Baba Deep Singh Gurdwara

Contents of the Unaudited Accounts

For The Year Ended 31 December 2025

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BABA DEEP SINGH GURDWARA

UNAUDITED ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

CIO registration Number : 1201157

Baba Deep Singh Gurdwara
Contents of the Unaudited Accounts
For The Year Ended 31 December 2025

Trustees	Hardeep Singh Panchhi Bhula Singh Manjinder Singh Rai
Address	4 Holyhead Road Handsworth Birmingham B21 0LT

Charity Registration Number: 1201157

Trustees' Responsibilities and Approval of the Financial Statements

For the year ended 31 December 2025

The trustees are responsible for preparing the financial statements in accordance with the Charities Act 2011 and applicable accounting standards, including the Charities Statement of Recommended Practice (FRS 102). The trustees are responsible for maintaining adequate accounting records, safeguarding the assets of the charity, and taking reasonable steps to prevent and detect fraud and other irregularities. In preparing the financial statements, the trustees are required to select suitable accounting policies, apply them consistently, make reasonable and prudent judgements and estimates, and prepare the accounts on a going concern basis unless it is inappropriate to do so. The trustees confirm that they have reviewed and approved the financial statements for the year ended 31 December 2025, comprising the Statement of Financial Activities, Balance Sheet and accompanying notes, and consider that they give a true and fair view of the charity's financial position and its incoming resources and application of resources for the financial year.

The financial statements were approved by the Board of Trustees and authorised for issue on the date shown below.

Signed on behalf of the Board of Trustees:

Signature: _____

Name of Trustee: HARDEEP SINGH RANDHAWA

Date of Approval: 22/10/2026

Manjinder Singh Rai _____

Bhula Singh _____

Baba Deep Singh Gurdwara
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For The Year Ended 31 December 2025

	2025 Unrestricted Funds £	2025 Total Funds £	2024 £
Income and endowments from (Note 1.4)			
Donations and legacies	379,477	379,477	289,236
Other Income			
Gift Aid	53,581	53,581	48,149
Total Income	**433,058**	**433,058**	**337,385**
Expenditure on charitable activities (Note 1.5)	**361,893**	**361,893**	**364,350**
Depreciation of Buildings	33,959	33,959	-
Bank Loan Interest	5,261	5,261	10,251
Net income/(expenditure)	**31,945**	**31,945**	**- 37,216**

Description	2025 £	2024 £
Net movement in funds	31,945	-37,216
Total funds brought forward	1,798,245	1,835,461
Total funds carried forward	1,830,190	1,798,245

Baba Deep Singh Gurdwara

Contents of the Unaudited Accounts

For The Year Ended 31 December 2025

		2025		2024
		£		£
FIXED ASSETS (Note 1.6)				
Tangible Assets		1,664,038		1,697,997
CURRENT ASSETS				
Other debtors				
Cash at bank and in hand (Note 1.8)	230,743		191,801	
	230,743		191,801	
CURRENT LIABILITIES				
Other creditors				
Bank Borrowings (Note 1.13)	17,908			
	17,908		0	
NET CURRENT ASSETS		212,835		191,801
TOTAL ASSETS LESS CURRENT LIABILITIES		1,876,872		1,889,798
LIABILITIES DUE AFTER 1 YEAR				
Bank Borrowings (Note 1.13)	46,683		91,553	
		46,683		91,553
NET ASSETS		**1,830,190**		**1,798,245**
CHARITY FUNDS				
Net Movement in unrestricted funds		31,945		- 37,216
Unrestricted Funds brought Forward		1,798,245		1,835,461
Unrestricted funds Carried Forward		**1,830,190**		**1,798,245**

1. Accounting Policy

1.1 Basis of preparation

The financial statements of Baba Deep Singh Gurdwara, a Charitable Incorporated Organisation (CIO), have been prepared under the historical cost convention, on the accruals basis, in accordance with FRS 102, the Charities SORP (FRS 102) applicable to accounting periods commencing before 1 January 2026, the Charities Act 2011 and applicable charity accounting regulations.
The charity is a public benefit entity. Amounts are presented in pounds sterling.

1.2 Going concern

The trustees assess whether the charity can continue as a going concern, taking account of forecast income, expenditure, cash resources and loan repayments. The accounts are prepared on a going concern basis.

1.3 Fund accounting

All funds have been identified by the trustees as unrestricted. Unrestricted funds are available to further the charity's general charitable objectives at the trustees' discretion. Income and expenditure are accounted for within unrestricted funds.

1.4 Income recognition

Donations are recognised when the charity has entitlement, receipt is probable and the amount can be measured reliably. Gift Aid recoverable is recognised when entitlement exists, receipt is probable and it can be measured reliably. Amounts receivable but unpaid at the year end are recognised as debtors where appropriate. Income is deferred where recognition conditions have not been met.

1.5 Expenditure recognition

Expenditure is recognised on an accruals basis when an obligation exists, settlement is probable and the amount can be measured reliably. Expenditure is classified by charitable activity and, where applicable, costs of raising funds. Support and governance costs are attributed or apportioned to activities using reasonable and consistent bases. Interest on borrowings is recognised in the period to which it relates.

1.6 Tangible fixed assets and depreciation

Tangible fixed assets are initially recorded at cost and subsequently stated at cost less accumulated depreciation and impairment, where applicable. Plant and machinery depreciation is at 10% straight line. Freehold land is not depreciated. Freehold buildings are depreciated on a straight-line basis over their estimated useful economic lives of 50 years

1.7 Debtors

Debtors, including Gift Aid receivable where applicable, are recognised at the amount expected to be recovered, with allowances made for amounts considered irrecoverable.

1. Accounting Policy Continued

1.8 Cash at bank and in hand

Cash at bank and in hand comprises cash and balances held in the charity's bank accounts, recorded at nominal value.

1.9 Creditors, accruals and borrowings

Creditors and accruals are recognised when an obligation exists and can be reliably measured. Bank borrowings are recognised and subsequently measured in accordance with FRS 102. Amounts falling due within one year are shown separately from amounts falling due after one year.

1.10 Taxation

As a registered charity, the CIO is generally exempt from UK income tax and corporation tax on qualifying charitable income and gains, subject to the relevant statutory conditions. Irrecoverable VAT is included in the related expenditure or asset cost.

1.11 Significant judgements and estimates

Preparation of the accounts requires judgements and estimates, including the useful lives and carrying values of fixed assets, the recognition of accrued income and liabilities, and the classification of funds. Material judgements and estimation uncertainties are disclosed where applicable.

1.12 Comparative figures

Comparative figures for the year ended 31 December 2024 are included. Any material reclassifications or prior-period adjustments have been disclosed separately.

1.13 Bank Borrowings

Bank loans are initially recognised at the transaction amount, adjusted for transaction costs where applicable, and subsequently measured in accordance with FRS 102. Interest payable is recognised as an expense over the period to which it relates. Loan balances are disclosed according to their contractual repayment dates, with amounts repayable within one year shown separately from longer-term liabilities.

2. Tangible Assets

	Land & property Freehold	Plant & Machinery	Total
	£	£	£
Cost			
As at 1 January 2025	1,697,997	0	1,697,997
As at 31 December 2025	1,697,997	0	1,697,997
Depreciation			
As at 1 January 2025		-	-
Charge for the year	- 33,959	-	33,959
As at 31 December 2025	- 33,959	-	- 33,959
Net Book Value			
As at 31 December 2025	1,664,038	0	1,664,038
As at 1 January 2025	1,697,997	0	1,697,997

3. Income from Donations and Legacies

The charity's income is principally derived from voluntary donations received in support of its religious and charitable activities, together with Gift Aid recoverable from HM Revenue & Customs.

All income has been classified as unrestricted funds, as confirmed by the trustees.

Income	2025 £	2024 £
Donations	379,477	289,236
Gift Aid	53,581	48,149
Total income	433,058	337,385

Donations and Gift Aid are recognised in accordance with the income recognition policy set out in Note 1.4.

4. Expenditure on Charitable Activities

Expenditure incurred by the charity relates to the provision and maintenance of its religious and charitable activities, including the operation of the Gurdwara, provision of food and associated services, and the upkeep of its premises.

Expenditure is recognised on an accruals basis and allocated to charitable activities in accordance with the accounting policies.

Expenditure	2025 £	2024 £
Wages and salaries	37,638	28,115
Subcontractor costs	21,106	61,430
Travel and subsistence	0	5,905
Rent	648	2,595
Light and heat	55,991	54,850
Repairs and maintenance	47,351	93,447
Insurance	3,684	3,420
Legal and professional fees	2,110	2,900
Bank charges	411	438
Sundry expenses	89,401	51,683
Rashen (food and provisions)	103,553	59,567
Total charitable operating expenditure	361,893	364,350
Bank loan interest	5,261	10,251
Total expenditure including finance costs	367,154	374,601

The above expenditure has been allocated to unrestricted funds.

5. Staff Costs

Staff costs incurred during the financial year comprise remuneration paid to employees engaged in supporting the charity's operations and charitable activities.

Staff costs	2025 £	2024 £
Wages and salaries	35,748	27,759
Employer National Insurance	1,091	356
Employer pension contributions	799	0
Total staff costs	37,638	28,115

The average number of employees during the financial year was 1 (2024: 1).

The number of employees receiving total employee benefits exceeding £60,000 during the year was 0 (2024: 0).

6. Trustees' Remuneration and Expenses

The trustees are responsible for the management and administration of the charity and for ensuring that its resources are applied in accordance with its charitable objectives.

No trustees received any remuneration or other benefits from the charity during the year (2024: £nil).

No trustees were reimbursed for expenses during the year (2024: £nil).

7. Related Party Transactions

The trustees have considered transactions involving trustees, their close family members and other parties connected with the charity. There were no related party transactions requiring disclosure during the year ended 31 December 2025 (2024: none).

8. Bank Borrowings

The charity has outstanding bank borrowings relating to its activities and assets.

Bank borrowings	2025 £	2024 £
Total outstanding bank loan	64,591	91,553
Total bank borrowings	64,591	91,553

The loan is subject to the repayment terms agreed with the lender.

Amount repayable within one year: £17,908

Amount repayable after more than one year: £46,683

Applicable interest rate and repayment terms: 1) 2.5% 10 years. 2) 2.8%, 11 years

The charity has outstanding bank borrowings comprising two loan arrangements, carrying interest rates of 2.5% and 2.8% per annum respectively, with contractual repayment terms of 10 years and 11 years.

At 31 December 2025, total bank borrowings amounted to £64,591 (2024: £91,553), of which £17,908 is repayable within one year and £46,683 is repayable after more than one year.

9. Movement in Unrestricted Funds

The charity's funds are held as unrestricted general funds and are available to support its charitable objectives.

Unrestricted funds	2025 £
Balance brought forward at 1 January 2025	1,798,245
Income received and recognised	433,058
Expenditure incurred	-401,113
Balance carried forward	1,830,190

The charity had no restricted or endowment funds during the financial year, as confirmed by the trustees.

10. Analysis of Net Assets Between Funds

The charity's net assets are attributable to unrestricted funds.

Net assets	Unrestricted funds 2025 £
Tangible fixed assets	1,664,038
Cash at bank and in hand	230,744
Bank borrowings	-64,591
Total Net Assets	1,830,190

11. Independent Examination Fees

The charity's accounts are subject to independent examination in accordance with the applicable provisions of the Charities Act 2011.

Fees	2025 £	2024 £
Independent examination fees	250	200
Other accountancy and professional services	1300	1100

12. Financial Commitments and Contingent Liabilities

The trustees have considered the charity's financial commitments and contingent liabilities outstanding at 31 December 2025.

There were no material capital commitments or contingent liabilities requiring disclosure at the balance sheet date, other than liabilities disclosed elsewhere in these financial statements.

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	Charity Name **BABA DEEP SINGH GURDWARA**		
On accounts for the year ended	31/12/2025	**Charity no (if any)**	1201157
Set out on pages	1-11		

I report to the trustees on my examination of the accounts of the above Charity for the year ended **31 / 12 / 2025**.

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 accounts carried out under section 145 of the 2011 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 independent examination by virtue of my membership of the Association of Chartered Certified Accountants (ACCA).

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 charity as required by section 130 of the Charities Act 2011; or
2. The accounts do not accord with those accounting 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.

Signed:	K.GARCHA	**Date:**	23/10/2026
Name:	Kavanpreet Garcha		
Relevant professional qualification(s) or body (if any):	Association of Chartered Certified Accountants		

Address:	**5 Brayford Square, London, England, E1 0SG**

Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.	

Trustees' Annual Report

Baba Deep Singh Gurdwara | Registered charity 1201157

For the financial year ended 31 December 2025

1. Reference and administrative details

Charity	Baba Deep Singh Gurdwara
Charity registration number	1201157
Legal form	Charitable Incorporated Organisation (CIO)
Address shown in accounts	4 Holyhead Road, Handsworth, Birmingham B21 0LT
Trustees listed in accounts	Hardeep Singh Panchhi; Bhula Singh; Manjinder Singh Rai
Independent examiner	Kavanpreet Garcha, ACCA
Reporting period	1 January to 31 December 2025

2. Objectives and activities

Baba Deep Singh Gurdwara advances the Sikh religion and serves its community through worship, religious observance, education and associated charitable activities. Its programmes and facilities support participation in Sikh faith, culture, language and community life, consistent with the CIO's governing document.

During 2025 the charity operated the Gurdwara as a place of worship, marked religious observances and celebrations, provided langar (community meals), and supported Sikh religious and Punjabi-language education and community and youth activities. These were supported by seva (voluntary service), donations, staff and volunteers.

3. Achievements and performance

Throughout 2025 the Gurdwara celebrated all major Gurpurbs, with record attendance at these religious celebrations. The celebrations brought worshippers and families together for prayer, kirtan, langar and community participation. The charity maintained its premises and continued providing opportunities for worship and community participation. The accounts record £103,553 of food and provisions (rashan) expenditure and £47,351 on premises repairs and maintenance.

Regular religious and community activity, langar provision and educational opportunities continued to serve the local community throughout the year. The trustees thank the sevadars, staff and volunteers whose contribution enabled these activities.

4. Public benefit

The trustees seek to deliver public benefit through access to worship and learning about Sikh religion and traditions, opportunities for community participation and the provision of langar. Seva and langar promote inclusion, equality and assistance to those participating in community life.

In planning and reviewing the charity's activities, the trustees have regard to the Charity Commission's guidance on public benefit.

5. Financial review

The figures below are taken from the signed financial statements for the year ended 31 December 2025. Donations and Gift Aid were the principal income sources. Income was £433,058 (2024: £337,385), while total expenditure including building depreciation and loan interest was £401,113. Net income and the movement in unrestricted funds were £31,945 (2024: net expenditure of £37,216).

Donations	£379,477
Gift Aid	£53,581
Total income	£433,058
Charitable operating expenditure	£361,893
Bank loan interest	£5,261
Building depreciation	£33,959
Total expenditure	£401,113
Surplus for the year	£31,945
Unrestricted funds at year end	£1,830,190
Net book value of tangible fixed assets	£1,664,038
Bank borrowings at year end	£64,591

The balance sheet records approximately £230,743 cash at bank and in hand. A substantial proportion of total unrestricted funds is represented by the charity's property rather than freely available cash. Bank borrowings include £17,908 due within one year and £46,683 due later.

6. Reserves policy

The trustees review the charity's available cash and anticipated commitments, including running costs, premises maintenance and bank loan repayments. At 31 December 2025 cash at bank and in hand was £230,743, while total unrestricted funds of £1,830,190 included substantial fixed property assets that are not readily available for general expenditure. The trustees seek to retain sufficient accessible resources to meet obligations and support continuity of charitable services. No fixed numerical reserves target is stated in this report.

7. Structure, governance and management

The charity is constituted as a CIO and managed by its trustees, who are responsible for oversight of activities, financial stewardship, compliance and safeguarding the charity's assets. Day-to-day activities are supported by staff and volunteers. The financial statements report an average of one employee during the year.

The accounts report no trustee remuneration or reimbursement of expenses, and no related-party transactions requiring disclosure in 2025.

8. Principal risks and future plans

Matters relevant to the charity's operation include maintaining sufficient income and liquidity, meeting food and energy costs, repairing and maintaining its premises, servicing borrowings, and maintaining safe activities for children and other participants. Trustees intend to continue worship, education, langar and community activities while monitoring financial commitments and the condition of the premises.

9. Approval

This Trustees' Annual Report for the year ended 31 December 2025 was approved by the trustees. The names below record the trustees' electronic signatures for the report.

Electronically signed: Hardeep Singh Panchhi

Electronically signed: Bhula Singh

Electronically signed: Manjinder Singh Rai

Date of approval: 26 October 2026