REGISTERED CHARITY NUMBER: 1185387

Report of the Trustees and

Unaudited Financial Statements

for the Year Ended 31 March 2026

for

Loyadham Parivar UK

KBMD Limited
Chartered Certified Accountants
Maple House
382 Kenton Road
Harrow
Middlesex
HA3 9DP

Loyadham Parivar UK

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Loyadham Parivar UK

Report of the Trustees
for the year ended 31 March 2026

The Trustees of the charity for the purposes of the SORP (FRS 102) present their report with the unaudited financial statements of the charity for the year ended 31 March 2026.

OBJECTIVES AND ACTIVITIES

The objects of the charity set out in its governing document are as follows: To promote Indian culture and Hindu religion in the UK to encourage racial harmony for public benefit and to prevent and relief of poverty in India by assisting in the provision of education, training and health care projects. And to relive elderly people in India and propagation of the Hindu faith, in particular Bhagwan Swaminarayan.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the trust should undertake.

ACHIEVEMENTS AND PERFORMANCE

The charity is constitutionally independent organisation and working on advancing and propagating the Indian culture and Hindu religion in particular Swaminarayan faith.

Our youth take part in and help organise street walks and street briefing every few months. The aim is crime prevention and knowing our local community in Kenton.

Religious Activities: The aim of the charity is to provide service of worship and meditation and also allow believers to practice their faith, to foster harmony, non-violence, tolerance and good citizenship of the people. The charity also provides resources (sacred printed material, Pen drive, Videos, and YouTube etc.). The charity actively encourages individuals of all backgrounds, regardless of their level of literacy to participate in the activities.

Worship of Bhagwan Shree Swaminarayan, this involved prayers, singing devotional hymns and shared religiously blessed food. Organised Hindu festival celebrations, for example Diwali, the New Year (according to the Hindu calendar), Janmashtmi, Ram Navami, Swaminarayan Jayanti and various other festivals.

We are now in final stage of securing a place of worship in south harrow and details have been provided to the loan lender of our current funds holding and projection of our future generation to pay off the loan liability.

FINANCIAL REVIEW

During the year, the donation income received as per expectations. The Trustees would like to thank all the members for the successful activities for generating funds.

It is the policy of the trust that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three- and six-month's expenditure. The Trustees considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the trust's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

In establishing this policy, the Trustees conducts an annual review of the level of unrestricted reserves in the general fund by considering risks associated with the various income streams, expenditure plans and balance sheet items. This enables an estimate to be made of the level of reserves that are sufficient to allow time for re-organisation in the event of a downturn in income or asset values; to protect ongoing work programme; and to allow the Charity to meet its objectives.

The Trustees review the Charity's reserves policy annually and are satisfied with the level of cash reserves at the year end and are confident that the cash reserves will increase in subsequent years.

Loyadham Parivar UK

Report of the Trustees
for the year ended 31 March 2026

STRUCTURE, GOVERNANCE AND MANAGEMENT
The charity is controlled by its governing documents, the memorandum and articles of association.
All Trustees have been allocated an area of responsibility which, where possible, is in accordance with their skills and experience.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the SORP (FRS 102). The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The above report has been prepared in accordance with the provisions applicable in accordance with the Charities SORP (FRS 102).

REFERENCE AND ADMINISTRATIVE DETAILS
Charity No.: 1185387

Registered Office
15 Roxeth Hill,
South Harrow,
HA2 0JY

Trustees
The following Trustees served during the year:

ShaileshKumar Patel
Ramji Devji Kerai
Lalji Murji Patel
Sandipkumar Patel
Mihirkumar Patel

Accountants
KBMD Limited
382 Kenton Rd,
Harrow
Middlesex
HA3 9DP

Bankers
1) Metro Bank
Unit 1 The Mall
Edgware
Middlesex
HA8 7BD

2) HSBC Bank
584 High Road, Wembley
Middlesex
HA0 2DB

Approved by order of the board of trustees on 08/07/2026 and signed on its behalf by:



.....
Trustee

Independent Examiner's Report to the Trustees of Loyadham Parivar UK

Independent examiner's report to the trustees of Loyadham Parivar UK
I report to the charity trustees on my examination of the accounts of Loyadham Parivar UK (the Trust) for the year ended 31 March 2026.

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
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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.



Bhavesh Bhudia, BSc, FCCA, CTA, ARA

KBMD Limited
Chartered Certified Accountants
Maple House
382 Kenton Road
Harrow
Middlesex
HA3 9DP

Date: 8/10/2026.

Loyadham Parivar UK

Statement of Financial Activities
for the year ended 31 March 2026

	Notes	31.3.26 Unrestricted fund £	31.3.25 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		**442,530**	327,487
Investment income	2	**3,700**	3,520
Other income		**846**	-
Total		**447,076**	331,007
EXPENDITURE ON			
Raising funds	3	**145,735**	31,226
NET INCOME		**301,341**	299,781
RECONCILIATION OF FUNDS			
Total funds brought forward		**640,484**	340,703
TOTAL FUNDS CARRIED FORWARD		**941,825**	640,484

The notes form part of these financial statements

Loyadham Parivar UK

Balance Sheet
31 March 2026

	Notes	31.3.26 Unrestricted fund £	31.3.25 Total funds £
FIXED ASSETS			
Tangible assets	6	**1,386,425**	-
CURRENT ASSETS			
Debtors	7	**65,202**	4,280
Cash at bank		**86,939**	637,704
		152,141	641,984
CREDITORS			
Amounts falling due within one year	8	**(1,575)**	(1,500)
NET CURRENT ASSETS		**150,566**	640,484
TOTAL ASSETS LESS CURRENT LIABILITIES		**1,536,991**	640,484
CREDITORS			
Amounts falling due after more than one year		**(595,166)**	-
NET ASSETS		**941,825**	640,484
FUNDS	11		
Unrestricted funds		**941,825**	640,484
TOTAL FUNDS		**941,825**	640,484

The financial statements were approved by the Board of Trustees and authorised for issue on 8th October 2026 and were signed on its behalf by:

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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 received 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 when paid 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.

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

Freehold property	- 2% on cost
Plant and machinery	- 25% on reducing balance

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.

2. INVESTMENT INCOME

	31.3.26	31.3.25
	£	£
Deposit account interest	**3,700**	3,520

continued...

3. RAISING FUNDS

Raising donations and legacies

	31.3.26	31.3.25
	£	£
Depreciation	30,611	-
Support costs	115,124	31,226
	145,735	31,226

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2026 nor for the year ended 31 March 2025.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2026 nor for the year ended 31 March 2025.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund
	£
INCOME AND ENDOWMENTS FROM	
Donations and legacies	327,487
Investment income	3,520
Total	331,007
EXPENDITURE ON	
Raising funds	31,226
NET INCOME	299,781
RECONCILIATION OF FUNDS	
Total funds brought forward	340,703
TOTAL FUNDS CARRIED FORWARD	640,484

continued...

6. TANGIBLE FIXED ASSETS

	Freehold property £	Plant and machinery £	Totals £
COST			
Additions	**1,407,163**	**9,873**	**1,417,036**
DEPRECIATION			
Charge for year	**28,143**	**2,468**	**30,611**
NET BOOK VALUE			
At 31 March 2026	**1,379,020**	**7,405**	**1,386,425**
At 31 March 2025	-	-	-

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.26 £	31.3.25 £
Other debtors	**64,991**	-
Prepayments	**211**	4,280
	65,202	4,280

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.26 £	31.3.25 £
Other creditors	**1,575**	1,500

9. LOANS

An analysis of the maturity of loans is given below:

	31.3.26 £	31.3.25 £
Amounts falling due in more than five years:		
Repayable otherwise than by instalments:		
Bank loans more 5 yrs non-inst	**595,166**	-

continued...

10. SECURED DEBTS

The following secured debts are included within creditors:

	31.3.26	31.3.25
	£	£
Bank loans	**595,166**	-

A bank loan has been secured by a First Charge on the freehold property at Salvation Army Citadel at 15 Roxeth Hill, South Harrow, Middlesex, HA2 0JY with The Charity Bank Limited.

11. MOVEMENT IN FUNDS

	At 1.4.25	Net movement in funds	At 31.3.26
	£	£	£
Unrestricted funds			
General fund	**640,484**	**301,341**	**941,825**
TOTAL FUNDS	**640,484**	**301,341**	**941,825**

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	**447,076**	**(145,735)**	**301,341**
TOTAL FUNDS	**447,076**	**(145,735)**	**301,341**

Comparatives for movement in funds

	At 1.4.24	Net movement in funds	At 31.3.25
	£	£	£
Unrestricted fund	340,703	299,781	640,484
TOTAL FUNDS	340,703	299,781	640,484

continued...

11. 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	331,007	(31,226)	299,781
TOTAL FUNDS	331,007	(31,226)	299,781

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.24	Net movement in funds	At 31.3.26
	£	£	£
Unrestricted fund	340,703	601,122	941,825
TOTAL FUNDS	340,703	601,122	941,825

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted fund	778,083	(176,961)	601,122
TOTAL FUNDS	778,083	(176,961)	601,122

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2026.

Loyadham Parivar UK

Detailed Statement of Financial Activities
for the year ended 31 March 2026

	31.3.26 £	31.3.25 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	**326,671**	281,787
Gift aid	**115,859**	45,700
	442,530	327,487
Investment income		
Deposit account interest	**3,700**	3,520
Other income		
Repayment interest received	**846**	-
Total incoming resources	**447,076**	331,007
EXPENDITURE		
Raising donations and legacies		
Freehold property	**28,143**	-
Plant and machinery	**2,468**	-
	30,611	-
Support costs		
Management		
Insurance	**2,322**	-
Light and heat	**2,475**	-
Telephone	**700**	-
Accountancy	**1,575**	1,500
Repairs and renewals	**3,094**	-
Food provisions	**14,051**	10,265
Hall Hire	**4,351**	15,665
Donations given	**-**	251
Equipment costs	**-**	364
Travelling	**4,950**	-
Legal and professional fees	**42,962**	3,180
Clothing costs	**206**	-
	76,686	31,225
Finance		
Bank charges	**42**	1
Bank loan interest	**38,396**	-
	38,438	1

Loyadham Parivar UK

Detailed Statement of Financial Activities
for the year ended 31 March 2026

	31.3.26 £	31.3.25 £
Total resources expended	**145,735**	31,226
Net income	**301,341**	299,781

This page does not form part of the statutory financial statements