The Charity Registration Number is :- 512762

Guru Arjan Dev Gurdwara Sikh Temple

Report and Accounts

31 December 2025

Guru Arjan Dev Gurdwara Sikh Temple

Report and accounts for the year ended 31 December 2025

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Guru Arjan Dev Gurdwara Sikh Temple

Trustees' Annual Report for the year ended 31 December 2025

The Trustees present their Report and Accounts for the year ended 31 December 2025.
Reference and administrative details

The charity name.

The legal name of the charity is:- Guru Arjan Dev Gurdwara Sikh Temple.

The charity is also known by its operating name, Guru Arjan Dev Gurdwara Sikh Temple.
The charity's areas operation and UK charitable registration.

The charity is registered in England & Wales with the Charity Commission in England & Wales (CCEW) with charity number 512762.

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The charity does not operate in any overseas jurisdictions.

Legal structure of the charity

The charity is constituted as an unincorporated charity, established by Trust Deed. The governing document of the charity is the Trust Deed establishing the charity.
There are no restrictions in the governing documents on the operation of the Charity or on its investment powers other than those imposed by Charity Law.

The trustees are all individuals.
The principal operating address, telephone number, email and web addresses of the charity are:-

Stanhope Street
Derby, Derbyshire,
DE23 6QJ
Telephone 01332 776872
Email Address gadderby@hotmail.co.uk Web address http://www.gadgurdwara.com

The Trustees in office on the date the report was approved were:-

Mr Jaswant Rattu
Mr Jatinder Singh
Mr Ajit Singh
Mr Manpreet Singh Mann
Mr Pavendeep Singh
Mr Amarjit Singh
Miss Gurkiran Kaur
Mr Keerat Bains
Mr Avtar Singh Chera
Miss Kashmir Kaur Cheema
Miss Sukhvir Kaur Mann
Mr Sukhraj Singh Johal
Mr Joga Singh Nagra

Guru Arjan Dev Gurdwara Sikh Temple

Trustees' Annual Report for the year ended 31 December 2025

The trustees who served as a trustee in the reporting period, and, if applicable, their dates of appointment or resignation during the year were:-.

Name	***Appointed***	***Resigned/Retired***
Mr Ravinder Singh		*27/09/2025*
Mr Bhajan Singh Dhillon		*27/09/2025*
Mr Mehmber Singh		*27/09/2025*
Mr Major Singh Sandhu		*27/09/2025*
Mr Jagtar Singh		*27/09/2025*
Mr Gurwinder Singh		*27/09/2025*
Mr Malkiat Singh		*27/09/2025*
Mr Harwinder Singh		*27/09/2025*
Mr Tejbir Singh Lidher		*27/09/2025*
Mr Amarjit Singh	*27/09/2025*	
Miss Gurkiran Kaur	*27/09/2025*	
Mr Keerat Bains	*27/09/2025*	
Mr Avtar Singh Chera	*27/09/2025*	
Miss Kashmir Kaur Cheema	*27/09/2025*	
Miss Sukhvir Kaur Mann	*27/09/2025*	
Mr Sukhraj Singh Johal	*27/09/2025*	
Mr Joga Singh Nagra	*27/09/2025*	

All the trustees are also members of the charity.

Guru Arjan Dev Gurdwara Sikh Temple

Trustees' Annual Report for the year ended 31 December 2025

Objects and activities of the charity

The purposes of the charity as set out in its governing document.

The principal activities of the Charity in the year under review were the worship of God and promotion of the Sikh religion through social, cultural and sporting activities.

The main activities undertaken in relation to those purposes during the year and to further the charity's purpose for the public benefit.

The Gurdwara is open to all members of the community where they can worship, attend our regular classes such as punjabi, sport events, trips and also take part in our free langar service offered to all.

The trustees have had regard to the Charity Commission's guidance on public benefit in managing the activities of the charity.

The main achievements and performance of the charity during the year.

The Charity has successfully achieved its aims and objectives outlined in the Trust Deed and constitution and continues to further these activities.

The Management Trustees consider the state of affairs to be satisfactory.

Fundraising activities during the year.

The charity's principal source of income is voluntary donations from congregations. Other sources include hall bookings for weddings, trips and money boxes.

The difference the charity's achievements and performance during the year has made to the beneficiaries of the charity and wider society.

Our free langar service is still in full operation. The public were able to access the Gurdwara and use it's facilities as normal, including use of our sporting facities at our gym.
Expenditure incurred in the year in order to raise income in the future.

Structure, governance and management of the charity

The methods used to recruit and appoint new charity trustees.

The board of trustees consists of 3 members elected by the executive committee. New board of trustees may be elected on recommendation of the executive committee, to be endorsed by the Sikh congregation at the annual general meeting.

Financial review

The charity's financial position at the end of the year ended 31 December 2025

The financial position of the charity at 31 December 2025 and comparatives for the prior period, as more fully detailed in the accounts, can be summarised as follows:-

	2025 £	2024 £
Net income	127,981	(6,283)
Unrestricted Revenue Funds available for the general purposes of the charity	2,926,194	2,798,213
Total Funds	2,926,194	2,798,213

Financial review of the position at the reporting date, 31 December 2025 .

The trustees consider the Charity's financial performance during the year to have been satisfactory. The Charity experienced a modest increase in overall income, with donations rising from £488,994 to £602,159, an increase of £113,165. This growth was driven primarily by an increase in donations received through card payments.

Income from gym memberships also performed well, increasing from £49,116 to £58,245 during the year. Property rental income rose by £2,300 to £47,950. Gift Aid income decreased from £39,634 to £18,130, mainly due to fewer Gift Aid claims being submitted compared with the previous year.

The Charity reported a surplus of £127,981 for the year, compared to a deficit of £6,283 in the previous year, representing a significant improvement in financial performance. A substantial proportion of the Charity's expenditure relates to depreciation, which totalled £96,414 during the year, primarily relating to gym equipment and fixtures and fittings.

Total expenditure decreased by £30,078 compared with the previous year. This reduction was largely attributable to lower repairs and maintenance costs, which fell from £93,183 to £44,235 following significant renovation expenditure incurred in the prior year. Langar costs also reduced from £119,994 to £100,587. Although interest rates remained relatively high, finance costs decreased and amounted to £22,941 for the year. Staff costs increased to £156,177, an increase of £13,372, reflecting the rise in the National Living Wage.

The Charity's financial position remains strong. Tangible fixed assets stood at £2.88 million at the year end, while cash reserves increased significantly to £339,086, an improvement of £147,895 compared with the previous year. The Charity has continued to meet its loan repayment commitments, resulting in a further reduction in outstanding liabilities.

Specific changes in fixed assets are detailed in the notes to the accounts.

Policies on reserves.

The charity has a policy to keep reserves at £10,000. As we are a charity reliant majorly on donations, and considering the size of the Gurdwara, we keep atleast £10,000 reserved to pay for any unexpected expenses. The board understand policy 1.23 and do not accumulate funds unnecessarily.

Availability and adequacy of assets of each of the funds

The board of trustees is satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

Details of The Independent Examiner

Zain Imteyaz MAAT
Member of AAT
Rana & Co Accountants Limited
97 Walbrook Road
Derby
Derbyshire
DE23 8SF

Statement of Trustees' Responsibilities

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008. Notwithstanding the explicit requirement in the extant statutory regulations,the Charities (Accounts and Reports) Regulations 2008, to prepare the financial statements in accordance with the SORP 2005, in view of the fact that the SORP 2005 has been withdrawn, the Trustees determined to interpret this responsibility as requiring them to follow current best practice and prepare the accounts according to the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), .

In particular, charity law requires the Trustees, if they prepare accounts on an accruals basis, to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Trustees are required to :-

- to prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).
- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;

The law requires that the trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for the year.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act 2011. 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.

The Trustees are also responsible for the contents of the Trustees' report, and the statutory responsibility of the Independent Examiner in relation to the Trustees' report is limited to examining the report and ensuring that , on the face of the report, there are no material inconsistencies with the figures disclosed in the financial statements.

This report was approved by the board of trustees on 19 August 2026.

Holding Trustees

Mr Jaspal Singh Nanuwan
Trustee J.S.Nanuwan

Mr Gurmeet Singh
Trustee

Mrs Shaminder Kaur Lidher
Trustee S K. Lidher

Mr HS Sandhu
Trustee

Management Trustees

Mr Keerat Singh Bains
Trustee

Miss Kashmir Kaur Cheema
Trustee K.K.CHEEMA

Mr Ajit Singh
Trustee Ajit Singh

Guru Arjan Dev Gurdwara Sikh Temple

Report of the Independent Examiner to the Trustees of the charity on the accounts for the year ended 31 December 2025

I report to the Trustees on my examination of the financial statements of the charity on pages 10 to 22 for the year ended 31 December 2025 which have been prepared in accordance with the Charities Act 2011 (the Act) and with the Financial Reporting Standard 102, (effective 1st January 2016) adapted to meet the needs of unincorporated organisations. as modified by FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), published by the Charity Commission in England & Wales (CCEW) , and under the historical cost convention and the accounting policies set out on page 13.

Respective responsibilities of the Trustees and the Independent Examiner and

As described on page 3, you, the charity's Trustees, are responsible for the preparation of the financial statements in accordance with the Charities Act 2011 and all other applicable law and with United Kingdom Generally Accepted Accounting Practice, applicable to smaller entities, and for being satisfied that the financial statements give a true and fair view.

The Trustees consider that the audit requirement of Section 144(1) of the Charities Act 2011 (the Act) does not apply, and that there is no requirement in the Governing Document for the conducting of an audit. As a consequence, the Trustees have elected that the financial statements be subject to independent examination.

Having satisfied myself that the financial statements are not required to be audited under any legal provision, or otherwise, and are eligible for independent examination, it is my responsibility to:-

a) examine the financial statements of the charity under Section 145 of the Act;

b) follow the applicable procedures in the Directions given by the Charity Commission under section 145(5)(b) of the Act.

Basis of Independent Examiner's Statement and scope of work undertaken

Since the charity's gross income exceeded £250,000, the charity's examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am an authorised member of Accountant, which is one of the listed bodies.

I report in respect of my examination of the charity's financial statements carried out under s145 of the Act. In carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act setting out the duties of an independent examiner in relation to the conducting of an independent examination. An independent examination includes a review of the accounting records kept by the charity and of the accounting systems employed by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you, as Trustees, concerning such matters. The purpose of the examination is to establish as far as possible that there have been no breaches of charity legislation and that, on a test basis of evidence relevant to the amounts and disclosures made, the financial statements comply with the SORP.

The procedures undertaken do not provide all the evidence that would be required in an audit, and information supplied by the Trustees in the course of the examination is not subjected to audit tests or enquiries and does not cover all the matters that an auditor would consider in arriving at an opinion. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide

Consequently, I do not express an audit opinion on the view given by the financial statements, and in particular, I express no opinion as to whether the financial statements give a true and fair view of the affairs of the charity, and my report is limited to the matters set out in the statement below.
I planned and performed my examination so as to satisfy myself that the objectives of the independent examination are achieved and before finalising the report I obtained written assurances from the Trustees of all material matters.

Independent Examiner's Statement, Report and Opinion
Subject to the limitations upon the scope of my work as detailed above, I have completed my examination: and can confirm that:-
The gross income of the charity in the year ended 31 December 2025 appears to exceed the sum specified in Section 145(3) of the Act, namely £250000, and that I am qualified to act as Independent Examiner in accordance with that section by virtue of my being a qualified member of Accountant;
This is a report in respect of an examination carried out under 145 of the Act and in accordance with Directions given by the Charity Commission under section 145(5)(b) of the Act which may be applicable;
and that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:-

accounting records were not kept in respect of the charity as required by with Section 130 of The Charities Act 2011;
the financial statements do not accord with those records; or

the financial statements 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;

have not been prepared in accordance with the methods and principles set out in the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP).

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.

Signed:-

Zain Imteyaz MAAT - Independent Examiner
Accountant
Rana & Co Accountants Limited
97 Walbrook Road
Derby
Derbyshire
DE23 8SF

This report was signed on 19 August 2026

Guru Arjan Dev Gurdwara Sikh Temple - Balance Sheet as at 31 December 2025

	Note	SORP Ref		2025 £		2024 £
Fixed assets		A				
Tangible assets	15	A2		2,732,385		2,781,840
Investments held as fixed assets	16	A4		147.399		147,399
Total fixed assets				2,879,784		2,929,239
Current assets		B				
Debtors	17	B2	42		-	
Cash at bank and in hand		B4	339,086		191,191	
Total current assets			339,128		191,191	
Creditors: amounts falling due within one year	18	C1	(46,585)		(53,938)	
Net current assets				292,543		137,253
				3,172,327		3,066,492
Net assets						
Creditors: amounts falling due after more than one year	19	C2		(246,133)		(268,279)
The total net assets of the charity				**2,926,194**		**2,798,213**
The total net assets of the charity are funded by the funds of the charity, as follows:-						
Restricted funds				-		-
Unrestricted Funds						
Unrestricted Revenue Funds	22	D3	2,926,194		2,798,213	
				2,926,194		2,798,213
Designated Funds						
Total charity funds				**2,926,194**		**2,798,213**

Guru Arjan Dev Gurdwara Sikh Temple - Balance Sheet as at 31 December 2025

The 'SORP Ref' indicated above is the classification of Balance Sheet items as set out in the formal SORP documents. As required by paragraph 4.60 of the SORP, the brought forward and carried forward funds above have been agreed to the SOFA..

The Trustees acknowledge their responsibilities for complying with the requirements of charity legislation with respect to accounting records and the preparation of accounts.

The charity is subject to Independent Examination under charity legislation, and the report of the Independent Examiner is on page 9.

The Trustees are satisfied that, although the charity is not registered under the Companies Acts, if it were so registered, it would be eligible to prepare accounts in accordance with the provisions in Part 15 of the Companies Act 2006. applicable to companies subject to the small companies regime.

Mr HS Sandhu
Trustee
Approved by the board of trustees on 19 August 2026

The notes attached on pages 13 to 22 form an integral part of these accounts.

Guru Arjan Dev Gurdwara Sikh Temple - Statement of Financial Activities for the year ended 31 December 2025

Statement of Financial Activities for the year ended 31 December 2025

	SORP Ref	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
		2025	2025	2025	2024
		£	£	£	£
Income & Endowments from:					
Donations & Legacies	A1	678,534	-	**678,534**	577,744
Investments	A4	50,695	-	**50,695**	47,299
Total income	**A**	**729,229**	**-**	**729,229**	**625,043**
Expenditure on:					
Charitable activities	B2	601,248	-	**601,248**	631,326
Total expenditure	**B**	**601,248**	**-**	**601,248**	**631,326**
Net income for the year		**127,981**	**-**	**127,981**	**(6,283)**
Net income after transfers	**A-B-C**	**127,981**	**-**	**127,981**	**(6,283)**
Net movement in funds		**127,981**	**-**	**127,981**	**(6,283)**
Reconciliation of funds:-	**E**				
Total funds brought forward		2,798,213	-	**2,798,213**	2,804,496
Total funds carried forward		**2,926,194**	**-**	**2,926,194**	**2,798,213**

The 'SORP Ref' indicated above is the classification of income set out in the formal SORP documents. As required by paragraph 4.60 of the SORP, the brought forward and carried forward funds above have been agreed to the Balance Sheet.

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.

All the prior year transactions were unrestricted items, and no further analysis is required

All activities derive from continuing operations

The notes attached on pages 13 to 22 form an integral part of these accounts.

Guru Arjan Dev Gurdwara Sikh Temple - Statement of Financial Activities for the year ended 31 December 2025

All activities derive from continuing operations

The notes attached on pages 13 to 22 form an integral part of these accounts.

Guru Arjan Dev Gurdwara Sikh Temple - Resources applied in the year ended 31 December 2025 towards fixed assets for Charity use:-

	2025 £	2024 £
Funds generated in the year as detailed in the SOFA	127,981	(6,283)
Resources applied on functional fixed assets	(46,959)	(17,928)
Other applications of funds	-	-
Net resources available to fund charitable activities	**81,022**	**(24,211)**

The resources applied on fixed assets for charity use represents the cost of additions less proceeds of any disposals.

The notes attached on pages 13 to 22 form an integral part of these accounts.

Movements in revenue and capital funds for the year ended 31 December 2025

Revenue accumulated funds

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Last year Total Funds 2024 £
Accumulated funds brought forward	2,798,213	-	2,798,213	**2,804,496**
Recognised gains and losses before transfers	127,981	-	127,981	(6,283)
	2,926,194	-	**2,926,194**	**2,798,213**
Closing revenue funds	**2,926,194**	-	**2,926,194**	**2,798,213**

Summary of funds	Unrestricted and Designated funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Last Year Total Funds 2024 £
Revenue accumulated funds	2,926,194	-	**2,926,194**	2,798,213

The notes attached on pages 13 to 22 form an integral part of these accounts.

Guru Arjan Dev Gurdwara Sikh Temple - Statement of Financial Activities for the year ended 31 December 2025

Guru Arjan Dev Gurdwara Sikh Temple
Income and Expenditure Account for the year ended 31 December 2025 as required by the Companies Act 2006

	2025	2024
	£	£
Income		
Income from operations	660,404	538,110
Refunds from HMRC on gift aided donations	18,130	39,634
Investment income and interest		
Income from investments, other than interest receivable	48,069	45,650
Interest receivable	2,626	1,649
Gross income in the year before exceptional items	**729,229**	**625,043**
Gross income in the year including exceptional items	**729,229**	**625,043**
Expenditure		
Charitable expenditure, excluding depreciation and amortisation	481,893	505,498
Depreciation and amortisation	96,414	98,480
Interest payable	22,941	27,348
Realised losses on disposals of social investments which are programme related	-	-
Total expenditure in the year	**601,248**	**631,326**
Net income before tax in the financial year	**127,981**	**(6,283)**
Tax on surplus on ordinary activities	-	-
Net income after tax in the financial year	**127,981**	**(6,283)**
Retained surplus for the financial year	**127,981**	**(6,283)**

All activities derive from continuing operations

In accordance with the provisions of the Companies Act 2006, the headings and subheadings used in the Income and Expenditure account have been adapted to reflect the special nature of the charity's activities.

The notes attached on pages 13 to 22 form an integral part of these accounts.

Guru Arjan Dev Gurdwara Sikh Temple

Detailed analysis of income and expenditure for the year ended 31 December 2025 as required by the SORP 2015

This analysis is classsified by conventional nominal descriptions and not by activity.

1 Donations, Grants and Legacies

	Current year Unrestricted Funds 2025 £	Current year Restricted Funds 2025 £	Current year Total Funds 2025 £	Prior Year Total Funds 2024 £
Donations and gifts from individuals				
Refunds from HMRC on gift aided donations	18,130	-	**18,130**	39,634
General Fund	602,159	-	**602,159**	488,994
Total donations and gifts from individuals	**620,289**	**-**	**620,289**	**528,628**

	Current year Unrestricted Funds 2025 £	Current year Restricted Funds 2025 £	Current year Total Funds 2025 £	Prior Year Total Funds 2024 £
Membership subscriptions as donations	58,245	-	58,245	49,116

Total Donations, Grants and Legacies					
Total Donations, Grants and Legacies	**A1**	**678,534**	**-**	**678,534**	**577,744**

2 Investment income

		Current year Unrestricted Funds 2025 £	Current year Restricted Funds 2025 £	Current year Total Funds 2025 £	Prior Year Total Funds 2024 £
Property Rental Income		47,950	-	**47,950**	45,650
Bank Interest Receivable		2,626	-	**2,626**	1,649
Bank Compensation		119	-	**119**	-
Total investment income	**A4**	**50,695**	**-**	**50,695**	**47,299**

3 Expenditure on charitable activities - Direct spending

Current Year		Current year Unrestricted Funds 2025 £	Current year Restricted Funds 2025 £	Current year Total Funds 2025 £	Prior Year Total Funds 2024 £
Gross wages and salaries - charitable		169,549	-	**169,549**	156,177
Employers' NI - Charitable activities		6,872	-	**6,872**	**7,217**
Defined benefit pension costs - charitable activities		1,708	-	**1,708**	**1,786**
Travel and Subsistence - Charitable		794	-	**794**	1,027
Free kitchen (langar) expenses		100,587	-	**100,587**	**119,994**
Festival and tournament exps		5,935	-	**5,935**	**5,185**
Donations		50	-	**50**	-
Recruitment		-	-	**-**	**1,190**
Total direct spending	**B2a**	**285,495**	**-**	**285,495**	**292,576**

Detailed analysis of income and expenditure for the year ended 31 December 2025 as required by the SORP 2015

4 Support costs for charitable activities

Current Year	Current year Unrestricted Funds 2025 £	Current year Restricted Funds 2025 £	Current year Total Funds 2025 £	Prior Year Total Funds 2024 £
Premises Expenses				
Rates and water charges	24,564	-	24,564	6,636
Light heat and power	100,736	-	100,736	89,862
Premises repairs, renewals and maintenance	44,235	-	44,235	93,183
Property insurance	10,106	-	10,106	9,368
Administrative overheads				
Telephone, fax and internet	1,073	-	1,073	933
Postage and stationary	2,948	-	2,948	1,827
Equipment expenses	2,443	-	2,443	-
Software licences and expenses	1,854	-	1,854	829
Sundry expenses	-	-	-	342
Professional fees paid to advisors other than the auditor or examiner				
Accountancy fees other than examination or audit fees	5,000	-	5,000	600
Legal fees	-	-	-	8,370
Financial costs				
Bank charges	3,439	-	3,439	972
Loan interest	22,941	-	22,941	27,348
Depreciation & Amortisation in total for the period	96,414	-	96,414	98,480
Support costs before reallocation	315,753	-	315,753	338,750
Total support costs - Current Year	315,753	-	315,753	338,750
				-

The basis of allocation of costs between activities is described under accounting policies -

-

All the expenditure in the prior year was unrestricted.

Administrative overheads

The basis of allocation of costs between activities is described under accounting policies

5 Total Charitable expenditure

Current Year		Current year Unrestricted Funds 2025 £	Current year Restricted Funds 2025 £	Current year Total Funds 2025 £	Prior Year Total Funds 2024 £
Total direct spending	B2a	285,495	-	285,495	292,576
Total support costs	B2d	315,753	-	315,753	338,750
Total charitable expenditure	**B2**	601,248	-	601,248	631,326

All the expenditure in the prior year was unrestricted.

Prior Year		Prior Year Unrestricted Funds 2024 £	Prior Year Restricted Funds 2024 £	Prior Year Total Funds 2024 £
Total direct spending	B2a	292,576	-	292,576
Total support costs	B2d	338,750	-	338,750
Total charitable expenditure	**B2**	631,326	-	631,326

Notes to the Accounts for the year ended 31 December 2025

6 Accounting policies

Policies relating to the production of the accounts.

Basis of preparation and accounting convention

The accounts have been prepared on the accruals basis, under the historical cost convention, and in accordance with the Financial Reporting Standard 102, (effective 1st January 2016) and 'FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), published by the Charity Commission in England & Wales (CCEW) , effective January 2016, , and in accordance with all applicable law in the charity's jurisdiction of registration, except that the charity has prepared the financial statements in accordance with the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), in preference to the previous SORP, the SORP 2005, which has been withdrawn, notwithstanding the fact that the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008 refer explicitly to the SORP 2005. This has been done to accord with current best practice.

Going Concern

The charitable activities are entirely dependent on continuing grant aid and voluntary donations as well as trading revenues. As a consequence, the going concern basis is dependent on the future flow of these uncertain funding streams. Accordingly, the Trustees have obtained forecasts and, after reviewing the financial forecasts for future periods to **31 December 2025**, the Trustees are satisfied that, at the time of approving the financial statements, it is appropriate to adopt the going concern basis in preparing the financial statements. Other than these matters, the Trustees are not aware of any material uncertainites about the charity's ability to continue as a going concern.

Risks and future assumptions

The charity is a public benefit entity.

Policies relating to categories of income and income recognition.

Nature of income

Gross income represents the value, net of value added tax and discounts, of goods provided to customers and work carried out in respect of services provided to customers.

Categories of Income

Income is categorised as income from exchange transactions (contract income) and income from non-exchange transactions (gifts), investment income and other income.

Income from exchange transactions is received by the charity for goods or services supplied under contract or where entitlement is subject to fulfilling performance related conditions. The income the charity receives is approximately equal in value to the goods or services supplied by the charity to the purchaser.

Income from a non-exchange transaction is where the charity receives value from the donor without providing equal value in exchange, and includes donations of money, goods and services freely given without giving equal value in exchange.

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Notes to the Accounts for the year ended 31 December 2025

Income recognition

Income, whether from exchange or non exchange transactions, is recognised in the statement of financial activities (SOFA) on a receivable basis, when a transaction or other event results in an increase in the charity's assets or a reduction in its liabilities and only when the charity has legal entitlement, the income is probable and can be measured reliably.

Income subject to terms and conditions which must be met before the charity is entitled to the resources is not recognised until the conditions have been met.

All income is accounted for gross, before deducting any related fees or costs.

Policies relating to expenditure on goods and services provided to the charity.

Recognition of liabilities and expenditure

A liability, and the related expenditure, is recognised when a legal or constructive obligation exists as a result of a past event, and when it is more likely than not that a transfer of economic benefits will be required in settlement, and when the amount of the obligation can be measured or reliably estimated..

Liabilities arising from future funding commitments and constructive obligations, including performance related grants, where the timing or the amount of the future expenditure required to settle the obligation are uncertain, give rise to a provision in the accounts, which is reviewed at the accounting year end. The provision is increased to reflect any increases in liabilities, and is decreased by the utilisation of any provision within the period, and reversed if any provision is no longer required. These movements are charged or credited to the respective funds and activities to which the provision relates.

Policies relating to assets, liabilities and provisions and other matters.

Fixed Asset Investments

Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in market value is transferred to a revaluation reserve.

Tangible fixed assets

Tangible fixed assets are measured at their original cost value, or subsequent revaluation, or if donated, as described above. Cost value includes all costs expended in bringing the asset into its intended working condition.

Depreciation has been provided at the following rates in order to write off the assets to their anticipated residual their estimated useful lives.

Freehold premises	2 % on cost
Plant and machinery	25 % on reducing balance
Motor vehicles	25 % on reducing balance

Debtors

Debtors are measured at their recoverable amounts at the balance sheet date.

Creditors and provisions

Short term creditors are measured at transaction price (which is usually the invoice price). Loans and other financial liabilities are initially recognised at transaction price net of any transaction costs and subsequently measured at amortised cost determined using the effective interest method.

Cash and bank balances

Cash held by the charity is included at the amount actually held and counted at the year end. Bank balances, whether in credit or overdrawn, are shown at the amounts properly reconciled to the bank statements.

Pensions - defined contribution schemes

The charity operates a defined contribution pension scheme. Contributions are charged to the profit and loss account as they become payable in accordance with the rules of the scheme.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives

Notes to the Accounts for the year ended 31 December 2025

We have no designated funds.

We have no restricted funds

There are no endowment funds.

7 Liability to taxation

The Trustees consider that the charity satisfies the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by chapter 3 part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively on the specific charitable objects of the charity and for no other purpose. Value Added Tax is not recoverable by the charity, and is therefore included in the relevant costs in the Statement of Financial Activities.

8 Winding up or dissolution of the charity

If upon winding up or dissolution of the charity there remain any assets, after the satisfaction of all debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the charity.

9 Significance of financial instruments to the charity's position

The charity took out a few loans to cover the cost of the expansion of the Gurdwara and the building of the car park. At the reporting date there is £281,316 owed to NatWest, which is repaid in monthly installments. The monthly repayments are still being paid on time and varied between £4,000 and £4,187 per month. Taking into account the assets owned by the charity, we are in a very strong position to meet repayments.

10 Net surplus before tax in the financial year

	2025	2024
	£	£
The net surplus before tax in the financial year is stated after charging:-		
Depreciation of owned fixed assets	96,414	98,480
Pension costs	1,708	1,786

11 Interest payable

	2025	2024
	£	£
Loan interest	22,941	27,348

12 The contribution of volunteers

The Charity currently has a governing board of four Trustees all of whom are volunteers.

13 Staff costs and emoluments

Salary costs	2025	2024
	£	£
Gross Salaries excluding trustees and key management personnel	169,549	156,177
Employer's National Insurance for all staff	6,872	7,217
Employer's contribution to defined benefit pension schemes	1,708	1,786
Total salaries, wages and related costs	**178,129**	**165,180**

Numbers of full time employees or full time equivalents	**2025**	**2024**
The average number of total staff employed in the year was	8	8

Neither the trustees nor any persons connected with them have received any remuneration from the charity or any related entity, either in the current or prior year.

No employees received emoluments (excluding pension costs) in excess of £60,000 per annum.

Notes to the Accounts for the year ended 31 December 2025

14 Remuneration and payments to Trustees and persons connected with them

No trustees or persons connected with them received any remuneration from the charity, or any related entity.

15 Tangible fixed assets

Current Year	Land and Buildings	Plant & Machinery	Motor Vehicles	Total
	£	£	£	£
Cost				
At 1 January 2025	3,680,938	419,128	23,088	4,123,154
Additions	33,000	13,959	-	46,959
At 31 December 2025	**3,713,938**	**433,087**	**23,088**	**4,170,113**
Depreciation				
At 1 January 2025	973,680	344,546	23,088	1,341,314
Charge for the year	74,279	22,135	-	96,414
At 31 December 2025	**1,047,959**	**366,681**	**23,088**	**1,437,728**
Net book value				
At 31 December 2025	**2,665,979**	**66,406**	**-**	**2,732,385**
At 31 December 2024	**2,707,258**	**74,582**	**-**	**2,781,840**

Prior Year	Land and Buildings	Plant & Machinery	Motor Vehicles	Total
	£	£	£	£
Cost				
At 1 January 2025	3,667,938	414,200	23,088	4,105,226
Additions	13,000	4,928	-	17,928
31 December 2024	**3,680,938**	**419,128**	**23,088**	**4,123,154**
Depreciation				
At 1 January 2025	900,061	319,685	23,088	1,242,834
Charge for the year	73,619	24,861	-	98,480
31 December 2024	**973,680**	**344,546**	**23,088**	**1,341,314**
Net book value				
31 December 2024	**2,707,258**	**74,582**	**-**	**2,781,840**
01 January 2024	**2,767,877**	**94,515**	**-**	**2,862,392**

Notes to the Accounts for the year ended 31 December 2025

16 Investments held as fixed assets

	Investments in subsidiaries	Listed investments	Other Classes of Investment	Total
	£	£	£	£
Carrying values of investments				
At 1 January 2025	-	-	**147,399**	147,399
At 31 December 2025	**-**	**-**	**147,399**	**147,399**
Analysis between fair value and historical cost				
Investments as above held at fair value	-	-	147,399	147,399

Analysis of Other Classes of Investment

	Included at historical cost, less write down	Included at fair value	Total
	£	£	£
Summary of other classes of investments at 31 December 2025			
Cash or cash equivalents	-	**147,399**	**147,399**

The committee of management is of the opinion that the current market value of the investment properties held by the charity are not materially different to the cost price; therefore no revaluation adjustment has been made.

17 Debtors

	2025	2024
	£	£
Trade debtors	42	-

18 Creditors: amounts falling due within one year

	2025	2024
	£	£
Bank loans and overdrafts	35,811	35,182
Trade creditors	9,866	14,522
PAYE, NIC VAT and other taxes	508	3,693
Other creditors	400	541
	46,585	**53,938**

19 Creditors: amounts falling due after one year

	2025	2024
	£	£
Bank loans and overdrafts	**246,133**	**268,279**

20 Income and Expenditure account summary

	2025	2024
	£	£
At 1 January 2025	2,798,213	2,804,496
Surplus after tax for the year	127,981	(6,283)
At 31 December 2025	**2,926,194**	**2,798,213**

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Notes to the Accounts for the year ended 31 December 2025

21 Particulars of how particular funds are represented by assets and liabilities

At 31 December 2025	Unrestricted funds £	Designated funds £	Restricted funds £	Total Funds £
Tangible Fixed Assets	2,732,385	-	-	**2,732,385**
Investments at valuation:-				
Fixed asset investments	147,399	-	-	**147,399**
Current Assets	339,128			**339,128**
Current Liabilities	(46,585)	-	-	**(46,585)**
Long Term Liabilities	(246,133)	-	-	**(246,133)**
	2,926,194	**-**	**-**	**2,926,194**

At 1 January 2025	Unrestricted funds £	Designated funds £	Restricted funds £	Total Funds £
Tangible Fixed Assets	2,781,840	-	-	**2,781,840**
Investments at valuation:-				
Fixed asset investments	147,399	-	-	**147,399**
Current Assets	191,191	-		**191,191**
Current Liabilities	(53,938)	-	-	**(53,938)**
Long Term Liabilities	(268,279)	-	-	**(268,279)**
	2,798,213	**-**	**-**	**2,798,213**

22 Change in total funds over the year as shown in Note 21 , analysed by individual funds

	Funds brought forward from 2024	Movement in funds in 2025	Transfers between funds in 2025	Funds carried forward to 2026
	£	See Note 23 £	See Note 0 £	£
Unrestricted and designated funds:-				
Unrestricted Revenue Funds	2,798,213	127,981	-	**2,926,194**
Total unrestricted and designated funds	**2,798,213**	**127,981**	**-**	**2,926,194**
Total charity funds	**2,798,213**	**127,981**	**-**	**2,926,194**

23 Analysis of movements in funds over the year as shown in Note 22

	Income 2025 £	Expenditure 2025 £	Other Gains & Losses 2025 £	Movement in funds 2025 £
Unrestricted and designated funds:-				
Unrestricted Revenue Funds	729,229	(601,248)	-	**127,981**

24 The purposes for which the funds

Unrestricted and designated funds:-

Unrestricted Revenue Funds — These funds are held for the meeting the objectives of the charity, and to provide reserves for future activities, and , subject to charity legislation, are free from all restrictions on their use.

25 Ultimate controlling party

The charity is under the control of its legal members.