THE CENTRAL GURDWARA (BRITISH ISLES)
LONDON KHALSA JATHA

Registered charity number 258324

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

The Central Gurdwara (British Isles) London Khalsa Jatha
Registered charity number: 258324

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Reference and administrative details

for the year ended 31 December 2025

Charity name	The Central Gurdwara (British Isles) London Khalsa Jatha
Registered charity number	258324
Governing document	Scheme of the High Court dated 13 April 1992, as amended by Orders dated 2 October 1992 and 9 June 1993
Principal address	62 Queensdale Road London W11 4SG
Trustees (members of the Management Committee)	Gurpreet Singh Anand - President Gurvinder Kaur Randhawa - Vice-President Jasvinder Singh Alg - General Secretary Ramneek Kaur - Assistant General Secretary (resigned 18 June 2025) Ranbir Singh Alg - Finance Secretary Mandip Singh Sohal - Education Secretary Harvinder Kaur Dulku - Health & Wellbeing Secretary Manjeet Kaur Gill - Provisions Secretary Harmohan Singh Puri - Property Secretary Rajvinder Singh Jagdev - Fundraising Secretary Satbir Singh Choudry - Librarian
Bankers	Barclays Bank PLC 1 Churchill Place, Canary Wharf, London, E14 5HP, United Kingdom
Auditor	PBG Associates Ltd Chartered Accountants and Statutory Auditors 65 Delamere Road Hayes, Middlesex UB4 0NN

The Central Gurdwara (British Isles) London Khalsa Jatha

Registered charity number: 258324

Report of the Trustees for the year ended 31 December 2025

The trustees present their annual report together with the audited financial statements of the charity for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies in Note 2 and comply with the charity's governing document, the Charities Act 2011 and the Charities SORP (FRS 102), second edition, effective 1 January 2019. Reference and administrative details are set out on page 1.

Objectives and activities

The charity's purposes, the Gurdwara serves the Sikh community in London and is open to all. Its aims are:

- Practice of Sikhism - providing facilities that allow Sikhs to practise their faith in line with the teachings of the Ten Gurus and Sri Guru Granth Sahib Ji.
- Celebration of Sikh traditions - marking key events in the Sikh calendar.
- Education - promoting religious education and Punjabi language learning, and offering wider cultural education.
- Community engagement - encouraging diversity, integration and public benefit.
- Development of facilities - expanding and improving the Gurdwara to meet the growing needs of the sangat.

Structure, governance and management Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Reference and administrative details

Registered charity number
258324

Principal address

62, Queensdale Road, London, W11 4SG

Trustees and Management Committee

- Gurpreet Singh Anand – President
- Gurvinder Kaur Randhawa – Vice-President
- Jasvinder Singh Alg – General Secretary
- Ramneek Kaur – Assistant General Secretary - Resigned on 18 June 2025
- Ranbir Singh Alg – Finance Secretary
- Mandip Singh Sohal – Education Secretary
- Harvinder Kaur Dulku – Health & Wellbeing Secretary
- Manjeet Kaur Gill – Provisions Secretary
- Harmohan Singh Puri – Property Secretary
- Rajvinder Singh Jagdev – Fundraising Secretary
- Satbir Singh Choudry – Librarian

Public benefit

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 general guidance on public benefit when reviewing the charity's aims and objectives and in planning its activities. The Gurdwara's services, including the free langar, are open to everyone regardless of faith or background, and its educational and community work benefits the wider public.

The Central Gurdwara (British Isles) London Khalsa Jatha

Registered charity number: 258324

Report of the Trustees for the year ended 31 December 2025

Achievements and performance

The Gurdwara is open daily from 5:30 am to 9:00 pm, with regular services conducted in accordance with the Sikh Rehat Maryada. Daily services include Nitnem (morning prayers, 6:00-7:30 am) and Rehras Sahib (evening prayers, 6:00-7:30 pm). The Gurdwara also hosts weddings, naam karan (naming ceremonies), birthdays, funerals and other religious services. Guru-ka-Langar, the free kitchen open to all, has continued daily, supported by the seva of the sangat.

During the year the Gurdwara celebrated the Avtar Gurpurab of Guru Gobind Singh Ji, Vaisakhi, the Shaheedi Purab of Guru Arjan Dev Ji, Bandi Chhor Divas, the Avtar Gurpurab of Guru Nanak Dev Ji, the Shaheedi Purab of Guru Teg Bahadur Ji and of the Sahibzaade, and monthly Sangrand services.

Education remains central to the charity's work. Punjabi language classes are held every Sunday for around 50 students taught by 6 volunteer teachers, supporting learning up to GCSE level. Classes in kirtan, tabla and harmonium are run for children and adults, and coach trips to religious and cultural sites were organised.

The Gurdwara hosted school and university groups from across Europe, offering guided tours, talks and interactive sessions on Sikh beliefs and practice, and welcomed visitors to experience the langar. The trustees are also developing plans to commemorate Princess Sophia Duleep Singh with a dedicated statue.

Volunteers

The charity relies on the seva of a large number of volunteers who prepare and serve the langar, teach classes, and help run services and events. The trustees are grateful for their time and commitment. In line with the Charities SORP, the value of volunteer time is not included in the financial statements.

Financial review

Total income for the year was £567,388 (2024: £487,792), of which donations and Gift Aid contributed £445,827 (2024: £358,479) and rent and interest £121,561 (2024: £129,313). Total expenditure was £-516,719 (2024: £-426,673), all on charitable activities. The charity therefore reported net income of £50,669 (2024: £61,119).

At 31 December 2025 total funds were £-1,718,662 (2024: £-1,667,993), all unrestricted. Of this, £1,080,004 is represented by the Gurdwara premises and other fixed assets used for the charity's work.

Reserves policy

Free reserves - unrestricted funds less tangible fixed assets - were £638,658 at 31 December 2025, equivalent to approximately -14.8 months of total expenditure.

Principal risks and uncertainties

The trustees have reviewed the major risks to which the charity is exposed - principally the dependence on voluntary donations, the condition and running costs of the building, safeguarding of children and vulnerable adults, and health and safety in the langar - and have put systems in place to manage them, including insurance, regular maintenance and safeguarding and food hygiene procedures.

Structure, governance and management

The charity is an unincorporated charitable trust governed by a Scheme of the High Court dated 13 April 1992, as amended by Orders dated 2 October 1992 and 9 June 1993. The trustees form the Management Committee, which meets to oversee the charity's activities.

The Central Gurdwara (British Isles) London Khalsa Jatha

Registered charity number: 258324

Report of the Trustees for the year ended 31 December 2025

Statement of trustees' responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources for that period. In preparing these financial statements, the trustees are required to:

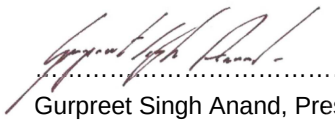
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the governing document. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditor

PBG Associates Limited are willing to continue in office as auditor for the financial year ending 31st December 2026

Approved by the trustees on 23 / 10 / 2026 and signed on their behalf by:



.....

Gurpreet Singh Anand, President (Trustee)

The Central Gurdwara (British Isles) London Khalsa Jatha

Registered charity number: 258324

Independent Auditor's Report to the Trustees of

The Central Gurdwara (British Isles) London Khalsa Jatha

Opinion

We have audited the financial statements of The Central Gurdwara (British Isles) London Khalsa Jatha (the 'charity') for the year ended 31 December 2025, which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2025 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate. Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue. Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Independent Auditor's Report to the Trustees of
The Central Gurdwara (British Isles) London Khalsa Jatha

Other information
The other information comprises the information included in the Trustees' Report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception
We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the Trustees' Report is inconsistent in any material respect with the financial statements; or

- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees
As explained more fully in the Statement of Trustees' Responsibilities set out on page 4, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements
We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Independent Auditor's Report to the Trustees of
The Central Gurdwara (British Isles) London Khalsa Jatha

Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The primary responsibility for the prevention and detection of fraud rests with the trustees. Our procedures included:

- enquiring of the trustees about the charity's activities, its financial reporting and any known or suspected fraud or non-compliance;
- identifying the laws and regulations of significance to the charity, principally the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, the Charities SORP, employment and tax law, safeguarding and food hygiene regulations;
- performing analytical procedures to identify unusual or unexpected relationships;
- testing the appropriateness of journal entries and other adjustments, and evaluating whether judgements made in accounting estimates indicate potential bias; and
- evaluating the rationale for any significant transactions outside the normal course of the charity's activities.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, and is greater for fraud than error, as fraud may involve collusion, forgery, intentional omissions, misrepresentation or the override of internal controls.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with [Part 4 of the Charities (Accounts and Reports) Regulations 2008 / the terms of our engagement]. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's 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 audit work, for this report, or for the opinions we have formed.

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Dipak Patel (Senior Statutory Auditor)

for and on behalf of PBG Associates Ltd

Chartered Accountants and Statutory Auditors

65 Delamere Road

Hayes, UB4 0NN

United Kingdom

Date: 23rd October 2026

The Central Gurdwara (British Isles) London Khalsa Jatha
Registered charity number: 258324

Statement of Financial Activities

for the year ended 31 December 2025

	Note	Unrestricted funds (Total funds) 2025	Unrestricted funds (Total funds) 2024
		£	£
Income from:			
Donations and legacies	3	445,827	358,479
Other Income	4	121,561	129,313
Total income		**567,388**	**487,792**
Expenditure on:			
Charitable activities	5	(516,719)	(426,673)
Total expenditure		**(516,719)**	**(426,673)**
Net income and net movement in funds	**6**	**50,669**	**61,119**
Reconciliation of funds:			
Total funds brought forward	13	1,667,993	1,606,874
Total funds carried forward		**1,718,662**	**1,667,993**

All income and expenditure derive from continuing activities. The charity has no recognised gains or losses other than those shown above. All funds are unrestricted.

The notes on pages 11-16 form part of these financial statements.

The Central Gurdwara (British Isles) London Khalsa Jatha
Registered charity number: 258324

Balance Sheet

As at 31 December 2025

	Note	2025	2024
		£	£
Fixed assets			
Tangible assets	9	1,080,004	1,083,436
Current assets			
Debtors	10	54,253	53,635
Cash at bank and in hand		600,859	542,214
		655,112	595,849
Creditors: amounts falling due within one year	11	(16,454)	(11,292)
Net current assets		**638,658**	**584,557**
Total assets less current liabilities		**1,718,662**	**1,667,993**
Net assets		**1,718,662**	**1,667,993**
Funds of the charity			
Unrestricted funds - general fund	13	(1,718,662)	(1,667,993)
Total charity funds		**(1,718,662)**	**(1,667,993)**

The financial statements were approved by the trustees on 23 / 10 / 2026 and signed on their behalf by:

.....
Gurpreet Singh Anand
President (Trustee)

RSALG
.....
Ranbir Singh Alg
Finance Secretary (Trustee)

The notes on pages 11-16 form part of these financial statements.

The Central Gurdwara (British Isles) London Khalsa Jatha
Registered charity number: 258324

Statement of Cash Flows

for the year ended 31 December 2025

	Note	2025	2024
		£	£
Cash flows from operating activities			
Net cash used in operating activities (see below)		(58,309)	(60,967)
Cash flows from investing activities			
Rent received		111,247	118,876
Bank interest received		8,227	8,437
Purchase of tangible fixed assets		(2,520)	(2,382)
Net cash provided by investing activities		**116,954**	**124,931**
Change in cash and cash equivalents in the year		**58,645**	**63,964**
Cash and cash equivalents at 1 January		542,214	478,250
Cash and cash equivalents at 31 December		**600,859**	**542,214**
Reconciliation of net income to net cash flow from operating activities			
Net income for the year (per the Statement of Financial Activities)		50,669	61,119
Depreciation charges		5,952	7,533
Deduct: rent and interest shown in investing activities / non-cash loan interest		(121,561)	(129,313)
(Increase) / decrease in other debtors		1,468	(1,468)
Increase / (decrease) in creditors		5,163	1,162
Net cash used in operating activities		**(58,309)**	**(60,967)**
Analysis of cash and cash equivalents			
Cash at bank and in hand		**600,859**	**542,214**

Notes to the financial statements

for the year ended 31 December 2025

1. Charity information

The Central Gurdwara (British Isles) London Khalsa Jatha is an unincorporated charity registered with the Charity Commission for England and Wales (registered charity number 258324). It is governed by a Scheme of the High Court dated 13 April 1992, as amended by Orders dated 2 October 1992 and 9 June 1993. The principal address is 62 Queensdale Road, London W11 4SG.

2. Accounting policies

2.1 Basis of preparation

The financial statements 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) (Charities SORP (FRS 102), second edition, effective 1 January 2019), FRS 102 and the Charities Act 2011. The charity is a public benefit entity as defined by FRS 102. The financial statements are prepared under the historical cost convention and are presented in pounds sterling, the charity's functional currency, rounded to the nearest pound.

2.2 Going concern

The trustees have assessed the charity's ability to continue as a going concern for at least twelve months from the date of approval of these financial statements, having regard to the level of free reserves, the regularity of donation and rental income, and planned expenditure. They have concluded that there are no material uncertainties about the charity's ability to continue, and the financial statements have therefore been prepared on a going concern basis.

2.3 Income

Income is recognised when the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.
Donations are recognised on receipt or, where earlier, when the charity becomes entitled to them. Gift Aid recoverable on donations is recognised when the related donation is recognised.
Legacies are recognised when probate has been granted, the executors have confirmed that a distribution will be made, and the amount can be measured reliably. Where the amount is not yet known, the legacy is disclosed as a contingent asset if material.
Rental income from letting the charity's property is recognised on a straight-line basis over the period of the tenancy.
Bank and loan interest is recognised on an accruals basis.

2.4 Donated goods, services and volunteers

Donated goods for use in the langar and other activities are recognised as income, with a matching expense, at their estimated value when received, unless the value cannot be measured reliably or is immaterial. The charity benefits greatly from the seva (voluntary service) of members of the sangat. In accordance with the Charities SORP, the value of volunteer time is not recognised in the financial statements; it is described in the Trustees' Report.

Notes to the financial statements

for the year ended 31 December 2025

2.5 Expenditure

Expenditure is recognised on an accruals basis once there is a legal or constructive obligation to make a payment, settlement is probable and the amount can be measured reliably. Expenditure on charitable activities comprises direct costs of the charity's religious, educational, cultural and community activities, together with support costs. Support costs, including governance costs, are the costs of running the Gurdwara premises and administration; as the charity has a single charitable activity, all support costs are attributed to that activity. Governance costs comprise audit, accountancy and legal fees relating to the charity's constitutional and statutory requirements. Irrecoverable VAT is included with the cost to which it relates.

2.6 Tangible fixed assets and depreciation

Depreciation is provided at the following rates to write off each asset over its estimated useful life:
Fixtures and fittings - 25% per annum on the reducing balance
Equipment - 25% per annum on the reducing balance
Freehold land is not depreciated.

2.7 Debtors

Other debtors are recognised at the settlement amount due after any discount. Prepayments are valued at the amount prepaid. The loan to Sri Guru Singh Sabha Gurdwara is a basic financial instrument measured at amortised cost; interest accrued is added to the loan balance.

2.8 Cash at bank and in hand

Cash at bank and in hand comprises cash on hand and deposits with banks repayable on demand or with a maturity of three months or less from the date of opening the deposit.

2.9 Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party, and the amount can be measured reliably. They are normally recognised at their settlement amount.

2.10 Financial instruments

The charity has only financial assets and liabilities of a kind that qualify as basic financial instruments under section 11 of FRS 102. They are initially recognised at transaction value and subsequently measured at amortised cost, except that debtors and creditors due within one year are measured at the undiscounted amount expected to be received or paid.

2.11 Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the charity's objects. Restricted funds are subject to restrictions imposed by donors or by the terms of an appeal. At 31 December 2025 and 31 December 2024 the charity held unrestricted funds only (Note 13).

Notes to the financial statements

for the year ended 31 December 2025

2.12 Pensions

The charity contributes to defined contribution workplace pension schemes for its employees. Contributions are charged to the Statement of Financial Activities as they fall due.

2.13 Taxation

The charity is a charity within the meaning of Part 1 of Schedule 6 to the Finance Act 2010. Accordingly, it is potentially exempt from taxation on income and gains falling within Part 10 of the Income Tax Act 2007, to the extent that they are applied to its charitable purposes.

2.14 Judgements and key sources of estimation uncertainty

In applying the accounting policies the trustees make judgements, estimates and assumptions about the carrying amounts of assets and liabilities. These are based on experience and other relevant factors and are reviewed on an ongoing basis. The key judgement relates to the useful life and residual value of the freehold building (Note 2.6). The trustees do not consider there to be any other key sources of estimation uncertainty.

3. Income from donations and legacies

	2025	2024
	£	£
Donations	414,591	349,707
Gift Aid tax recovered	31,236	8,772
	445,827	**358,479**

No legacies were received in either year. All income from donations and legacies is unrestricted.

4. Other Income

	2025	2024
	£	£
Rent received	111,247	118,876
Bank interest	8,227	8,437
Interest on loan to Sri Guru Singh Sabha Gurdwara	2,087	2,000
	121,561	**129,313**

Notes to the financial statements

for the year ended 31 December 2025

5. Expenditure on charitable activities

	2025	2024
	£	£
Direct costs		
Education and cultural activities	136,503	92,476
Langar (community kitchen)	52,056	59,570
Security	26,652	14,300
Donations, appeals and sponsorship	9,178	-
Total direct costs	**224,389**	**166,346**
Support costs		
Staff costs (Note 7)	97,466	76,862
Premises costs	136,069	139,090
Office and administration	43,455	28,486
Governance costs	9,388	8,356
Depreciation (Note 9)	5,952	7,533
Total support costs	**292,330**	**260,327**
Total expenditure on charitable activities	**516,719**	**426,673**

All expenditure relates to the charity's single charitable activity - the provision of a place of worship, langar, and religious, educational and community services - and is funded from unrestricted funds. No expenditure was incurred on raising funds in either year.

6. Net income for the year

	2025	2024
	£	£
Net income is stated after charging:		
Depreciation of tangible fixed assets	5,952	7,533
Auditor's remuneration - audit fee	2,750	2,750

7. Staff costs and employee numbers

	2025	2024
	£	£
Salaries and wages	93,435	74,642
Social security costs	1,990	559
Pension costs	2,041	1,661
	97,466	**76,862**

The average number of employees during the year was 4 (2024: 3). No employee received employee benefits (excluding employer pension costs) of more than £60,000 in either year.

The key management personnel of the charity comprise the trustees. The trustees received no remuneration. The total employee benefits of key management personnel were £nil (2024: £nil).

Notes to the financial statements

for the year ended 31 December 2025

8. Trustees' remuneration and expenses

None of the trustees (or any persons connected with them) received any remuneration or other benefits from the charity during the year (2024: none). No trustees' expenses were reimbursed or paid on their behalf during the year (2024: none).

9. Tangible fixed assets

	Freehold land and buildings	Fixtures and fittings	Equipment	Total
	£	£	£	£
Cost				
At 1 January 2025	1,060,838	257,466	22,270	1,340,574
Additions	-	-	2,520	2,520
At 31 December 2025	**1,060,838**	**257,466**	**24,790**	**1,343,094**
Depreciation				
At 1 January 2025	-	238,283	18,855	257,138
Charge for the year	-	4,796	1,156	5,952
At 31 December 2025	**-**	**243,079**	**20,011**	**263,090**
Net book value				
At 31 December 2025	**1,060,838**	**14,387**	**4,779**	**1,080,004**
At 31 December 2024	**1,060,838**	**19,183**	**3,415**	**1,083,436**

All tangible fixed assets are held for charitable use.

10. Debtors

	2025	2024
	£	£
Loan to Sri Guru Singh Sabha Gurdwara	54,253	52,167
Other debtors and prepayments	-	1,468
	54,253	**53,635**

11. Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals [and deferred income]	16,454	11,292
	16,454	**11,292**

Notes to the financial statements

for the year ended 31 December 2025

12. Analysis of net assets between funds

	Unrestricted funds 2025	Unrestricted funds 2024
	£	£
Tangible fixed assets	1,080,004	1,083,436
Net current assets	638,658	584,557
Total net assets	**1,718,662**	**1,667,993**

13. Movement in funds

	At 1 January 2025	Income	Expenditure	At 31 December 2025
	£	£	£	£
General fund 2025	**1,667,993**	**567,388**	**516,719**	**2,752,100**
General fund 2024	1,606,874	487,792	426,673	2,521,339

The general fund is the charity's unrestricted fund, available for any of the charity's purposes at the trustees' discretion. It includes the freehold Gurdwara premises. The charity held no restricted or designated funds during either year.

14. Related party transactions

There were no related party transactions during the year (2024: none). The charity is controlled by its trustees acting collectively; there is no ultimate controlling party.

15. Events after the reporting period

The trustees have considered events between 31 December 2025 and, the date on which these financial statements were authorised for issue. There are no events requiring adjustment of, or disclosure in, these financial statements.

16. Reclassification of comparative figures

Certain 2024 comparative figures have been reclassified to conform to the current year's presentation. Gift Aid of £8,772 is now included within donations and legacies, and rent and interest of £129,313 are now shown as income from investments rather than income from other trading activities. Expenditure is presented as expenditure on charitable activities, analysed between direct and support costs in Note 5. The reclassifications have no effect on total income, total expenditure, net income or total funds for 2024.