Charity registration number 262540 (England and Wales)

SIRI GURU SINGH SABHA NORTHAMPTON

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

SIRI GURU SINGH SABHA NORTHAMPTON

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	H S Kooner Dr RS Diu Mr N Chandi Mr NS Sidhu-Brar Mr CK Grewal
Charity number	262540
Independent examiner	Jervis & Partners 30 Harborough Road Kingsthorpe Northampton NN2 7AZ
Bankers	Lloyds Bank TSB George Row Northampton National Westminster Bank The Drapery Branch 41 The Drapery Northampton

SIRI GURU SINGH SABHA NORTHAMPTON

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SIRI GURU SINGH SABHA NORTHAMPTON

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2026

The trustees present their annual report and financial statements for the year ended 31 March 2026.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

Objectives and activities

The charity’s primary objective is the advancement of the Sikh religion for the benefit of the public in Northamptonshire.

To achieve this, the charity:

· Promotes the Sikh faith through regular religious services and celebration of Gurpurabs
· Provides educational programmes, including Sunday School and Gurmukhi teaching
· Offers facilities for Sikh wedding ceremonies and religious gatherings
· Engages with local and wider community initiatives to support those in need

The charity also holds powers to acquire and manage premises, raise funds, employ staff where necessary, and support charitable causes aligned with its objectives.

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

Achievements and performance

The past year has been one of continued growth and active engagement.

The Gurdwara has maintained a consistent programme of religious services, educational activities and community support initiatives. The Sangat continues to grow, with more families settling in Northampton and becoming part of the community.

This increase in numbers has placed greater demand on facilities and operations. The Trustees and Executive Committee have responded by strengthening coordination, improving oversight and supporting volunteers to ensure services continue to run effectively.

The success of these activities continues to rely heavily on the dedication and selfless service of volunteers.

Community Engagement and Feedback

The Gurdwara remains an important centre for both the Sikh community and the wider public. Feedback from visitors has been consistently positive, particularly in relation to:

· The welcoming and inclusive environment
· The quality and organisation of Langar services
· The community’s contribution to local initiatives

This reinforces the charity’s role as both a place of worship and a hub for community support and engagement.

The Trustees and Executive Committee continue to explore ways to strengthen fundraising and ensure long-term sustainability.
The generosity of the Sangat remains central to the charity’s financial stability. Donations and voluntary contributions have enabled the organisation to maintain services, invest in improvements and meet financial commitments.
The Trustees remain committed to responsible financial management in line with charitable objectives.

Financial review
It is the policy of the charity 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 consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity'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.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Future developments
Investigate other ways of increasing donations, such as through gift aid.

The continued growth of the Sangat presents both opportunities and challenges.

The Trustees will focus on:

· Managing increased capacity and operational demands
· Delivering planned building improvements
· Strengthening financial sustainability
· Maintaining high standards of service and community engagement

The Trustees remain committed to working closely with the Executive Committee and the wider community to support the charity's long-term success.

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

The Trustees continue to provide strategic oversight and ensure that the charity operates in line with its objectives and regulatory responsibilities.

The trustees who served during the year and up to the date of signature of the financial statements were:
H S Kooner
Dr RS Diu
Mr N Chandi
Mr NS Sidhu-Brar
Mr CK Grewal

Executive Committee

The current Executive Committee was elected on 8 June 2025 for the term 2025–2027:

· President – Chamkaur Singh
· Vice President – Tejinder Singh
· Vice President – Sukhdev Singh Sohal
· Secretary – Ravinder Singh
· Assistant Secretary – Bahadur Singh
· Assistant Secretary – Harbhajan Singh
· Treasurer – Kashmir Singh Gill
· Assistant Treasurer – Avtar Singh Samrai
· Assistant Treasurer – Baljinder Singh Bajwa
· Langar/Kitchen – Inderjit Singh Gill
· Health and Safety – Satnam Singh Garcha
· Member – Jagtar Singh Cheema
· Admin – Manjit Kaur Sohal
· Building Management – Kulvinder Singh Bains
· Building Management – Manpreet Singh Tiwana

The Executive Committee manages the day-to-day operations of the Gurdwara and supports the delivery of all religious and community activities.

The trustees' report was approved by the Board of Trustees.

H S Kooner
Trustee
Dated: 10 May 2026

Mr N Chandi
Trustee
Dated:10 May 2026

SIRI GURU SINGH SABHA NORTHAMPTON

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF SIRI GURU SINGH SABHA NORTHAMPTON

I report to the trustees on my examination of the financial statements of Siri Guru Singh Sabha Northampton (the charity) for the year ended 31 March 2026.

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.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

I have completed my examination. I confirm that no 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.

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

Jervis & Partners
30 Harborough Road
Kingsthorpe
Northampton
NN2 7AZ
10 May 2026

SIRI GURU SINGH SABHA NORTHAMPTON

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Income from:			
Donations and legacies	**3**	282,468	247,375
Charitable activities	**4**	14,976	14,976
Total income		297,444	262,351
Expenditure on:			
Raising funds	**5**	173,225	136,317
Total expenditure		173,225	136,317
Net income and movement in funds		124,219	126,034
Reconciliation of funds:			
Fund balances at 1 April 2025		2,188,848	2,062,814
Fund balances at 31 March 2026		2,313,067	2,188,848

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

SIRI GURU SINGH SABHA NORTHAMPTON

BALANCE SHEET

AS AT 31 MARCH 2026

	Notes	2026 £	2026 £	2025 £	2025 £
Fixed assets					
Tangible assets	**10**		2,750,008		2,750,008
Current assets					
Debtors	**11**	-		2,003	
Cash at bank and in hand		108,395		185,934	
		108,395		187,937	
Creditors: amounts falling due within one year	**13**	(7,002)		(47,377)	
Net current assets			101,393		140,560
Total assets less current liabilities			2,851,401		2,890,568
Creditors: amounts falling due after more than one year	**14**		(538,334)		(701,720)
Net assets			2,313,067		2,188,848
The funds of the charity					
Unrestricted funds	**16**		2,313,067		2,188,848
			2,313,067		2,188,848

The financial statements were approved by the trustees on 10 May 2026

H S Kooner
Trustee

Mr N Chandi
Trustee

1 Accounting policies

Charity information

Siri Guru Singh Sabha Northampton is a Charity.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.5 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	nil

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.6 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1 Accounting policies **(Continued)**

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.10 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Donations and gifts	99,405	127,393
Golak Collection	65,962	46,843
Gift Aid	35,856	34,625
Other Income	80,799	37,594
Other	446	920
	282,468	247,375

3 Income from donations and legacies **(Continued)**

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Other income		
Langar Sewa	41,636	30,020
Punjab Flood Appeal	10,983	-
Van Purchase Donations	12,057	-
Kirtan Bheta	16,123	7,574
	80,799	37,594

4 Income from charitable activities

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Unrestricted funds		
Rent received	14,976	14,976

5 Expenditure on raising funds

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Trading costs		
Support costs	173,225	136,317

6 Support costs allocated to activities

	2026	2025
	£	£
Staff costs	49,165	46,748
Rates & Water	17,019	11,199
Insurance	4,056	3,580
Light & Heat	5,261	5,468
Repairs & Maintenance	11,098	17,018
Sundries	7,909	3,274
Khalsa Aid International	11,100	-
Donations	27,618	13,131
Langar Sewa	10,011	7,798
Governance costs	29,988	28,101
	173,225	136,317
Analysed between:		
Fundraising	173,225	136,317

Governance costs comprise:	2026 £	2025 £
Accountancy	300	360
Bank Charges	2,106	2,067
Bank loan interest	27,582	25,674
	29,988	28,101

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

8 Employees

The average monthly number of employees during the year was:

	2026	2025
	Number	Number
	2	2

8 Employees **(Continued)**

Employment costs	2026	2025
	£	£
Wages and salaries	47,197	45,684
Other pension costs	1,968	1,064
	49,165	46,748

There were no employees whose annual remuneration was more than £60,000.

9 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

10 Tangible fixed assets

	Freehold land and buildings
	£
Cost	
At 1 April 2025	2,750,008
At 31 March 2026	2,750,008
Carrying amount	
At 31 March 2026	2,750,008
At 31 March 2025	2,750,008

11 Debtors

	2026	2025
Amounts falling due within one year:	£	£
Other debtors	-	2,003

12 Loans and overdrafts

	2026	2025
	£	£
Bank loans	538,334	701,720
Payable after one year	538,334	701,720

13 Creditors: amounts falling due within one year

	2026	2025
	£	£
Other taxation and social security	6,702	-
Trade creditors	-	47,377
Accruals and deferred income	300	-
	7,002	47,377

14 Creditors: amounts falling due after more than one year

	Notes	2026	2025
		£	£
Bank loans	12	538,334	701,720

15 Retirement benefit schemes

Defined contribution schemes	2026	2025
	£	£
Charge to profit or loss in respect of defined contribution schemes	1,968	1,064

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

16 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2025	Incoming resources	Resources expended	At 31 March 2026
	£	£	£	£
Building Fund	54,972	-	-	54,972
General funds	2,133,876	297,444	(173,225)	2,258,095
	2,188,848	297,444	(173,225)	2,313,067

Previous year:	At 1 April 2024	Incoming resources	Resources expended	At 31 March 2025
	£	£	£	£
Building Fund	1,946,239	54,972	-	2,001,211
General funds	116,575	207,379	(136,317)	187,637
	2,062,814	262,351	(136,317)	2,188,848

17 Related party transactions

There were no disclosable related party transactions during the year (2025 - none).