CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 31/03/2025 Period start date To 28/02/2026 Period end date

Charity name: THE WATFORD GURDWARA

Charity registration number: 1205696

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	**The Watford Gurdwara is established to advance the Sikh faith and promote the teachings, principles and values of Sikhism for the benefit of the public. The charity aims to provide a place of worship, prayer and spiritual guidance for the Sikh community and wider public. Its purposes include promoting Sikh religious education, preserving Sikh traditions and culture, and encouraging community participation through religious, educational and cultural activities.** **The charity also seeks to promote equality, community cohesion and the Sikh principles of selfless service (Seva), sharing (Vand Chakna) and remembrance of God (Naam Japna), including through the provision of Langar (free community meals) and other charitable activities for the benefit of the wider community.**
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	**During the year, The Watford Gurdwara continued to advance the Sikh faith and support the local community through religious worship, Kirtan, Langar (free community meals) and educational and cultural activities, including Tabla, Gatka and Yoga classes. The charity promoted Sikh values, community cohesion, equality and selfless service (Seva), while maintaining facilities for worship and community activities. These activities aimed to benefit the Sikh community and wider public, regardless of faith or background.**
Statement confirming whether the trustees have	Para 1.18	The trustees confirm that they have had due regard to the Charity Commission's

had regard to the guidance issued by the Charity Commission on public benefit		guidance on public benefit when planning and carrying out the charity's activities. The trustees are satisfied that the Gurdwara's activities further its charitable objectives and provide benefits to the Sikh community and wider public.

Additional information (optional)
You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	The charity does not operate a formal grant-making programme. Its funds are primarily used to support religious, educational and community activities in accordance with its charitable objectives. Any grants or financial assistance proposed in the future will be considered by the trustees on an individual basis, taking into account the charity's objectives, available resources and public benefit requirements.
Policy on social investment including program related investment	Para 1.38	The charity did not undertake any social or programme-related investments during the year.
Contribution made by volunteers	Para 1.38	The charity is supported by its trustees, who give their time voluntarily to oversee its governance, administration and grant-making activities. No value has been attributed to this voluntary contribution in the accounts.
Other		

Achievements and Performance

	SORP reference	

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	**During the year, The Watford Gurdwara continued to support the Sikh community and wider public through religious services, Kirtan, Langar and educational and cultural activities, including Tabla, Gatka and Yoga. These activities helped promote spiritual wellbeing, preserve Sikh heritage, encourage community participation and strengthen social cohesion. The charity also maintained its facilities for worship and community use, providing opportunities for people of different backgrounds to come together and promoting equality, inclusion and selfless service.**

Additional information (optional)
You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	During the year, The Watford Gurdwara continued to work towards its charitable objectives by supporting religious worship, promoting Sikh teachings and providing educational and cultural activities, including Tabla, Gatka and Yoga. The charity also supported community welfare through Langar and encouraged volunteering and community participation. These activities contributed towards preserving Sikh heritage, promoting spiritual wellbeing, strengthening community relationships and providing benefits to the wider public.
Performance of fundraising activities against objectives set	Para 1.41	During the year, The Watford Gurdwara continued to receive financial support through donations from the Sangat, Golak collections, Purchi contributions and online fundraising platforms. Total income increased compared with the previous year's Profit and Loss figures, helping the charity fund its religious, educational and community activities. The continued generosity of donors enabled the Gurdwara to meet its operating costs and generate a financial surplus, strengthening its ability to support future charitable activities.
Investment performance against objectives	Para 1.41	The charity did not hold any investments during the year and therefore there is no investment performance to report.
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The Watford Gurdwara maintained a positive financial position for the year ended 28 February 2026, with total income of £104,954 and expenditure of £58,384, resulting in a surplus of £46,570. At the year end, the charity held cash and bank balances of £76,403 and reported net assets of £258,597, including fixed assets of £200,000. Total liabilities amounted to £17,806. The trustees will continue to manage the charity's finances prudently to ensure sufficient resources are available to support its religious, educational and community activities and long-term sustainability.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The trustees aim to maintain sufficient financial reserves to ensure the continued operation of the Gurdwara and meet its ongoing commitments, including utilities, maintenance, religious services and community activities. Reserves are held to provide financial stability, cover unexpected expenditure and support future charitable activities and improvements to the Gurdwara's facilities. The trustees regularly review the charity's financial position to ensure reserves remain appropriate and funds are used effectively to achieve its charitable objectives.
Amount of reserves held	Para 1.22	**£63,597** (provisional).
Reasons for holding zero reserves	Para 1.22	Not applicable.
Details of fund materially in deficit	Para 1.24	There were no funds materially in deficit during the financial year ended 28 February 2026, based on the charity's reported financial position.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	The trustees are not aware of any material uncertainties that would cast significant doubt on the charity's ability to continue as a going concern. The trustees will continue to monitor the charity's financial position, income and expenditure to ensure that sufficient resources remain available to support its ongoing activities.

Additional information (optional)
You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	

Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Trust.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed in accordance with the provisions of the Trust Deed. The trustees are responsible for the governance and management of the charity and for ensuring that its activities are carried out in accordance with its charitable objects.

Additional information (optional)
You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	The Watford Gurdwara
Other name the charity uses	• Gurdwara Sri Guru Singh Sabha Watford (Working name) • SIKH GURDWARA WATFORD (Working name) • Sri Guru Singh Sabha Gurdwara Watford (Working name)
Registered charity number	1205696

Charity’s principal address	48 Kings Close Watford WD18 0UB

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Rohit Suresh Pankhania	Chair		
2	Bhavesh Bhogendra Sonigra	Trustee		
3	Jaina Pankhania	Trustee		
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Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Not applicable – the charity does not hold assets as custodian trustee on behalf of others.
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Not applicable.
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Not applicable.

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Not applicable.

Other optional information

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Rohit Suresh Pankhania	
Position (eg Secretary, Chair, etc)	Chair	
Date		

Profit and Loss

The Watford Gurdwara
For the year ended 28 February 2026

	2026	2025
Turnover		
Clubs (Tabla, Gatka, Yoga)	8,574.42	8,224.78
Donations - General	11,127.25	16,309.43
Donations (Bank Transfers)	-	1,745.00
Donations from Carpark Rental	506.00	429.00
Donations from Sunday Langar Seva	2,184.00	3,053.00
Donations via Credit Card Machine	6,371.64	5,922.73
Donations via Paya Card Machine Airwallex	-	1,768.71
Donations via Paypal QR Code	-	1,253.07
Golak Donations	26,749.02	13,390.96
Interest Income	0.19	35.65
Just Giving Donations	9,995.69	6,050.08
Purchi - bank transfer	-	981.64
Purchi Cash - Blue Book	38,945.53	19,725.92
Total Turnover	**104,453.74**	**78,889.97**
Gross Profit	**104,453.74**	**78,889.97**
Administrative Costs		
Asteria Parking	689.25	-
Audit & Accountancy fees	3,600.00	2,400.00
Bank Fees	82.15	77.88
CCTV	-	2,542.50
Cleaning	850.00	-
Cleaning of the Commercial Extractor	-	966.00
Costco expenses	582.67	641.15
Credit Card Expenses	183.60	61.20
Fire Safety and Alarm Safety Checks	2,178.75	118.80
Gatka Expenses	4,500.00	4,050.00
General Expenses	2,014.82	1,218.50
Gyani Ji Pay	6,000.00	6,000.00
Gyaniji's stage Expenses	2,327.00	-
ICO Fees	-	82.00
Insurance	3,240.11	2,896.28
IT Software and Consumables	199.56	-
Jatha Expenses	600.00	-
Kirtan Expenses	3,795.00	-
Langar - all costs relating to langar	62.98	-
Legal Expenses	128.00	1,508.60
NI Contribution - Hamir Singh	461.40	-
Payment for Gate and Grill	-	2,000.00
Payment to Multi-Pest	-	186.00

	2026	2025
Payment to Scottish Power	13,528.03	1,697.92
Payment to Scottish Water	1,494.84	1,982.54
Payment to SSE Energy	-	15,890.48
Phone Box	-	3,815.00
Printing & Stationery	416.57	94.00
Repairs & Maintenance	54.99	12,268.03
Salaries	600.00	6,000.00
Tabla Expenses	-	2,080.00
Travel - National	-	38.00
Veolia & PHS Group - Waste Collection Expense	2,803.41	3,018.06
Watford Girls Grammar CarPark Hire	6,791.00	3,402.00
Website design	-	260.00
Yoga Expenses	1,200.00	2,100.00
Total Administrative Costs	**58,384.13**	**77,394.94**
Operating Profit	**46,069.61**	**1,495.03**
Other Income		
Grant - Household Support from W3RT	-	1,500.00
Grant from Councillor Sunny Thusu	500.00	-
Grants	-	16,288.00
Total Other Income	**500.00**	**17,788.00**
Profit on Ordinary Activities Before Taxation	**46,569.61**	**19,283.03**
Profit after Taxation	**46,569.61**	**19,283.03**

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 THE WATFORD GURDWARA		
On accounts for the year ended	28 FEBRUARY 2026	**Charity no (if any)**	1205696
Set out on pages	(remember to include the page numbers of additional sheets)		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 28 February 20236

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 Trust's 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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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.

* *Please delete the words in the brackets if they do not apply.*

Signed:		**Date:**	13/11/2026
Name:	AMIT BANSAL		
Relevant professional qualification(s) or body (if any):	FCA, MAAT		
Address:	Accountants For Good Ltd, Iveco House, Station Road, Watford, WD17 1ET		

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.	