Charity Registration Number : 1133712

GURDWARA SRI GURU SINGH SABHA DERBY

A CHARITABLE INCORPORATED ORGANISATION (CIO)

TRUSTEES' REPORT

AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 DECEMBER 2025

GURDWARA SRI GURU SINGH SABHA DERBY

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FOR THE YEAR ENDED 31 DECEMBER 2025

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GURDWARA SRI GURU SINGH SABHA DERBY

LEGAL AND ADMINISTRATIVE INFORMATION

FOR THE YEAR ENDED 31 DECEMBER 2025

Trustees	Rajinder Singh Purewal Bahadur Singh Ajit Singh Malkit Singh Ragbhir Singh Taggar
Charity Number	1133712
Registered Office	1-7 PRINCES STREET DERBY DE23 8NT
Bankers	HSBC Church Street Ripley Derbyshire DE5 2BY
Independent Examiner	Vishal Ballee 14 Brompton Road Hamilton Leicester LE5 1PQ

GURDWARA SRI GURU SINGH SABHA DERBY

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their annual report and financial statements for the year ended 31 December 2025.

Structure, Governance and Management

The charity is governed by a constitution adopted on 27 December 2009. Trustees are appointed in accordance with the constitution and oversee the strategic direction, financial management, and compliance of the charity.

New trustees receive induction covering governance responsibilities, safeguarding, financial controls, and operational activities. Day-to-day operations are delegated to staff and volunteers, with oversight retained by the trustees.

The trustees meet regularly throughout the year to review performance, approve expenditure, and ensure compliance with statutory obligations.

Objectives and Activities

The principal objective of the charity is:

To promote and advance the Sikh faith, history and culture within the Sikh and wider community in Derby and the surrounding area.

To achieve this, the charity provides:

- daily religious services
- langar (free community kitchen)
- educational programmes
- pastoral support
- cultural and community events
- facilities for worship and meditation
- preservation of Sikh heritage through the museum collection

All activities are open to the public regardless of background.

Public Benefit Statement

The trustees confirm that they have complied with their duty under section 17 of the Charities Act 2011 to have due regard to the Charity Commission’s guidance on public benefit.

Public benefit is delivered through:

- free access to religious services
- provision of langar to all visitors
- community cohesion and cultural education
- pastoral support
- maintaining a place of worship open to the public

These activities benefit both the Sikh community and the wider public.

Achievements and Performance

During the year ended 31 December 2025, the charity:

- continued daily religious services
- provided langar throughout the year
- hosted major Gurpurabs and community celebrations
- delivered educational programmes
- maintained and improved the Gurdwara premises
- supported families through pastoral care
- preserved Sikh heritage through the museum collection

Community engagement remained strong, and the trustees are grateful for continued support through donations and volunteer service.

Financial Review

Income

Income consisted primarily of:

Donations

Let out of non investment property

Other charitable receipts

Expenditure

Total expenditure for 2025 amounted to £403,827 (2024 comparative: £432,596).

Major expenditure categories included:

- Staff costs
- Repairs and maintenance
- Langar and community activities
- Utilities and insurance
- Interest and charges
- Depreciation

Net Movement in Funds

Net movement in funds for 2025: £71,738 (2024 comparative: £(58,556) deficit).

Reserves Policy
The charity aims to maintain reserves sufficient to ensure continuity of religious services, community support, and maintenance of the Gurdwara buildings. The trustees consider the current reserves level appropriate for ongoing operations.

Going Concern

The trustees consider the charity financially stable and able to continue operating for the foreseeable future.

Principal Risks and Uncertainties

Key risks identified include:

Financial risk: reliance on voluntary donations

Operational risk: maintenance of large premises

Compliance risk: safeguarding, health and safety, financial controls

Reputational risk: conduct of staff and volunteers

Mitigation includes regular trustee oversight, policies, planned maintenance, and prudent financial management.

Plans for Future Periods

The charity intends to:

- continue daily religious services and langar
- expand educational programmes
- undertake further improvements to the Gurdwara premises
- strengthen community outreach
- enhance governance and financial controls

The trustees remain committed to serving the Sikh community and wider public.

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the annual report and financial statements in accordance with UK Accounting Standards and the Charities SORP (FRS 102).

They must:

- select suitable accounting policies and apply them consistently
- make reasonable and prudent judgements and estimates

- state compliance with applicable standards and SORP
- prepare the accounts on a going concern basis
- They are responsible for maintaining proper accounting records, safeguarding the charity’s assets, and preventing fraud and irregularities.

The trustees acknowledge the retirement of Mr P. Gola and thank him for his service to the charity.

Approval of the Report

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

Ragbhir Singh Taggar
Trustee

Date : **28 September 2026**

GURDWARA SRI GURU SINGH SABHA DERBY

INDEPENDENT EXAMINER'S REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

Independent Examiner’s Report to the Trustees of Gurdwara Sri Guru Singh Sabha Derby

I report to the Charity Trustees on my examination of the accounts of the charity for the year ended 31 December 2025 which consists of the statement of financial activities,balance sheet and the related notes

Responsibilities and basis of report

As the charity’s trustees 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 charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

The charity’s gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of ICAEW

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Name: **Vishal Ballee**

Date: **28 September 2026**

GURDWARA SRI GURU SINGH SABHA DERBY

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

Recommended categories by activity	Notes	Unrestricted funds £	Total Funds 2025 £	Total Funds 2024 £
Income and endowments from:				
Donations and legacies	2	387,568.48	387,568.48	345,009.46
Charitable activities	3	28,025.00	28,025.00	29,030.00
Investments	4	-	-	1.49
Other	5	59,972.27	59,972.27	-
Total		**475,565.75**	**475,565.75**	**374,040.95**
Expenditure on:				
Raising funds	6	39,850.92	39,850.92	45,917.28
Charitable activities	7	279,632.50	279,632.50	310,403.86
Other	9	84,344.01	84,344.01	76,275.96
Total		**403,827.42**	**403,827.42**	**432,597.10**
Net income/(expenditure)		**71,738.33**	**71,738.33**	**(58,556.15)**
Net movement in funds		**71,738.33**	**71,738.33**	**(58,556.15)**
Reconciliation of funds:				
Total funds brought forward		1,421,663.07	1,421,663.07	1,480,219.22
Total funds carried forward		**1,493,401.40**	**1,493,401.40**	**1,421,663.07**

GURDWARA SRI GURU SINGH SABHA DERBY

BALANCE SHEET

FOR THE YEAR ENDED 31 DECEMBER 2025

Recommended categories by activity	Notes	Total Funds 2025 £	Total Funds 2024 £
Fixed assets			
Tangible assets	10	1,892,025.21	1,868,639.00
Heritage assets	10	22,906.00	22,906.00
Total fixed assets		**1,914,931.21**	**1,891,545.00**
Current assets			
Debtors	12	30,000.00	-
Cash at bank and in hand	13	416,677.12	389,638.37
Total current assets		**446,677.12**	**389,638.37**
Creditors: amounts falling due within one year	14	121,150.16	89,030.15
Net current assets		325,526.96	300,608.22
Total assets less current liabilities		**2,240,458.17**	**2,192,153.22**
Creditors: amounts falling due after one year	15	747,056.77	770,490.15
Total net assets		**1,493,401.40**	**1,421,663.07**
Funds of the Charity			
Unrestricted funds	16	1,493,401.40	1,421,663.07
Restricted funds	16	-	-
Endowment funds	16	-	-
Total funds		**1,493,401.40**	**1,421,663.07**

The financial statements were approved by the trustees on 28 September 2026 and signed on its behalf by:

Ragbhir Singh Taggar
Trustee

Date : **28 September 2026**

Gurdwara Sri Guru Singh Sabha Derby is a Charitable Incorporated Organization (CIO) registered with the Charity Commission for England and Wales. The registered office is 1-7 PRINCES STREET, DERBY, DE23 8NT.

1. Accounting Policies

The principal accounting policies adopted by the Charity, which is a public benefit entity, in the preparation of the accounts are as follows.

1.1 Basis of preparation

These accounts have been prepared under the historical cost convention, as modified by the inclusion of charitable properties and fixed asset investments and investment properties at valuation.

These accounts have been prepared in accordance with “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) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

These accounts are presented in pounds sterling and rounded to the nearest pound.

1.2 Going concern

The Trustees have prepared financial projections, taking into consideration the current economic conditions and have, at the time of approving these accounts, a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus they continue to adopt the going concern basis of accounting in preparing the accounts.

1.3 Income from donations or grants

Income from donations and grants is recognised when the charity is entitled to the funds, the receipt is probable and the amount can be measured reliably. For donations, this is usually on receipt. For grants, this is usually when a formal o'er is made in writing. If a donation or grant contains terms and conditions outside of the charity’s control which must be met before the charity is entitled to the funds, or if the donor specifies that the funds must be used in future time periods, then the income is deferred.

1.4 Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

1.5 Income from charitable activities

Income from charitable activities is recognised over the period to which the income relates. Concert fees are recognised at the date of the event. Membership fees are recognised over the period of the membership. Rent is recognised over the period to which it relates. Any amounts relating to future periods are deferred.

1.6 Other trading income

Other trading income from non-charitable sources is recognised over the period to which it relates, Any relating to future periods is deferred.

1.7 Settlement of insurance claims

Insurance claims are only included in the SoFA when the general income recognition criteria are met and are included as an item of other income in the SoFA.

1.8 Expenditure

Expenditure is recognised when a present legal or constructive obligation exists at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefits will be required to settle the obligation, and the amount can be estimated reliably. It is inclusive of VAT which cannot be recovered.

Direct costs are those costs which directly attribute to its activities. Wages and salaries are allocated to direct costs based on an estimate of time spent on charitable activities by staff members.

Support costs include staff costs and are those which do not produce a direct output. Staff costs relate to specific activities and this is reflected in the allocation of payroll costs based on the percentage of time spent.

All costs, including governance costs, are allocated between the expenditure categories of the charity on a basis designed to reflect the use of the resource. Costs relating to a particular activity are charged directly; others are apportioned on an appropriate basis.

Support costs and overheads have been calculated by allocating staff time to the level of involvement in the various activities of the Charity.

1.9 Pensions

The Charity makes contributions to defined contribution pension schemes through auto enrolment. These contributions are charged to the income and expenditure account in the year in which they become payable.

1.10 Creditors

The charity has creditors which are measured at settlement amounts less any trade discounts.

1.11 Fund accounting

Unrestricted funds are those 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 funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes.

1.12 Tangible fixed assets

Tangible fixed assets, such as land and buildings, plant, vehicles and equipment, are held to provide an on-going economic benefit to a charity through their contribution, directly or indirectly, to the provision of goods or services by the charity.
Tangible fixed assets, other than freehold land, are stated at cost or valuation less depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Name	Rate (%)	Year	Method
Land	0%	2025	Not depreciated
Buildings (Freehold)	2%	2025	Straight line
Fixtures, Fittings and Equipment	15%	2025	Straight line
Motor Vehicles	25%	2025	Straight line
Museum (Heritage asset)	0%	2025	Not depreciated

1.13 Heritage assets

The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture.

Heritage assets initially recognised at cost may continue to be carried at historical cost subject to any depreciation or impairment, or charities may choose to adopt a policy of valuation.

A heritage asset must be depreciated over its useful economic life. However, certain heritage assets may have indefinite lives and are therefore not depreciated. In either case, a heritage asset must be reviewed at the reporting date for impairment. Impairment may be due to physical deterioration, breakage, new evidence giving rise to doubts as to its authenticity, or other factors.

2. Income from Donations and Legacies

Analysis	Unrestricted funds	Total funds 2025	Total funds 2024
	£	£	£
Donation and gifts	272,318.48	272,318.48	345,009.46
Gift Aid	115,250.00	115,250.00	-
Total	**387,568.48**	**387,568.48**	**345,009.46**

3. Income from Charitable Activities

Analysis	Unrestricted funds	Total funds 2025	Total funds 2024
	£	£	£
Let-out of non-investment property	28,025.00	28,025.00	29,030.00
Total	**28,025.00**	**28,025.00**	**29,030.00**

4. Income from Investments

Analysis	Total funds 2024
	£
Interest income	1.49
Total	**1.49**

5. Other Income

Analysis	Unrestricted funds	Total funds 2025
	£	£
HMRC Gift Aid refund	59,972.27	59,972.27
Total	**59,972.27**	**59,972.27**

6. Expenditure on Raising Funds

Analysis	Unrestricted funds	Total funds 2025	Total funds 2024
	£	£	£
Motor Vehicle Expenses	279.26	279.26	1,697.24
Travel and Subsistence	1,900.00	1,900.00	1,900.00
Advertising, marketing, direct mail and publicity	11,363.00	11,363.00	5,324.14
Incurred seeking donations	-	-	6,185.00
Total	**13,542.26**	**13,542.26**	**15,106.38**
Support Costs	26,308.66	26,308.66	30,810.90
	39,850.92	**39,850.92**	**45,917.28**

7. Expenditure on Charitable Activities

Analysis	Unrestricted funds	Total funds 2025	Total funds 2024
	£	£	£
Punjabi School	1,905.00	1,905.00	-
Employer Pension	840.91	840.91	1,304.96
Employer NIC	1,084.47	1,084.47	1,044.92
Water, Light & Heat	88,601.96	88,601.96	20,720.78
Insurance	13,949.04	13,949.04	9,017.02
Sundry	3,297.69	3,297.69	309.23
Cleaning	360.17	360.17	1,000.00
Rates	455.09	455.09	-
Subscriptions	609.94	609.94	1,500.00
Bank charges	918.88	918.88	237.34
Donations	4,250.00	4,250.00	23,400.00
Legal/professional fees	-	-	4,267.00
Wages and salaries	88,945.65	88,945.65	102,841.32
Deg & Langer	32,386.58	32,386.58	39,833.13
Repairs and Maintenance	12,218.46	12,218.46	70,617.25
Total	**249,823.84**	**249,823.84**	**276,092.95**
Support Costs	29,808.66	29,808.66	34,310.90
	279,632.50	**279,632.50**	**310,403.86**

8. Support Costs

Analysis	Total funds 2025	Total funds 2024
	£	£
Support Costs		
Telephone and Fax	866.65	996.09
Interest Payable on Mortgages	51,750.66	60,625.72
Governance Costs		
Accountants fees	3,500.00	3,500.00
	56,117.31	**65,121.81**

9. Other Expenditure

Analysis	Unrestricted funds	Total funds 2025	Total funds 2024
	£	£	£
Depreciation Charge for the Year - Fixtures & Fittings	41,219.84	41,219.84	28,704.00
Depreciation Charge for the Year - Freehold Land & Buildings	43,124.17	43,124.17	47,571.96
Total	**84,344.01**	**84,344.01**	**76,275.96**

10. Tangible Fixed Assets

	Freehold Land & Buildings	Motor Vehicles	Fixtures & Fittings
	£	£	£
10.1 Cost or valuation			
At 01 January 2025	2,378,573.96	19,731.00	191,362.55
Additions	24,293.81	-	83,436.41
Disposals	-	-	-
Revaluations	-	-	-
Transfers	-	-	-
At 31 December 2025	**2,402,867.77**	**19,731.00**	**274,798.96**
10.2 Depreciation and impairments			
At 01 January 2025	545,282.96	19,730.00	156,015.55
Charge for the year	43,124.17	-	41,219.84
Disposals	-	-	-
Revaluations	-	-	-
Transfers	-	-	-
At 31 December 2025	**588,407.13**	**19,730.00**	**197,235.39**
10.3 Net book value			
At 01 January 2025	1,833,291.00	1.00	35,347.00
At 31 December 2025	**1,814,460.64**	**1.00**	**77,563.57**

11. Heritage Assets

	Heritage assets -1
	£
11.1 Cost or valuation	
At 01 January 2025	22,906.00
Additions	-
Disposals	-
Revaluations	-
Transfers	-
At 31 December 2025	**22,906.00**
11.2 Depreciation and impairments	
At 01 January 2025	-
Charge for the year	-
Disposals	-
Revaluations	-
Transfers	-
At 31 December 2025	**-**
11.3 Net book value	
At 01 January 2025	22,906.00
At 31 December 2025	**22,906.00**

12. Debtors: Amounts falling due within one year

Analysis of Debtors	Total funds 2025
	£
Loan - Sarbat Da Bhala	30,000.00
Total	**30,000.00**

13. Cash at bank and in hand

Analysis	Total funds 2025	Total funds 2024
	£	£
Cash in hand	2.09	77.28
HSBC UK	416,675.03	389,561.09
Total	**416,677.12**	**389,638.37**

14. Creditors: Amounts falling due within one year

Analysis of Creditors	Total funds 2025	Total funds 2024
	£	£
Pensions Payable Control A/C	172.24	0.47
Net Wages Control A/C	6,928.56	3,397.82
NIC Payable Control A/C	883.32	1,951.10
Bank loans and overdrafts	76,711.80	80,180.76
Trade creditors	32,954.24	-
Accruals and deferred income	3,500.00	3,500.00
Total	**121,150.16**	**89,030.15**

15. Creditors: Amounts falling due after one year

Analysis of Creditors	Total funds 2025	Total funds 2024
	£	£
Commercial Mortgage - 11536796	626,128.47	633,798.15
HSBC Mortgage - 61416154	120,928.30	136,692.00
Total	**747,056.77**	**770,490.15**

16. Charity funds

16.1 Details of material funds held and movements during the CURRENT reporting period

Fund names	Fund balances brought forward	Income	Expenditure	Fund balances carried forward
	£	£	£	£
Unrestricted funds				
Unrestricted Funds C	-	1,955.00	-	1,955.00
Unrestricted Funds D	-	2,000.00	-	2,000.00
Unrestricted General Funds	1,421,663.07	444,662.75	337,989.75	1,528,336.07
Unrestricted Fund A	-	24,448.00	65,837.67	(41,389.67)
Unrestricted Fund B	-	2,500.00	-	2,500.00
Unrestricted funds total	**1,421,663.07**	**475,565.75**	**403,827.42**	**1,493,401.40**
Total	**1,421,663.07**	**475,565.75**	**403,827.42**	**1,493,401.40**

16.2 Details of material funds held and movements during the PREVIOUS reporting period

Fund names	Fund balances brought forward	Income	Expenditure	Fund balances carried forward
	£	£	£	£
Unrestricted funds				
Total	**1,480,219.22**	**374,040.95**	**432,597.10**	**1,421,663.07**