REGISTERED CHARITY NUMBER: 1121930

Report of the Trustees and

Unaudited Financial Statements for the Year Ended 31 December 2025

for

Navjivan Vadil Kendra

Nielsens
Chartered Accountants
The Gatehouse
453 Cranbrook Road
Ilford
Essex
IG2 6EW

Navjivan Vadil Kendra

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for the Year Ended 31 December 2025

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Navjivan Vadil Kendra

Reference and Administrative Details
for the Year Ended 31 December 2025

TRUSTEES	V P Parekh Chair V Kapashi J Shah P Patel S Mithani K Bhudia P G Shah (resigned 10.2.25) E Shah P Mehta K Punater M V Vora C Sheth H P Parekh K Doshi H Mandalia (resigned 14.2.25)
PRINCIPAL ADDRESS	2 Links View Close Stanmore Middlesex HA7 3QW
REGISTERED CHARITY NUMBER	1121930
INDEPENDENT EXAMINER	Nielsens Chartered Accountants The Gatehouse 453 Cranbrook Road Ilford Essex IG2 6EW

Report of the Trustees for the Year Ended 31 December 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects of the charity are to improve the welfare and conditions of life of its members of various age groups, those who may be infirm or those who are physically challenged; by providing facilities, information and guidance to enhance some of their social, cultural, leisure, spiritual and general well-being requirements.

Membership is open to all members of the local community subject to approval by the trustees. Currently there are 361 members (2024 - 428).

Significant activities

During the year, the charity organised weekly workshops with yoga and recreational activities being an integral part of the activities. There were 361 members during the year and as reported in the annual secretary's report in the newsletter, various events, trips and seminars were organised for members which were usually fully subscribed.

Public benefit

The Trustees believe that the activities conducted by the charity for the health and well-being of its members meet the criteria for public benefit as prescribed by the Charity Commission.

The Trustees confirm that they have complied with the requirements of section 17 of The Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England & Wales when reviewing the charity's aims and objectives and in planning future activities.

Volunteers

The Charity relies on volunteers or its activities, averaging approximately 15 of them per week and the trustees are grateful for their contribution for the smooth running of the regular activities.

FINANCIAL REVIEW

Financial position

Incoming resources during the year amounted to £104,634 (2024 - £111,812). After charitable and support costs of £88,929 (2024 - £109,900), there was a funds surplus for the year of £14,855 (2024 - £1,912). Unrestricted funds at the end of the period were £89,587 (2024 - £74,732).

The trustees aim to keep reserves of £70,000 for the Charity's core activities.

Principal funding sources

Income from members' annual subscriptions amounted to £72,200 (2024 - £63,740).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Navjivan Vadil Kendra ('NVK') was established as an unincorporated charity association under its Constitution dated 25 January 2007 and was registered with the Charity Commission on 11 December 2007.

Recruitment and appointment of new trustees

The Trust is required to be managed by a maximum of 15 and a minimum of 7 trustees who shall be elected by members at the Annual General Meeting. A maximum of a further 4 members may be co-opted to the managing committee.

Navjivan Vadil Kendra

Report of the Trustees
for the Year Ended 31 December 2025

Approved by order of the board of trustees on 10 August 2026 and signed on its behalf by:

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V P Parekh

V P Parekh - Trustee

Independent Examiner's Report to the Trustees of Navjivan Vadil Kendra

Independent examiner's report to the trustees of Navjivan Vadil Kendra
I report to the charity trustees on my examination of the accounts of Navjivan Vadil Kendra (the Trust) for the year ended 31 December 2025.

Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Nielsens

Dipakkumar Shah FCA

Nielsens
Chartered Accountants
The Gatehouse
453 Cranbrook Road
Ilford
Essex
IG2 6EW

10 August 2026

Navjivan Vadil Kendra

Statement of Financial Activities
for the Year Ended 31 December 2025

	Notes	Unrestricted fund £	Restricted fund £	31.12.25 Total funds £	31.12.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		96,922	4,950	101,872	109,003
Investment income	2	2,762	-	2,762	2,809
Total		99,684	4,950	104,634	111,812
EXPENDITURE ON					
Charitable activities					
Paid activities		28,679	-	28,679	20,613
Yoga & wellbeing		3,252	-	3,252	2,975
Regular weekly		51,520	4,950	56,470	82,994
Other		1,378	-	1,378	3,318
Total		84,829	4,950	89,779	109,900
NET INCOME		14,855	-	14,855	1,912
RECONCILIATION OF FUNDS					
Total funds brought forward		74,732	-	74,732	72,820
TOTAL FUNDS CARRIED FORWARD		89,587	-	89,587	74,732

The notes form part of these financial statements

Navjivan Vadil Kendra

Balance Sheet
31 December 2025

	Notes	Unrestricted fund £	Restricted fund £	31.12.25 Total funds £	31.12.24 Total funds £
CURRENT ASSETS					
Debtors	4	2,158	-	2,158	3,079
Cash at bank and in hand		151,135	425	151,560	143,054
		153,293	425	153,718	146,133
CREDITORS					
Amounts falling due within one year	5	(63,706)	(425)	(64,131)	(71,401)
NET CURRENT ASSETS		89,587	-	89,587	74,732
TOTAL ASSETS LESS CURRENT LIABILITIES		89,587	-	89,587	74,732
NET ASSETS		89,587	-	89,587	74,732
FUNDS	6				
Unrestricted funds				89,587	74,732
TOTAL FUNDS				89,587	74,732

The financial statements were approved by the Board of Trustees and authorised for issue on 10 August 2026 and were signed on its behalf by:

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V P Parekh

V P Parekh - Trustee

J Shah

J Shah - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

2. INVESTMENT INCOME

	31.12.25	31.12.24
	£	£
Deposit account interest	2,762	2,809

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

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4. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25	31.12.24
	£	£
Gift-aid tax	450	737
Prepayments	1,708	2,342
	2,158	3,079

5. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25	31.12.24
	£	£
Trade creditors	1	1
Other creditors	64,130	71,400
	64,131	71,401

6. MOVEMENT IN FUNDS

	At 1.1.25	Net movement in funds	At 31.12.25
	£	£	£
Unrestricted funds			
General fund	74,732	14,855	89,587
TOTAL FUNDS	74,732	14,855	89,587

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	99,684	(84,829)	14,855
Restricted funds			
CHARITY TRUST	4,950	(4,950)	-
TOTAL FUNDS	104,634	(89,779)	14,855

Comparatives for movement in funds

	At 1.1.24	Net movement in funds	At 31.12.24
	£	£	£
Unrestricted fund	72,820	1,912	74,732
TOTAL FUNDS	72,820	1,912	74,732

continued...

6. MOVEMENT IN FUNDS - continued

Comparative net movement in funds included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted fund	111,812	(109,900)	1,912
TOTAL FUNDS	111,812	(109,900)	1,912

A restricted donation of £4,950 received during the year for equipment was expended for this purpose.

7. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2025.

Navjivan Vadil Kendra

Detailed Statement of Financial Activities
for the Year Ended 31 December 2025

	31.12.25 £	31.12.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Gifts	15,296	15,311
Gift aid	450	699
Subscriptions	72,400	63,740
Admissions	1,425	7,322
Donated services and facilities	500	500
Catering sales	2,077	1,368
Members' paid activities	9,724	20,063
	101,872	109,003
Investment income		
Deposit account interest	2,762	2,809
Total incoming resources	104,634	111,812
EXPENDITURE		
Charitable activities		
Hall hire	23,500	23,500
Insurance	207	207
Member activities - costs	4,662	20,578
Cleaning	1,885	1,955
Yoga	3,252	2,975
Catering & consumables	49,635	57,367
Donations	310	-
Sundry equipment	4,950	-
	88,401	106,582
Support costs		
Management		
Postage and stationery	577	1,994
Finance		
Sundries	23	554
Bank charges	278	270
	301	824
Governance costs		
Accountancy and legal fees	500	500
Total resources expended	89,779	109,900
Net income	14,855	1,912