REGISTERED CHARITY NUMBER: 265170

Report of the Trustees and

Unaudited Financial Statements for the Year Ended 31 December 2025

for

Gujarati Arya Association, London

Gujarati Arya Association, London

Contents of the Financial Statements for the Year Ended 31 December 2025

	Page
Report of the Trustees	1 to 3
Independent Examiner's Report	4
Statement of Financial Activities	5
Balance Sheet	6
Notes to the Financial Statements	7 to 11
Detailed Statement of Financial Activities	12 to 13

Gujarati Arya Association, London

Report of the Trustees
for the Year Ended 31 December 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The object of the Association is to promote any charitable purpose for the benefit of persons belonging to the Gujarati Hindu Surti Mochi Community, originating from the District of Surat and surrounding Districts either by descent or marriage, residing primarily in the United Kingdom.

Development, activities and achievements

During 2025, GAA London continued to build on the successful activities oragnised in 2024, while also developing a number of new initiatives to support and engage our community.

One of the new initiatives was the Memory/Community Café, designed to provide support and companionship to people living with or affected by dementia and Alzheimer's. Through activities such as quizzes and social interaction, the café also provided an opportunity to reduce isolation and loneliness. The initiative was well received by those who attended.

We also introduced regular webinars covering a variety of health, wellbeing and skills-related topics. These sessions were delivered by specialists with expertise in the relevant subjects and proved to be very popular, providing members with useful information and practical knowledge.

Our programme of religious and cultural celebrations continued throughout the year, including Navratri, Diwali, Shraad, Nori-Nem and Bestu Varash. We also invited our local neighbours to join us for Christmas celebrations, helping to strengthen our relationship with the wider local community.

In addition to our religious and cultural activities, we organised a number of social events, including a Valentine's Party, New Year's Eve Party and Karaoke evenings.

We continued to focus on engaging younger members of our community. Activities included a cricket match, pool competition and televised sporting events at our community hall.

We also organised a dedicated evening for young people, with the aim of encouraging greater participation and involvement in community activities.

Our charitable work also continued during the year. An Eye Camp charity event was organised to raise funds towards eye treatment in Kenya and was very well supported. As part of our Diwali activities, we also offered young people a nominal first-year university degree bursary to provide financial support towards their education.

Volunteers

Many volunteers give up their time at all the community events throughout the week and year. Many help with maintenance and improvement works at Kenton Hall. GAA London is greatly indebted to these volunteers for their dedication and commitment in helping to advance the aims of the charity. It is the intention of GAA London to involve as many volunteers as possible in different capacities to enhance the community spirit that already exists.

The Board of Trustees and Executive Committee of GAA London would like to thank the Mahila Mandal, members of the Sports and Golf Societies, Navratri musicians, Senior Citizens Club, Ladies Club and the many volunteers who help to maintain and upgrade Kenton Hall though out the year.

FINANCIAL REVIEW

Reserves policy

It is the policy of the charity to maintain unrestricted funds, which are the free reserves of the charity, at a level which equates to approximately six months unrestricted expenditure. This provides sufficient funds to cover management and administration and support costs and to respond to emergency applications for grants that arise from time to time. Unrestricted funds were maintained at this level throughout the year.

EVENTS SINCE THE END OF THE YEAR

Since the beginning of 2026, GAA London has continued to provide a range of regular activities, including Senior Citizens' Luncheons, Friday Social Bar evenings, Karaoke evenings, weekly webinars and Sound Bath sessions.

We have also organised a number of additional events and activities, including a Singles Event, Nori-Nem, Hanuman Chalisa, Funday, Navsari Charity Event and a Children's Creative Workshop. These events have provided opportunities for members of different ages to socialise, participate in cultural activities and develop stronger connections within the community. Our younger members have also organised football practice at an external venue.

We were also delighted to join our umbrella organisation, GAKM, in celebrating its Golden Jubilee, marking this significant milestone together with the wider community.

In May, we held our Biennial General Meeting, at which a new committee was elected to lead GAA London. The new committee looks forward to continuing the work of the organisation, building on the achievements of previous years and developing further activities for the benefit of our members and the wider community.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

Gujarati Arya Association, London is a registered charity (Registration Number: 265170) constituted by a trust deed dated 11th November 1972.

Recruitment and appointment of new trustees

The trustees are elected by the members, and serve for a minimum period of two years, and may put themselves forward for re-appointment upon expiration of the period.

Organisational structure

The administration of the charity is undertaken by the office bearers and members of the executive committee under the guidance of the Trustees. The office bearers and members of the executive committee are appointed by the community members, and serve for a minimum period of two years, and may put themselves forward for re-appointment upon expiration of the period.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

265170

Principal address

Kenton Hall
Woodcock Hill
Kenton
Middlesex
HA3 0PQ

Trustees

S M Parmar
S R Umeria
R M Parmar (resigned 10.5.26)
N B Morar
I Solanki (appointed 10.5.26)
R P Vara (appointed 10.5.26)

Office Bearers

Kamlesh R Vara (President) (appointed 10.5.26)
Pradeep Chavda (Vice President) (appointed 10.5.26)
Panna Amliwalla (Secretary) (appointed 10.5.26)
Nimu R Parmar (Assistant Secretary (resigned 10.5.26)
Kalpana Pardivalla (Assistant Secretary (appointed 10.5.26)
Narendra D Chauhan (Treasurer) (appointed 10.5.26)
Prashant R Chauhan (Assistant Treasurer) (appointed 10.5.26)

Gujarati Arya Association, London

Report of the Trustees
for the Year Ended 31 December 2025

REFERENCE AND ADMINISTRATIVE DETAILS
Executive Committee Members
Ajay M Chauhan (appointed 10.5.26)
Balwant D Chauhan (resigned 10.5.26)
Bharat M Chauhan (appointed 10.5.26)
Jaswan Chauhan (resigned 7.5.25)
Kala P Parmar (appointed 10.5.26)
Kishor Chauhan (appointed 10.5.26)
Pankaj S Solanki (appointed 10.5.26)
Priya Vara (appointed 10.5.26)
Ramnik Vara (resigned 10.5.26)
Seema Parmar (resigned 10.5.26)
Sumitra Hargovan (resigned 10.5.26)
Uttam S Parmar (appointed 10.5.26)
Hiren Chauhan (appointed 10.5.26)
Sanjay Gohil (appointed 10.5.26)
Vijay Oza (appointed 10.5.26)
Sonal Sohal (appointed 10.5.26)

Approved by order of the board of trustees on 29 October 2026 and signed on its behalf by:

.....
N B Morar - Trustee

Independent Examiner's Report to the Trustees of Gujarati Arya Association, London

Independent examiner's report to the trustees of Gujarati Arya Association, London
I report to the charity trustees on my examination of the accounts of Gujarati Arya Association, London (the Trust) for the year ended 31 December 2025.

Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

S. Virji FCCA
The Association of Chartered Certified Accountants

Date: 29/10/2026

Gujarati Arya Association, London

Statement of Financial Activities
for the Year Ended 31 December 2025

	Notes	Unrestricted fund £	Restricted fund £	31.12.25 Total funds £	31.12.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		14,864	623	15,487	22,906
Other trading activities	2	80,240	-	80,240	57,515
Investment income	3	140,857	-	140,857	176,973
Other income		56,716	-	56,716	8,650
Total		292,677	623	293,300	266,044
EXPENDITURE ON					
Raising funds		158,216	15,423	173,639	216,076
NET INCOME/(EXPENDITURE)		134,461	(14,800)	119,661	49,968
Transfers between funds	11	(8,828)	8,828	-	-
Net movement in funds		125,633	(5,972)	119,661	49,968
RECONCILIATION OF FUNDS					
Total funds brought forward		145,303	1,202,653	1,347,956	1,297,988
TOTAL FUNDS CARRIED FORWARD		270,936	1,196,681	1,467,617	1,347,956

The notes form part of these financial statements

Gujarati Arya Association, London

Balance Sheet
31 December 2025

	Notes	Unrestricted fund £	Restricted fund £	31.12.25 Total funds £	31.12.24 Total funds £
FIXED ASSETS					
Tangible assets	6	-	1,196,466	1,196,466	1,202,125
CURRENT ASSETS					
Stocks	7	1,534	-	1,534	1,458
Debtors	8	15,466	-	15,466	8,993
Cash at bank and in hand		274,502	215	274,717	245,323
		291,502	215	291,717	255,774
CREDITORS					
Amounts falling due within one year	9	(20,566)	-	(20,566)	(109,943)
NET CURRENT ASSETS		270,936	215	271,151	145,831
TOTAL ASSETS LESS CURRENT LIABILITIES		270,936	1,196,681	1,467,617	1,347,956
NET ASSETS		270,936	1,196,681	1,467,617	1,347,956
FUNDS	11				
Unrestricted funds:					
General fund				270,936	145,303
Restricted funds:					
Kenton Hall				1,196,681	1,202,653
TOTAL FUNDS				1,467,617	1,347,956

The financial statements were approved by the Board of Trustees and authorised for issue on 29 October 2026 and were signed on its behalf by:

S M Parmar - Trustee

N B Morar - Trustee

R P Vara - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

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

Long leasehold	- Over the unexpired period of the lease
Fixtures and fittings	- 15% on cost

Stocks
Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. OTHER TRADING ACTIVITIES

	31.12.25	31.12.24
	£	£
Bar and Food Income	13,301	15,125
Navratri Festival	14,227	10,560
New Year Dinner & Dance	8,224	7,170
Miscellaneous Income	-	80
Sports Activities Collections	9,895	3,836
Senior Citizens	6,576	6,606
Fun Day	-	5,087
Ladies Event	4,492	1,155
Holi Event	1,535	278
Ladies Xmas Light Coach	-	1,504
GAKM Events Income	3,032	-
Valentine's Day Event	330	-
Pre Xmas - Ladies/Mens Party	-	1,735
Carried forward	61,612	53,136

continued...

2. OTHER TRADING ACTIVITIES - continued

	31.12.25	31.12.24
	£	£
Brought forward	61,612	53,136
Bollywood Night	-	2,680
Singles Meet & Greet	568	690
Panto Income	-	1,009
Community Café Income	6,402	-
Karaoke Night Income	2,268	-
Kenya Camp Income	6,562	-
Mens Club Income	895	-
Mens Wellness Income	520	-
Sound Bath Income	1,413	-
	80,240	57,515

3. INVESTMENT INCOME

	31.12.25	31.12.24
	£	£
Rents received	138,197	175,086
Deposit account interest	2,660	1,887
	140,857	176,973

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund	Restricted fund	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	22,282	624	22,906
Other trading activities	57,515	-	57,515
Investment income	176,973	-	176,973
Other income	8,650	-	8,650
Total	265,420	624	266,044
EXPENDITURE ON			
Raising funds	200,443	15,633	216,076
NET INCOME/(EXPENDITURE)	64,977	(15,009)	49,968
Transfers between funds	(55,382)	55,382	-
Net movement in funds	9,595	40,373	49,968
RECONCILIATION OF FUNDS			
Total funds brought forward	135,708	1,162,280	1,297,988

continued...

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted fund £	Total funds £
TOTAL FUNDS CARRIED FORWARD	145,303	1,202,653	1,347,956

6. TANGIBLE FIXED ASSETS

	Long leasehold £	Fixtures and fittings £	Totals £
COST			
At 1 January 2025	1,395,554	170,209	1,565,763
Additions	-	9,765	9,765
At 31 December 2025	1,395,554	179,974	1,575,528
DEPRECIATION			
At 1 January 2025	212,060	151,578	363,638
Charge for year	11,164	4,260	15,424
At 31 December 2025	223,224	155,838	379,062
NET BOOK VALUE			
At 31 December 2025	1,172,330	24,136	1,196,466
At 31 December 2024	1,183,494	18,631	1,202,125

7. STOCKS

	31.12.25 £	31.12.24 £
Stocks	1,534	1,458

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25 £	31.12.24 £
Other debtors	15,466	8,993

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25 £	31.12.24 £
Other creditors	20,566	109,943

10. SECURED DEBTS

The bank loan was secured by a legal charge over the long leasehold property, Kenton Hall (formerly John Billam Hall), Woodcock Hill, Preston Road, Harrow, Middlesex.

The loan was initially repayable by equal monthly instalments over a period of 20 years with the first repayment being made on 4th November 2008. The interest chargeable in accordance with the loan agreement is fixed at a margin of 1.375% over the Barclays Bank Plc Base Rate.

The balance of the loan was settled in full during the year ended 31st December 2024.

continued...

11. MOVEMENT IN FUNDS

	At 1.1.25 £	Net movement in funds £	Transfers between funds £	At 31.12.25 £
Unrestricted funds				
General fund	145,303	134,461	(8,828)	270,936
Restricted funds				
Kenton Hall	1,202,653	(14,800)	8,828	1,196,681
TOTAL FUNDS	1,347,956	119,661	-	1,467,617

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	292,677	(158,216)	134,461
Restricted funds			
Kenton Hall	623	(15,423)	(14,800)
TOTAL FUNDS	293,300	(173,639)	119,661

Comparatives for movement in funds

	At 1.1.24 £	Net movement in funds £	Transfers between funds £	At 31.12.24 £
Unrestricted fund	135,708	64,977	(55,382)	145,303
Restricted fund				
Kenton Hall	1,162,280	(15,009)	55,382	1,202,653
TOTAL FUNDS	1,297,988	49,968	-	1,347,956

Comparative net movement in funds included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted fund	265,420	(200,443)	64,977
Restricted fund			
Kenton Hall	624	(15,633)	(15,009)
TOTAL FUNDS	266,044	(216,076)	49,968

continued...

11. MOVEMENT IN FUNDS - continued

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

	At 1.1.24 £	Net movement in funds £	Transfers between funds £	At 31.12.25 £
Unrestricted fund	135,708	199,438	(64,210)	270,936
Restricted fund				
Kenton Hall	1,162,280	(29,809)	64,210	1,196,681
TOTAL FUNDS	1,297,988	169,629	-	1,467,617

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted fund	558,097	(358,659)	199,438
Restricted fund			
Kenton Hall	1,247	(31,056)	(29,809)
TOTAL FUNDS	559,344	(389,715)	169,629

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2025.

Gujarati Arya Association, London

Detailed Statement of Financial Activities for the Year Ended 31 December 2025

	31.12.25 £	31.12.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	10,911	17,033
Gift aid	1,000	3,476
Subscriptions	3,576	2,397
	15,487	22,906
Other trading activities		
Bar and Food Income	13,301	15,125
Navratri Festival	14,227	10,560
New Year Dinner & Dance	8,224	7,170
Miscellaneous Income	-	80
Sports Activities Collections	9,895	3,836
Senior Citizens	6,576	6,606
Fun Day	-	5,087
Ladies Event	4,492	1,155
Holi Event	1,535	278
Ladies Xmas Light Coach	-	1,504
GAKM Events Income	3,032	-
Valentine's Day Event	330	-
Pre Xmas - Ladies/Mens Party	-	1,735
Bollywood Night	-	2,680
Singles Meet & Greet	568	690
Panto Income	-	1,009
Community Café Income	6,402	-
Karaoke Night Income	2,268	-
Kenya Camp Income	6,562	-
Mens Club Income	895	-
Mens Wellness Income	520	-
Sound Bath Income	1,413	-
	80,240	57,515
Investment income		
Rents received	138,197	175,086
Deposit account interest	2,660	1,887
	140,857	176,973
Other income		
Government grants	-	8,650
Insurance claim	56,716	-
	56,716	8,650
Total incoming resources	293,300	266,044
EXPENDITURE		
Other trading activities		
Opening stock	1,458	2,121
Purchases	6,045	6,008
Insurance	12,248	9,537
Carried forward	19,751	17,666

Gujarati Arya Association, London

Detailed Statement of Financial Activities for the Year Ended 31 December 2025

	31.12.25 £	31.12.24 £
Other trading activities		
Brought forward	19,751	17,666
Donations Paid	1,250	5,408
Navratri Festival	5,914	4,679
Diwali Gathering	-	520
Children's Xmas Party	212	-
New Year Dinner & Dance	6,184	4,594
Sports Activities Expenditure	8,362	5,346
Miscellaneous Expenditure	447	91
Senior Citizens	5,271	6,470
Fun Day	-	7,961
Ladies Event	3,850	565
Holi Event Expenses	1,218	295
Ladies Xmas Light Coach	-	1,195
GAKM Events Expenses	3,002	-
Valentine's Day Event	480	-
Winter Wonderland Expenses	-	51
Diwali Basket Brigade	284	366
Pre Xmas - Ladies/Mens Party	-	1,738
Bollywood Night	-	2,101
Singles Meet & Greet	156	592
Panto Costs	-	1,447
Wellness Event	-	3,058
Shraadh Expenses	-	712
Community Café Expenses	5,418	-
Karaoke Night Expenses	3,204	-
Kenya Camp Expenses	7,000	-
Mens Club Expenses	517	-
Mens Wellness Expenses	900	-
Sound Bath Expenses	650	-
Long leasehold	11,164	11,164
Fixtures and fittings	4,259	3,288
Closing stock	(1,534)	(1,458)
	87,959	77,849
Support costs		
Management		
Rates and water	1,389	1,062
Light and heat	13,926	14,125
Printing, postage & staionery	197	76
Advertising	-	598
Repairs and maintenance	5,098	31,822
Sundry Expenses	2,484	1,997
Cleaning	16,451	15,867
Commissions Payable	15,213	44,740
VPS Wages	21,711	23,814
Bank loan interest	-	1,181
Bank charges & interest	381	363
	76,850	135,645
Information technology		
Telephone and Website Costs	8,830	2,582
Total resources expended	173,639	216,076
Net income	119,661	49,968