Gurdwara Sahib Woolwich

(Woolwich Sikh Temple)

Registered Charity 280961

Accounts for the year ended 31 March 2026

Gurdwara Sahib Woolwich
(Woolwich Sikh Temple)
Registered Charity no 280961

Financial Statements

For the year ended 31 March 2026

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President	Mr Gurmukh Singh Mann
Treasurer	Mr Tarlochan Singh Vaid
Charity No	280961
Charity Address	1 Calderwood Street Woolwich London, SE18 6QW
Independent Examiners	
Bankers	Barclays Bank Plc Woolwich Branch 8-9 Victory Parade Plumstead Road Woolwich London, SE18 6FL

Gurdwara sahib Woolwich
(Woolwich Sikh Temple)
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Trustees' Report

The Trustees present their annual report together with the financial statements for the year ended 31 March 2026. These have been prepared in accordance with the accounting policies set out on page 7 and comply with the Charity's governing documents and applicable UK law

Achievements

1. **New Property Acquisition – 35 -37 Market Street.**

Gurdwara Sahib Woolwich, with the generous support of its Sangat, successfully acquired **35–37 Market Street** to further enhance its charitable services for the local community. The property includes parking facilities for 12 cars, providing added convenience for visitors.
The acquisition was completed within a few weeks without the need for borrowing, due to the overwhelming financial support and donations received from the Sangat.

2. **New Constitution:**
   Gurdwara has updated its constitution, that was needed for some changes in the legislations and to reduce the disputes in the future.
3. **Staffing Changes.** New Giani from India for a year's contract has started in December 25. All staff are on circular duties to become all-rounders.
4. The Gurdwara successfully sponsored several community programs, including Nagar Kirtan, Sports Day, Ladies' seaside trips, Sikhi Camp, Punjabi classes, and student outings.

Governing Instrument:

The Charity operates under a constitution originally adopted on 25 November 1979 and amended on subsequent dates (30 August 1980, 17 April 1982, 24 September 2000, 10 October 2007 and 16 November 2025.

Constitution Objects and Policies

The Charity is established:

- To advance the Sikh Religion and provide the facilities for the religious worship and ceremonies.
- To provide the facilities in in the interest of social welfare recreation and leisure-time occupation with the object of improving the conditions of life of the beneficiaries.
- To advance education:
  (a) by provision of library in the form of books on religion, religious-historical and progressive social literature in Punjabi, Hindi and English languages,
  (b) by the provision of facilities of teaching English and Punjabi.

Development, Activities and Achievements

The Charity reported a net surplus of £519,257 (compared to a surplus of £79,433 in 2025). All donations to purchase the new property are accounted in the year. Trustees are satisfied with this year's financial outcome, made possible through voluntary contributions from the Sangat. The gurdwara would not be able to provide such a wide service to all the members and worshipers without continued support of many willing supportive people who give their service voluntarily.

Despite the pressures, the trustees are confident with the ongoing support from the sangat, and it is appropriate to adopt the going concern in preparing the accounts as was applied in previous years. The cash and bank reserves of £189,479 on 31 March 2026 indicates that there are no-material risks to the Charities ability to operate as a going concern. The trustees have confirmed that, after careful review of the reserves policy, the most appropriate measure of reserves for the reserves of the Charity is by reference to the charities liquidity position. In considering the adequacy of the reserves, the Trustees have taken largely discretionary nature of its expenditure into account and relatively stable level of annual donations were received.

Under FRS 102 paragraph 24.5E a grant that becomes receivable as compensation for expenses or losses already incurred or for the purpose of giving immediate financial support to the entity with no future related costs shall be considered as income in the period it becomes receivable.

Trustees:

Appointment of trustees is governed by the Constitution of the Gurdwara Sahib Woolwich. The constitution allows for the election of the President only and he then appoints his own 'Executive Committee'. The Management of Charity is rested in the hands of selected 'Executive Committee'. The Executive Committee has a tenure of three years.

The names of the Trustees on 31 March 2026 were as follows:

1	Gurmukh Singh Mann
2	Satnam Singh Nagra
3	Manjit Kaur Birak
4	Narinder Singh Jassal
5	Mandeep Kaur Bains
6	Satnam Singh Kanth
7	Tarlochan Singh Vaid
8	Gurdip Singh Chattha
9	Bhupinder Singh Bhoday
10	Gurjit Singh Gill
11	Balbir Singh Kundi
12	Juginder Singh Puri
13	Rashpal Kaur Sanghera
14	Jaswinder Kaur Khunkhun
15	Ram Singh Sanga
16	Narinderpal Singh Bahia
17	Baljinder Singh Boyal
18	Tarlok Singh Kallar

19 Prem Singh Bhodey
20 Santokh Singh Raven
21 Juspreet Singh Kundi
22 Nirmal Singh Kailey
23 Baljinder Singh Sidhu
24 Jagir Kaur Sekhon
25 Parminder Singh Dhesi

In addition to the Executive Committee, the Constitution requires Holding Trustees as below who take no part in the running of the Gurdwara but in whose names the freehold property of the Gurdwara is registered. Solicitors are in process of getting the land registry updated.

1. Mr Harnaik Singh Kullar
2. Mr Dalver Singh Basi
3. Mr Harjit Singh Vaid
4. Mr Apninder Singh Dhesi

Trustee Induction and Training

Most trustees are already familiar with the practical work of the Charity; when new members are appointed training is provided as required.

Risk Management

The Trustees review the major risks, which the Charity faces on a regular basis and believe that maintaining reserves at current level will provide sufficient resources in the event of adverse conditions.

Reserves Policy

There is a reserves policy. Surplus funds are maintained at a high level for the future unrestricted expenditure. They provide sufficient funds to cover management, administration & support and the maintenance of the relisted buildings.

Related Party Transactions

The charity is governed by its Board of Trustees, all of whom serve on a voluntary basis. No trustee received any remuneration or other benefit from the charity during the year (2025: £nil). No trustee or person connected with a trustee received reimbursement of expenses during the year (2025: £nil).

During the year, the charity entered a property management arrangement with the son of a trustee. He provides property management services for the charity's residential properties at a **peppercorn fee of £1.20 per calendar month per property**. This arrangement is significantly below market value and is in the charity's best interests. Based on comparable

commercial rates, the trustees estimate that this arrangement results in an annual saving of approximately **£1,800** to the charity. The trustee concerned took no part in the decision-making process relating to this arrangement.

Other than the transactions disclosed above, the charity has identified **no other related party transactions** requiring disclosure under the Charities SORP (FRS 102). No trustee, officer, or related party had any personal interest in any contract or transaction entered by the charity during the year.

Statement of Trustees Responsibilities

Law applicable to Charities in England Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the Charity's financial activities during the year and its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

a. Select suitable accounting policies and apply them consistently
b. Observe the methods and principles in the charities SORP.
c. Make judgements and estimates that are reasonable and prudent
d. State whether applicable accounting standards statements of recommended practice have been followed, subject to departures disclosed and explained in the financial statements.
e. Prepare the statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping the accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with relevant legislation. 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.

Approval

The report was approved by the Trustees on ....7 Aug..... 2026 and signed on their behalf.

Trustee

Trustee

1 Calderwood Street

Woolwich, SE18 6QW

REPORT OF THE INDEPENDENT EXAMINER'S TO THE TRUSTEES OF GURDAWARA SAHIB WOOLWICH (WOOLWICH SIKH TEMPLE)

We report on the accounts of Gurdawara Sahib Woolwich for the year ended 31 March 2025 as set out on Pages 9 to 12.

Respective responsibilities of the Trustees and Examiner

The Charity's Trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination in needed. It is our responsibility to examine the accounts under section 145 of the 2011 Act and to follow the procedures laid down in the general directions given by the charity commission under Section 145(5)(b) of the 2011 Act and to state whether matters have come to our attention.

Basis of Independent Examiner's report

Our examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any suchmatters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with our examination, no matter has come to our attention:

which gives us reasonable cause to believe that in any material respect the requirements,

to keep accounting records in accordance with section 130 of the 2011 Act: and

to prepare accounts which accord with the accounting records and comply withthe accounting requirements of the 2011 Act have not been met: or

to which, in our opinion, attention should be drawn to enable a properunderstanding of the accounts to be reached.

HNS Partnership Ltd

Date: 09 September 2026

Gurdwara Sahib Woolwich
Registred Charity 280961

Statements of Financial Activities
For the year ended 31 March 2026

	2026			2025		
	Restricted funds	Unrestricted Funds	Total	Restricted funds	Unrestricted Funds	Total
Incoming Resources						
Donations & Gift Aid		592,769	592,769		225,217	225,217
HMRC - Job Retention & Small donations Claims		63,160	63,160		21,214	21,214
RBG or GLA grant		-	-		4,285	4,285
Other Misc Inc		160	160		596	596
			-			-
Investment Income			-			-
Bank Interest		22,849	22,849		4,858	4,858
Rents received		49,000	49,000		43,100	43,100
Total Incoming Resources	-	727,938	727,938	0	299,270	299,270
Resources Expended						
Direct Charitable Expenditure	713	213,408	214,120	950	217,237	218,187
Fund Raising & Publicity		400	400	0	1,650	1,650
Management and Administration			-	0	-	0
Total Resouces Expended	**713**	**213,808**	**214,520**	**950**	**218,887**	**219,837**
Net Incoming Resources	-713	514,130	513,418	-950	80,383	79,433
Total Funds Brought Forward	2,853	1,966,833	1,969,686	3,803	1,886,450	1,890,253
Total Funds Carried Forward	**2,141**	**2,480,963**	**2,483,104**	**2,853**	**1,966,833**	**1,969,686**

Gurdwara Sahib Woolwich
Registred Charity 280961

Balance Sheet For the year ended 31 March 2026	Notes	31-Mar 2026	31-Mar 2025
Fixed Assets			
Tangible Fixed Assets	2	2,293,625	1,199,464
Current Assets			
Debtors (falling due in one year)		-	0
Cash in hand (£1,600 cash)		189,479	770,222
		189,479	770,222
Creditors (amounts falling due in 1 year)	3	-	-
Net Current Assets		189,479	**770,222**
Total Assets less current Liabilities		**2,483,104**	**1,969,686**
Capital Funds			
Income Funds			
Restricted Fund		2,141	2,853
Unrestricted Fund		2,480,963	1,966,833
Total		**2,483,104**	**1,969,686**

Approved by the Board of Trustees on May 2026 and signed on its behalf by

.....Trustee

.....Trustee

The Notes on pages 11 and 12 form part of these accounts.

ACCOUNTING CONVENTION

The accounts have been prepared under the Historical Cost Convention.

1.2. FIXED ASSETS

Tangible Fixed Assets are depreciated on a reducing balance basis over their expecteduseful lives as follows: -

Freehold Property and Improvements	-	No depreciation is provided as the property is well maintained.
Furniture and Equipment	-	15% Reducing Balance Basis
Motor Vehicle	-	25% Reducing Balance Basis

MEMBERSHIP FEES

Membership fees which are for life are credited to the Income and Expenditure Accountin the year in which they are received.

DONATIONS

These represents donations received from many well-wishers and devotees to the Gurdwara.

Note 2

Fixed Assets	Freehold Property	Improvements Made	Furniture & Equipment	Motor Vehicle	Total
	£	£	£	£	£
Net Book Value B/f	234,390	928,037	161,411	38,000	1,361,838
Additions	1,100,000				1,100,000
Disposals					
Balance c/f	1,334,390	928,037	161,411	38,000	2,461,838
Depriciation:					
Balance b/f			127,227	35,147	162,374
Provision for the year			5,127	713	5,840
Disposals					
Total Dep'n			**132,354**	**35,860**	**168,214**

Net Book Value :

31-Mar-26	**1,334,390**	**928,037**	**29,057**	**2,141**	**2,293,625**
31-Mar-25	**234,390**	**928,037**	**34,184**	**2,853**	**1,199,464**

Freehold Prop & Additions	No Dep'n is provided at property is well maintained
Furniture and Equipment	15% reducing balance basis
Motors	25% reducing balance basis

The Motor vehicle donated to the temple is a restricted fund for a specific purpose of taking the holy book @Guru Granth Sahib' from the temple to community homes and /or other places of worship

Note 3

	2025	2026
Creditors & accruals		
Busimess Rates - market st		
	-	-

Gurdwara Sahib Woolwich
Registred Charity 280961

Income and Expenditure Accounts For the year ended 31 March 2026		31-Mar 2026		31-Mar 2025
		£		£
Donations		589,941		223,500
New Membership (28)		2,828		1,717
HMRC - Job Retention & Small donations Claims		63,160		21,214
Rents Received inc Agents Commission		49,000		43,100
GLA Grant - LED project				*4,285*
		704,928		293,816
Misc Income and gross Loyallty Disount		23,009		5,454
		727,938		299,270
Less:				
Building Insurances	5,732		5,734	
Light and heat	24,135		34,418	
Events- Sports Day, Sikhi Camp, Jubilee, Women's days out	13,086		10,591	
Khalsa Aid - Punjab Flood Relief	5,000			
Telephone & Internet	730		720	
Television	406		273	
Water rates and Council Tax	2,423		1,911	
Cleaning and refuse collection (accrual)	*10,013*		*8,533*	
Bank Fees	1,600		1,384	
Repairs & Renewals and Maint	24,796		*13,618*	
Renovations:				
Flat 4A r& 5B New boilers	5,036			
Flat 4 A renovation 24/25			21,508	
Travelling Motor Vehicle Expenses	1,482		1,482	
Printing postage and stationery	420		338	
Advertising & Publicity	400		1,650	
Wages	48,131		46,785	
Donations & Grants Made (Punjabi School, Wellbeing Ctr & Mayor Fund)	6,928		5,101	
Equipment Replacement	4,521		3,368	
Legal and Professional fees	6,137		6,671	
Ration for Langar	45,890		29,704	
Letting agents commission	1,814		1,925	
LED Lighting Expeniture Grant Related		208,681	*17,140*	212,854
Depreciation				
Furniture & Equip	5,127		6,033	
Motor Vehicle	713	5,840	950	6,983
Net Surplus or loss for the year		513,417		79,433
Green Energy Project included in above :				
Income:				
Grant from GLA - LED Project		0		0
			4,285	4,285
Less Expenditure:				
B/f Last Year				
Expenditure on Materials & Fitting Charges			17,141	17,141
Funded by the Gurdwara Sahib Woolwich		0		12,856
New Property				
Purchase Price		1,100,000		
Reserves		-580,743		
Suplus in the year ending 31 March 2026 Before Dep'n		-519,257		
		0		