REGISTERED CHARITY NUMBER: 1171938

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

FOR

NANAK NAAM

PN BEARE & CO
CHARTERED CERTIFIED ACCOUNTANTS
101a CROW GREEN ROAD
PILGRIMS HATCH
BRENTWOOD
ESSEX
CM15 9RP

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for the year ended 31 December 2025

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Nanak Naam
Trustee's Annual Report
Year ended 31 December 2025

The trustees present their report and the financial statements of the charity for the year ended 31 December 2025

Reference and administrative details

Registered Charity name	NANAK NAAM
Charity registration number	1171938
Principal office	2 Honeysuckle Close Iver, Buckinghamshire SL0 0LZ
The Trustees	Mr Jaspal Singh Sagoo Mr Gurdev Singh Bansal Mr Rajbir Singh Mudhar
Chief Executive Officer	Mr SathPaal Singh
Accountants	P N Beare & Co 101a Crow Green Road Pilgrims Hatch Brentwood Essex CM15 9RP

Structure, governance and management

Nanak Naam is a Charitable Incorporated Organisation (CIO) and controlled by a constitution as its governing document.

All three trustees were recruited due to their commitment and keen interest in promoting the work of Nanak Naam. The charity is managed by its trustees and they have been instrumental in helping to co-ordinate Nanak Naam's direction as well as providing guidance on strategic planning.

The trustees appointed Mr SathPaal Singh as CEO to research and deliver educational materials as well as manage the day-to-day running of the charity.

Nanak Naam relies on a dedicated team of staff, freelancers and passionate volunteers to support the charity's core tasks such of creating educational content in both audio and video which is freely distributed.

Objectives and activities

Nanak Naam was established based on an idea, that the message of the great spiritual master, Guru Nanak, is truly universal and relevant to everyone regardless of religion, race or gender and exists to help every single man, woman and child on Earth. We believe that the life-changing wisdom of the Guru has the power to cure some of the greatest emotional and mental wellbeing issues that we face today.

The object of the charity as stated in its governing document is:

For the public benefit the advancement of the Sikh religion, primarily but not exclusively, in particular the ancient practice of meditation.

Nanak Naam believes everyone should know and experience spiritual wellbeing. Our mission is to bring light to the wisdom of Spiritual Oneness and to empower people to apply these practices into their lifestyle.

We do this by:

- Promoting the non-dualistic spiritual wisdom of Oneness, as taught by Guru Granth Sahib ji, through online video, social media, literature, public speaking, courses and meet-up events.
- Promoting meditative practices to help preserve mental well-being for the benefit of everyone.

ACHIEVEMENTS AND PERFORMANCE

In 2025, Nanak Naam released a total of 11 videos on the Nanak naam YouTube channel, generating over 301,000 views. Our Nanak Naam Clips YouTube channel released a further 46 videos, which collectively generated over 144,000 views. The videos covered a range of topics, including meditation, motivation, euthanasia, death, and trauma.

WISDOM GROUPS

In 2025, several Nanak Naam Wisdom Groups were established by passionate and dedicated volunteers, providing individuals across the globe with an opportunity to learn collectively and explore the multitude of courses freely available through our Living with Wisdom platform.

COMMUNITY SUPPORT

We continue to provide vital support and spiritual guidance to help anyone resolve their questions or concerns about their real-life issues. Thanks to our global community of contributors to our online group. We are ever thankful to our wonderful team of volunteer group-moderators who help manage the online community daily to ensure that it is a safe and nurturing space for spiritual support.

LIVE EVENTS

In 2025, Nanak Naam was invited to the prestigious DragonFly Summit in Bangkok, where SathPaal Singh spoke about the universal nature and power of Oneness. Nanak Naam also hosted two events in the UK, bringing viewers and audiences together to engage in meanfulful seminars and discussions.

BOOKS AND LITERATURE

Our printed booklets on 'How to find happiness' and 'How to mediate' continue to be available to download freely from our website.

MEDIA COVERAGE AND ONLINE REACH

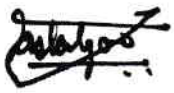
Our social media channels (English content) in 2025 grew by

YouTube: increased from 242K to 252K subscibers.
Instagram: grew from 160K to 203K followers.
TikTok: grew from 79K to 97K followers.

FINANCIAL REVIEW

Most of our income in 2025 came from individual donors, with additional income raised through our partner, the Dasvandh Network. Further income was generated through YouTube advertising revenue and merchandise sales.
Capital expenditure, such as the purchase of camera and computer equipment, was kept low. The main operational expenses for the year included personnel costs relating to video editing, marketing, administration, education and research, as well as management. Other expenses included software subscriptions and financial transaction fees.

The trustees' annual report was approved on 25th September 2026 and signed on behalf of the board of trustees by:



Mr JS Sagoo

Nanak Naam

The Independent Examiners Report to the Trustees of Nanak Naam

We report to the Trustees on our examination of the financial statements of Nanak Naam ('the Charity') for the year ended 31 December 2025 which comprise the Statement of Financial Activites, the Balance Sheet and the related Notes.

This report is made solely to the Charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011. Our work has been undertaken so that we might state to the Charity's Trustees those matters that we are required to state to them in this 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 the Charity's Trustees as a body, for our work, for this report, or for the opinions we have formed.

Responsibilities and basis of report

As the Trustees of the Charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act'). We report in respect of our examination of the Charity's financial statements carried out under section 145 of the Act and in carrying out our examination we have followed all of the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the Charity gross income exceeded £250,000, your examiner must be a member of a body listed in section 145 of the 2011 Act. We confirm that we are qualified to undertake the examination because we are a member of ACCA, which is one of the listed bodies.

We have completed our examination and confirm that no material matters have come to our attention in connection with the examination giving us cause to believe that in any material respect:

- accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements 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.

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

Philip Neil Beare FCCA
PN Beare & Co
101a Crow Green Road, Pilgrims Hatch,
Brentwood, Essex. CM15 9RP

Date 25/09/2026

NANAK NAAM

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2025

	Notes	Year Ended 31.12.25 Unrestricted fund £	Year Ended 31.12.25 Restricted fund	Year Ended 31.12.24 Unrestricted fund £	Year Ended 31.12.24 Restricted fund
INCOME AND ENDOWMENTS FROM					
Donations and legacies		246,517	0	399,584	-
Interest income		18,757		13,375	
Other income		4,097		4,671	0
Total		269,371	0	417,630	0
EXPENDITURE					
Charitable activities		208,110		199,041	-
Other costs		8,547		8,450	
		216,657	0	207,491	-
NET INCOME		52,714	0	210,139	0
RECONCILIATION OF FUNDS					
Total funds brought forward		664,344		454,205	0
TOTAL FUNDS CARRIED FORWARD		717,058	0	664,344	0

The notes form part of these financial statements

NANAK NAAM

BALANCE SHEET
31 December 2025

	Notes	Year Ended 31.12.25 Unrestricted fund £	Year Ended 31.12.24 Unrestricted fund £
FIXED ASETS			
Tangible assets	4	2,924	4,386
CURRENT ASSETS			
Debtors		0	17,079
Cash at bank		715,971	644,571
		715,971	661,650
CREDITORS			
Amounts falling due within one year	5	(1,837)	(1,692)
NET CURRENT ASSETS		714,134	659,958
TOTAL ASSETS LESS CURRENT LIABILTIES		717,058	664,344
NET ASSETS		717,058	664,344
FUNDS			
Unrestricted funds	7	717,058	664,344
TOTAL FUNDS		717,058	664,344

The financial statements were approved by the Board of Trustees and authorised for issue on 25/09/ 2026 and were signed on its behalf by:-

JS Sagoo - Trustee

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENT
for the year ended 31 December 2025

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 bases and has been classified under headings and aggregate at 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.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

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 time basis over the period of the lease.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2 TRUSTEE'S REMUNERATION AND BENEFITS

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

Trustees' expenses

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

3 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund
	£
INCOME AND ENDOWMENTS FROM	
Donations and legacies	246,517
Charitable activities	
Other charitable activities - interest receivable	18,757
Other income	4,097
Total	269,371
EXPENDITURE ON	
Other	8,547
Charitable activities	208,110
Total	216,657
NET INCOME	52,714
RECONCILIATION OF FUNDS	
Total funds brought forward	664,344
TOTAL FUNDS CARRIED FORWARD	717,058

4 TANGIBLE FIXED ASSETS

	Computer Equipment £
COST	
As at 1 January 2025	14,430
Additions	-
At 31 December 2025	14,430
DEPRECIATION	
At 1 January 2025	10,044
Charge for year	1,462
At 31 December 2025	11,506
NET BOOK VALUE	
At 31 December 2025	2,924
At 31 December 2024	4,386

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life. Computer & Equipment - 20% Written Down Value.

5 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25 £	31.12.24 £
accruals and other creditors	1,250	1,100
Payroll Costs		-
Social security and other taxes		-
Pension payable	587	592
Trustee's Loan Account	-	-
	1,837	1,692

6 LOANS

An analysis of the maturity of loans is given below:	31.12.25 £	31.12.24 £
Amounts falling due within one year on demand:		
Bank overdrafts	-	-

continued.....

7 MOVEMENT IN FUNDS

	At 1.1.25	Net movement in funds	At 31.12.25
	£	£	£
Unrestricted funds			
Charitable Activities	664,344	52,714	717,058
TOTAL FUNDS	664,344	52,714	717,058

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
Charitable Activities	269,371	216,657	52,714
	269,371	216,657	52,714

Comparatives for movement in funds

	At 1.1.24	Net movement in funds	At 31.12.24
	£	£	£
Unrestricted funds			
Charitable Activities	454,205	210,139	664,344
TOTAL FUNDS	454,205	210,139	664,344

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
Charitable Activities	417,630	207,491	210,139
TOTAL MOVEMENT IN FUNDS	417,630	207,491	210,139

continued...

8 RELATED PARTY DISCLOSURES

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

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2025

	Year Ended 31.12.25 £	Year Ended 31.12.24 £
INCOME AND ENDOWMENTS FROM		
Donations and legacies		
Donations	246,517	399,584
Restricted Fund	-	-
Other income		
Advertising Income	4,097	4,671
Sundry Income	-	-
Interest income	18,757	13,375
Total incoming resources	269,371	417,630
EXPENDITURE		
Charitable activities		
Professional fees	32,971	45,333
Staff salaries	143,012	114,950
Social security	7,939	9,465
Pensions	3,260	2,642
Staff welfare	-	-
Training costs	-	-
Recruitment fees	-	-
Travel	2,944	18,142
Software and computer expenses	17,984	8,509
Insurance	-	-
	208,110	199,041

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2025

	Year Ended 31.12.25 £	Year Ended 31.12.24 £
Other		
Bank charges	4,588	1,119
Other interest charges		
Foreign exchange gain/loss	-	355
Rent	-	2,966
Telephone	123	448
Postage and stationery	131	242
Sundries and accountancy	2,243	1,858
Depreciation	1,462	1,462
	8,547	8,450
Total resources expended	216,657	207,491
Net income	52,714	210,139