not being a charge registered before the entry of this restriction, is to be registered without a written consent signed by the proprietor for the time being of the charge dated [date] in favour of The Secretary of State for Education referred to in the charges register or its conveyancer".

### **5. ENFORCEMENT**

This deed will become enforceable when:-

- 5.1 any of the Secured Obligations are not paid and/or discharged in accordance with the terms of this deed; or
- 5.2 the Funding Agreement is terminated; or
- 5.3 the Academy Trust disposes of the Charged Property without the Lender's prior written consent.



## **6. NEGATIVE PLEDGE AND DISPOSAL RESTRICTIONS**

The Academy Trust shall not:

- 6.1 create, extend or permit to subsist any Security Interest over any of the Charged Property; or
- 6.2 sell, transfer or otherwise dispose of its interest (whether legal or beneficial) in the Charged Property.

## **7. POWERS OF THE LENDER**

- 7.1 The Lender may without restriction grant or accept surrenders of Leases of the Charged Property or any part of it and grant or vary or reduce any sum payable under any Lease.
- 7.2 Section 103 of the Law of Property Act 1925 shall not apply and the Lender may exercise its power of sale and other powers under that or any other Act or this deed at any time after the date of this deed.
- 7.3 At any time after the Lender has demanded payment of any of the Secured Obligations or any step or proceeding has been taken for the appointment of a liquidator or provisional liquidator or with a view to seeking a moratorium or a voluntary arrangement in respect of the Academy Trust or if requested by the Academy Trust, the Lender may appoint by writing, insofar as permitted by law, any person or persons to be a Receiver of all or any of the Charged Property and the security created by this deed shall in any of such events become immediately enforceable.
- 7.4 The Lender may, to the extent permitted by law, remove a Receiver or Receivers from all or any of the Charged Property of which he or they is or are the Receivers, fix and pay the fees of a Receiver and substitute any Receiver, but any Receiver shall be the agent of the Academy Trust and the Academy Trust shall be solely responsible for the Receiver's acts, defaults and remuneration.
- 7.5 Once a Receiver is appointed, the Lender will not be precluded from making any subsequent appointment of a Receiver over any Charged Property, whether or not any Receiver previously appointed continues to act.
- 7.6 At any time after a demand for repayment of the Secured Obligations, all or any of the powers conferred by clause 8.1 may be exercised by the Lender, whether as the Academy Trust's attorney or not, without first appointing a Receiver or notwithstanding any such appointment.
- 7.7 The Lender will not be liable to account to the Academy Trust as mortgagee in possession for any money not actually received by the Lender and if the Lender or any Receiver takes possession of the Charged Property it or he may at any time relinquish such possession (whether it or he relinquishes such possession in whole or in part).
- 7.8 If the Academy Trust is in default of any of its obligations under this deed, the Lender or any Receiver may perform such obligation and take such action as is necessary to make good the default without becoming liable to account as a mortgagee in possession.
- 7.9 Section 93(1) of the Law of Property Act 1925 shall not apply to this deed.

## **8. RECEIVERS**

- 8.1 Any Receiver appointed by the Lender shall be a receiver and manager and shall have the powers specified in schedule 1 to the Insolvency Act 1986 and the following powers exercisable upon such terms and conditions as he thinks fit:-
  - 8.1.1 to take possession of and generally to manage the Charged Property;
  - 8.1.2 to enter into, carry into effect, complete, deliver, perform, repudiate, rescind or vary any deed, contract or arrangement to which the Academy Trust is or is to be a party;

- 8.1.3 to carry out on the Charged Property or on any other property which it may in his opinion be necessary or desirable to work upon, any new works or complete any unfinished works of building, reconstruction, maintenance, furnishing of equipment and to apply for and obtain all planning permissions, building regulation approvals and other permissions, consents or licences as may be necessary or desirable for such purposes and to effect and/or carry out any development, building or other works;
- 8.1.4 to purchase or acquire any land or other property and purchase, acquire, grant or release any interest in or right over land or other property and enter into, take or release the benefit of covenants (positive or restrictive) binding on or benefiting the Charged Property or any part of it;
- 8.1.5 to sell, lease, licence, surrender or accept surrenders of Leases, deal with or dispose of the Charged Property without restriction including power to dispose of any fixtures separately from the land;
- 8.1.6 to complete any transaction by executing deeds or documents in the name of or on behalf of the Academy Trust;
- 8.1.7 to insure the Charged Property and any works and effect indemnity insurance or other similar insurance and obtain bonds or give commitments, guarantees, indemnities and security;
- 8.1.8 to call up any uncalled capital of the Academy Trust with all the powers conferred by the Articles of Association of the Academy Trust in relation to calls;
- 8.1.9 to engage, rely on the advice of and dismiss advisers, consultants, officers, managers, agents, workmen and others;
- 8.1.10 to purchase materials, tools, equipment, goods or supplies;
- 8.1.11 to bring, continue or defend any claim, dispute, action or legal proceedings and enter into any arrangement or compromise;
- 8.1.12 to redeem any security and to borrow or raise any money and secure the payment of any money in priority to the Secured Obligations for the purpose of the exercise of his powers and/or defraying any costs or liabilities incurred by him in such exercise;
- 8.1.13 to make any elections for VAT purposes; and
- 8.1.14 to do any other acts which he may consider to be incidental or conducive to any of his powers or to the realisation of the Charged Property.
- 8.2 In the case of joint Receivers any power may be exercised jointly or severally.
- 8.3 Any moneys received under the powers conferred by this deed will, subject to the payment or repayment of any prior claims, be paid or applied in the following order of priority:-
  - 8.3.1 in or towards satisfaction of all costs, charges and expenses incurred and payments made by the Lender and/or the Receiver including the remuneration of any Receiver;
  - 8.3.2 in or towards satisfaction of the Secured Obligations in whatever order the Lender may require;
  - 8.3.3 as to the surplus (if any) to the person(s) entitled to it,

provided that the Receiver may retain any moneys in his hands for so long as he thinks fit and the Lender may, without prejudice to any other rights it may have at any time and from time to time place and keep for such time as the Lender may think fit any moneys received, recovered or realised under or by virtue of this deed in a separate or

suspense account to the credit either of the Academy Trust or of the Lender as the Lender thinks fit without any intermediate obligation on the Lender's part to apply such moneys or any part of such moneys in or towards the discharge of the Secured Obligations.

- 8.4 Subject to clause 8.3, any moneys received or realised by the Lender from the Academy Trust or a Receiver under this deed may be applied by the Lender to any item of account or liability or transaction in such order or manner as the Lender may determine.

## **9. PROTECTION OF PURCHASERS AND POWER OF ATTORNEY**

- 9.1 No purchaser or other person shall be obliged or concerned to see or enquire whether the right of the Lender or any Receiver to exercise any of the powers conferred by this deed has arisen or become exercisable nor be concerned with notice to the contrary or with the propriety of the exercise or purported exercise of such powers.
- 9.2 The receipt of the Lender or any Receiver shall be an absolute discharge and the payer shall not be obliged to see the application of the monies paid to either of them.
- 9.3 Neither the Lender nor any Receiver shall be liable to the Academy Trust in respect of any loss or damage arising out of the exercise or the attempted, purported or failure to exercise any of their respective powers or arising out of any valuation or report relating to the Charged Property.
- 9.4 The Academy Trust by way of security irrevocably appoints the Lender and any Receiver severally to be the attorney for the Academy Trust (with full power of substitution and delegation) in the Academy Trust's name and on the Academy Trust's behalf and as the Academy Trust's act and deed to sign or execute all such deeds, instruments and documents and do all such acts and things as may be required by the Lender or any Receiver pursuant to this deed or the exercise of any of their powers.

## **10. SET-OFF**

The Lender shall be entitled at any time or times without notice (both before and after demand) to set off any liability of the Academy Trust to the Lender against any liability of the Lender to the Academy Trust (in either case whether actual or contingent, present or future and irrespective of the branch or office, currency or place of payment) and may for such purpose convert or exchange any currency.

## **11. PROTECTION OF SECURITY**

- 11.1 This deed shall be a continuing security and shall extend to cover the ultimate balance due from the Academy Trust to the Lender notwithstanding that there may have been at any time a balance to the credit of the Academy Trust on any account of the Academy Trust or any other matter or thing.
- 11.2 This deed is in addition to any other rights or security, present or future, held by the Lender from the Academy Trust or any other person for the Secured Obligations and shall not merge with or prejudice or be prejudiced by any such rights or security or any other contractual or legal rights of the Lender. Such rights or security may be enforced in whatever order the Lender decides.
- 11.3 No security or payment which may be avoided or adjusted under any law relating to insolvency or similar legislation binding on the Academy Trust in whatever jurisdiction and no release, settlement or discharge given or made by the Lender on the faith of any such security or payment shall prejudice or affect the right of the Lender to recover from the Academy Trust (including the right to recover any monies refunded under the Insolvency Act 1986 and any costs payable by it or incurred in connection with any such process) or to enforce the security created by or pursuant to this deed to the full extent of the Secured Obligations. Any such release, settlement or discharge will be deemed to have been made upon the condition that it will become entirely void if the security or payment on the faith of which it was made or given is at any time avoided (in whole or in part).

## **12. FURTHER ASSURANCE**

The Academy Trust will at its own cost at the Lender's or any Receiver's request execute any deed or document and take any action reasonably required by the Lender or any Receiver to perfect or protect this security or its priority or further to secure on the Charged Property the Secured Obligations or for facilitating the realisation of the Charged Property or the exercise of any rights or powers of the Lender or any Receiver or for establishing the nature or extent of the Charged Property.

## **13. ARRANGEMENTS WITH THE ACADEMY TRUST AND OTHERS**

The Lender may without releasing or affecting the security created by this deed do any of the following:-

- 13.1 allow to the Academy Trust or any other person any time or indulgence;
- 13.2 renew, vary, refrain from enforcing or release any present or future security or guarantee which the Lender holds from the Academy Trust or any other person; and
- 13.3 compound with the Academy Trust or any other person.

## **14. PAYMENTS TO BE MADE WITHOUT DEDUCTION**

- 14.1 All sums payable by the Academy Trust shall be paid in sterling in immediately available funds and shall be paid to the credit of such account as the Lender may designate. All such payments shall be made in full without set-off of any sum owing by the Lender to the Academy Trust or counter-claim and free and clear of any deduction of or withholding for or on account of any Tax or for any other reason, except to the extent that any such deduction or withholding is required by law.
- 14.2 If at any time the Academy Trust is required by law to make any deduction or withholding from any payment due from the Academy Trust to the Lender, the Academy Trust shall simultaneously pay to the Lender whatever additional amount is necessary to ensure that the Lender receives and retains a net sum equal to the payment it would have received had no deduction or withholding been made.

## **15. PRIOR CHARGES**

If there is any Encumbrance which ranks in priority to the security created by this deed and the person with the benefit of such Encumbrance does anything to enforce it, the Lender or any Receiver may repay the monies owed under that Encumbrance or arrange for it to be transferred to the Lender.

## **16. NOTICES**

- 16.1 All notices or demands must be in writing.
- 16.2 Any notice or demand to the Academy Trust may be sent by prepaid post or delivered to the Academy Trust at its registered office or the Academy Trust's last known place of business (or, if more than one, any one of such places).
- 16.3 Any notice to the Lender must be sent by prepaid post or delivered to the Lender at its address as set out in this deed unless it has communicated another address to the Academy Trust in which case it must be sent to the last address so communicated.
- 16.4 The address for service of the Lender in the case of any registered land is the Department for Education, Sanctuary Buildings, Great Smith Street, London SW1P 3BT marked for the attention of:- The Secretary of State for Education.

- 16.5 A notice or demand by the Lender sent by post will be deemed served on the third day after posting.

## **17. LAW AND JURISDICTION**

- 17.1 This deed and any dispute or claim arising out of or in connection with it or its subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with English law.

- 17.2 The Academy Trust irrevocably submits to the non-exclusive jurisdiction of the English courts.

## **18. ASSIGNMENT AND TRANSFER**

- 18.1 The successors in title of the parties shall have the benefit of and be subject to this deed.

- 18.2 Subject to clause 18.3, the rights and obligations of the Lender under this deed shall not be assigned, novated or otherwise transferred other than to a person, body or executive agency (being a single entity) having the legal capacity, power and authority to become a party to and perform the obligations of the Lender under this deed.

- 18.3 Any assignment under clause 18.2 may only be to an assignee which has some or all of the same (or substantially the same) responsibilities for education services as the Lender.

- 18.4 The Lender may give such information relating to the Academy Trust, its affairs or this deed as it thinks fit to any of its associated companies or to any third party proposing to take an assignment and/or transfer from the Lender and/or to enter into contractual relations with the Lender with respect to this deed.

## **19. INDEMNITY**

The Academy Trust will indemnify the Lender on demand against any loss or expense (including legal fees) sustained or incurred as a result of a failure by the Academy Trust to perform any of its obligations under this deed.

## **20. WAIVER**

- 20.1 No failure to exercise or any delay in exercising any right or remedy under this deed shall operate as a waiver of it or of any other right or remedy under it. No single or partial exercise of any such right or remedy shall prevent any further or other exercise of it or the exercise of any other right or remedy.

- 20.2 Any waiver given by the Lender must be in writing and expressly stated by the Lender to be a waiver. Such waiver will only apply to the specific events or circumstances to which it is stated to relate, and not to any other events or circumstances, past or future.

## **21. SEVERANCE**

- 21.1 If any provision of this deed shall be found by any court or authority of competent jurisdiction to be invalid or unenforceable, such provision shall be severed from the remainder of this deed which remain in full force and effect to the extent permitted by law.

- 21.2 If any provision of this deed is so found to be invalid or unenforceable but would be valid or enforceable if some part of the provision were reduced in application, the provision in question shall apply with such modification as may be necessary to make it valid.

## **22. MISCELLANEOUS**

- 22.1 Interest will be calculated both before and after judgment on a daily basis and on the basis of a 365 day year and be compounded quarterly.

22.2 A certificate signed by an official of the Lender as to the amount due or owing from the Academy Trust shall be conclusive evidence against the Academy Trust, except in the case of obvious error.

22.3 The terms of the documents under which the Secured Obligations arise and of any side letters between the Academy Trust and the Lender in relation to the Secured Obligations are incorporated into this deed to the extent required for any purported disposition of the Charged Property (or any part of it) contained in this deed to be a valid disposition in accordance with section 2(1) of the Law of Property (Miscellaneous Provisions) Act 1989.

## 23. STATEMENTS

The land charged by this deed is held by the Academy Trust, an exempt charity.

## 24. DELEGATION

The directors of the Academy Trust have, by virtue of a resolution dated 1st September 2018 X delegated authority to X Mr Arun Thakur X and X Mrs Gurbreet Sidhu X as X directors X of WBD the Academy Trust to execute this deed for the Academy Trust, it being the registered proprietor of the Charged Property.

IN WITNESS whereof this deed was duly executed as a deed and delivered on the date specified on page 1

## **SCHEDULE 1**

### **The Property**

#### **Registered Land**

Administrative Area : Hillingdon

Title Number : NGL109320

Class of Title : Absolute

Property Description : Freehold land at Guru Nanak Sikh College, Beaconsfield Road, Hayes, Middlesex,  
UB4 0LT



**EXECUTION**

**ACADEMY TRUST**

Executed as a deed by **Guru Nanak Sikh Academy Limited** acting by [ **ARUN THAKUR** ], a director, in the presence of:

Director

Signature (Witness) .....

Print Name **ANTONIO D'ONOFRIO**

Address **41 FARLEIGH ROAD**

**NEW HAVEN CT15 3HS**

Occupation **TEACHER**

**LENDER**

The Corporate Seal of The Secretary of State for Education herewith affixed is authenticated by:

Authorised by the Secretary of State

