

Charity registration number 1077622 (England and Wales)

CHINMAYA MISSION (UK)
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

CHINMAYA MISSION (UK)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	S Swaroopananda S Wadhwani S Patel M Samani J Schibli L Shivakumar R Bhayani
Secretary	S Wadhwani
Charity number	1077622
Principal address	2 Egerton Gardens Hendon London NW4 4BA
Auditor	KLSA LLP Kalamu House 11 Coldbath Square London EC1R 5HL
Bankers	National Westminster Bank North Finchley (A) Branch 786 High Road London N12 9QT

CHINMAYA MISSION (UK)

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CHINMAYA MISSION (UK)

TRUSTEES REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees present their annual report and financial statements for the year ended 31 December 2025.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and the Charities Act 2011 and "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 2015)".

The Chinmaya Mission (UK) - "CMUK" is a charity registered with the Charity Commission since 30 September 1999.

Objectives and activities

CMUK's objectives are to spread the wisdom of Vedanta (as propagated by His Holiness, Swami Chinmayananda) and to provide (and assist in the provision of) facilities for education and community enrichment in the interests of social welfare and in order to improve the quality of life of all, regardless of background.

To attain these objectives, CMUK organises regular seminars, retreats, and study sessions for all age groups, as well as annual events such as public talks on Vedanta and cultural programmes, including festival celebrations.

CMUK's operations are headquartered in Hendon, London (at 'Chinmaya Kirti'), but its activities extend across various parts of the UK.

The trustees have given due consideration to the Charity Commission's published guidance on the Public Benefit requirement under the Charity Act 2011.

Significant events and highlights of the year are summarised below.

CHINMAYA MISSION (UK)

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Regular classes and activities

2025 has been a year of deepened engagement, generational continuity, and expanding reach for Chinmaya Mission UK. Building upon the consolidation achieved in recent years, CMUK has strengthened its position as a vibrant spiritual and educational centre, welcoming both long-standing attendees and a growing number of new families and individuals through an enriched programme of study, celebration, and community life at Chinmaya Kirti.

Our centre, Chinmaya Kirti in Hendon, remains the operational and spiritual heart of CMUK. The trustees' vision - that Chinmaya Kirti serves as a dynamic and thriving base, enriching the lives of today's community while nurturing future generations - has continued to be realised in tangible ways throughout the year. Study classes and activities have been delivered through a thoughtfully curated calendar designed to serve toddlers and parents, children, youth, adults, and senior citizens alike, reinforcing CMUK's commitment to lifelong spiritual learning.

With over 60 weekly classes, the centre sustains a strong daily rhythm of engagement. At the same time, hybrid access ensures that those beyond London and across the UK remain connected to CMUK's teachings and community, enabling the organisation to balance in-person vibrancy with an expanding national footprint.

Through consolidation, renewal, and outward reach, CMUK has continued to open its doors widely, serving the wider community while deepening meaningful connections within its growing network of families and individuals.

The 'Bala Vihar' wing continues to flourish, fostering a strong and enduring sense of community among families and remaining one of the most vital pillars of Chinmaya Mission UK's work. Offering classes to toddlers and children aged 3–17, this vibrant wing plays a central role in instilling timeless Hindu values in the next generation. Through engaging and thoughtfully structured sessions, classes explore a rich range of topics, including Hindu festivals, culture, scriptures, and ethical teachings, ensuring that young minds are nurtured in the depth and beauty of Vedic culture and tradition. In doing so, Bala Vihar empowers children to grow into confident, compassionate, and grounded individuals who are positive contributors to society and firmly connected to their cultural and spiritual roots.

Over 150 children attend Bala Vihar classes each week. Organised by age group, the curriculum is brought to life through captivating storytelling, devotional music, arts, crafts, discussion, and interactive learning. A dedicated and steadily expanding team of trained volunteers continues to deliver these sessions with care and commitment, supported by ongoing teacher development and guidance. Bala Vihar runs two well-established Sunday morning sessions at Chinmaya Kirti, reflecting sustained demand and continued growth in family engagement, while maintaining the quality and consistency that define the programme.

CHINMAYA MISSION (UK)

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

With in-person classes across South London and Gloucester, alongside online provision for families further afield, Bala Vihar continues to extend its reach while preserving the depth and quality of its educational experience.

As CMUK looks ahead, Bala Vihar remains a cornerstone of the Mission's work in the UK, committed to measured, sustainable growth while strengthening its offerings and deepening its impact on families and communities nationwide.

A significant development in 2025 has been the formal establishment and strengthening of the Junior CHYK (JC) wing, which nurtures a vibrant sense of belonging among teenagers and provides a natural bridge between Bala Vihar and the wider youth movement. Weekly Junior CHYK classes doubled in size, welcoming 10–15 regular attendees in Years 8–9 and a further 10–15 in Years 10–12. Through structured discussions, workshops, and social gatherings, Junior CHYK supports teenagers in navigating contemporary challenges through the lens of Vedantic values.

Three major Junior CHYK events were held during the year, engaging between 80 and 90 young people. Highlights included the workshop 'The Joy of Missing Out', which attracted 40 attendees — two-thirds of whom were new to CMUK - alongside a meaningful Cow Seva Day and a Junior CHYK social gathering.

Looking ahead, CMUK will launch the JC Uplift Buddy Programme, pairing Junior CHYKs with CHYK mentors for fortnightly connection and quarterly gatherings, with 30–35 participants anticipated. This structured mentoring initiative reflects CMUK's growing commitment to leadership development and intergenerational continuity.

2025 also marked a historic milestone for the Chinmaya Yuva Kendra (CHYK) wing as the global CHYK movement celebrated its 50th anniversary. Within CMUK, this landmark year was both a celebration of legacy and a reaffirmation of purpose. With its motto to 'harness youth potential through dynamic spirituality,' CHYK has strengthened its presence within CMUK, fostering an even stronger community of inspired individuals. A key highlight was the CHYK 50 Alumni Event, which brought together past and present CHYKs across generations, powerfully demonstrating the continuity and long-term impact of youth engagement within the Mission.

Regular CHYK study groups continued to provide a dynamic forum for young adults aged 18–35 to integrate Vedantic wisdom into modern professional and personal life. The wing demonstrated an increasingly visible leadership role across flagship events, with significant youth-led seva and coordination at the Hanuman Jayanti festival celebrations and Swami Swaroopananda's Yagna talks. Both key events were strongly CHYK-driven, demonstrating enhanced leadership capacity, coordination, and confidence within the youth wing.

Additionally, CHYK retreats, including the annual UK CHYK Camp entitled 'Win The mind, Win The World', provided immersive experiences for self-reflection and growth. With a steadily expanding youth community and a commitment to service, learning, and leadership, CHYK continues to thrive as a dynamic force within the Chinmaya Mission UK family.

As CMUK looks ahead, CHYK remains central to the Mission's long-term vision - developing thoughtful, service-oriented leaders equipped to carry forward its values for generations to come.

As well as regular study classes, another key offering in CMUK's annual calendar is the celebration of festivals. All key festivals were celebrated in person at Chinmaya Kirti with an average attendance of 150 people per festival. Our flagship annual festival celebration is Hanuman Jayanti, and this continued to be hugely popular in 2025, with the chanting of the sacred 'Hanuman Chalisas' 108 times, and was welcomed by the community with unprecedented numbers of attendees for sections of the day-long event on Sunday, 13th April.

In 2025, Fusion Swaranjali continued to enrich CMUK's spiritual and cultural life. Blending traditional devotional music with contemporary expression, the group has become an integral part of major festival celebrations alongside CMUK Swaranjali, deepening collective spiritual experience and strengthening community connection through the universal language of music.

The Shri Ram Mandir within Chinmaya Kirti remains central to CMUK's daily and monthly spiritual rhythm. Regular activities continue to include daily arti, monthly bhajans offered by Chinmaya Swaranjali, Vedic chanting sessions, pujas, religious ceremonies, and the celebration of major festivals. The Mandir serves as an anchor for the community, sustaining devotional practice and providing a space for reflection, prayer, and shared spiritual connection throughout the year.

CHINMAYA MISSION (UK)

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Spiritual teachers

In acknowledgement of the immense benefit and value of being in the presence of a respected spiritual teacher and the subsequent impact on CMUK activities and the dedication of our volunteers, the trustees were honoured to welcome the Global Head of Chinmaya Mission, Swami Swaroopananda, in September and October 2025, for an extensive and impactful programme of events.

Swami Swaroopananda's visits to CMUK are always a momentous occasion, bringing together regular study class attendees, members of the public, and partnering community organisations.

The visit commenced with a four-day series of public talks in Wembley on 'The Divine Feminine,' drawing wide community participation and engagement with an average of 500 attendees each evening. The itinerary also included sacred ceremonies, such as the Srāddha Pitru Puja at Chinmaya Kirti, providing families with the opportunity to participate in traditional observances under Swamiji's guidance.

A structured meditation course, 'The Awakening,' was conducted at Chinmaya Kirti, offering deeper scriptural insight and practical tools for inner growth. The visit further strengthened youth engagement through the CHYK 50 reunion and the residential youth camp 'Win the Mind, Win the World' for ages 18–35. This was followed by the residential programme 'Make It Happen' at The Vedanta in Lincoln, facilitated by Swami Swaroopananda to empower individuals from students to CEOs, by combining ancient wisdom from scriptures with practical tools for personal growth, leadership, and fulfilment.

The culmination of the visit included CMUK chairing the Mayor of London's Diwali in London event at Trafalgar Square, extending CMUK's presence into the wider public sphere, and contributing to broader cultural celebration.

The role of CMUK's resident teacher, Brahmacharini Shripriya Chaitanya (Shripriyaji), remains central to CMUK's vitality and growth. Her presence continues to guide and sustain every aspect of CMUK's activities, providing both spiritual depth and steady leadership. Shripriyaji facilitates a significant programme of weekly adult and youth study classes, leads assemblies for children within Bala Vihar, and offers guidance and support to the CMUK committee. Across all major festivals and observances, she expounds the deeper meaning and significance of each occasion, renewing enthusiasm for self-study and inspiring volunteers as they serve across the various wings of the Mission.

Shripriyaji's leadership combines scriptural rigour with creativity and accessibility. In 2025, she undertook the London Marathon, an endeavour that inspired the CMUK community and garnered widespread media attention, reflecting resilience, discipline, and commitment in action. The Living Ramayana podcast has continued to grow throughout the year, reaching listeners across the UK and internationally. Her voice has also extended beyond the CMUK community through national media appearances, including BBC's Sunday Morning Live and BBC Radio 4's Woman's Hour, further broadening public engagement with Vedantic thought and strengthening CMUK's presence within the wider cultural landscape.

The trustees were also pleased to welcome Brahmachari Somesh Chaitanya (Someshji) from Chinmaya Mission Sweden during the year, whose visit offered satang and meaningful exchange, strengthening ties within the European Chinmaya Mission family.

Another highlight of the year was the family Camp held in May 2025 under the theme 'We Stand as One Family'. Guided by Shripriyaji and Someshji, the camp brought together families across generations for shared learning, reflection, and seva. Through discourses, group activities, and youth sessions, participants experienced a renewed sense of unity and belonging, reinforcing the spirit of togetherness that underpins CMUK's growth and continuity.

CHINMAYA MISSION (UK)

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Achievements and performance

The trustees are pleased to report continued organisational strengthening and growing public engagement throughout 2025, reflecting both consolidation and outward impact.

A significant highlight of the year was CMUK's leadership and impact within the wider community. CMUK had the honour of chairing the Diwali in London celebrations at Trafalgar Square, one of the largest public Diwali events in Europe, reinforcing CMUK's active contribution to national cultural life. The celebrations were officially inaugurated by Swami Swaroopananda, who addressed an audience of thousands gathered in the square with a message of unity, light, and knowledge. CMUK was also represented at the Prime Minister's Diwali celebration at 10 Downing Street, where the Swaranjali wing had the honour of opening proceedings by leading the Hanuman Chalisa, marking continued recognition of the Mission's contribution to the UK's spiritual and cultural landscape.

Within the educational sphere, Chinmaya Academy has continued to develop as a structured and credible learning platform. Following the launch of the GCSE Religious Studies (Hinduism and Sikhism) course in 2024, the first cohort sat examinations in Summer 2025 and achieved excellent results. Across the first three cohorts, 37 students have enrolled, with the programme now operating across three UK locations. The trustees are encouraged by both the academic performance and the sustained demand for structured faith-based education. Further course development remains underway, with new offerings planned for 2026 and 2027.

The CMUK bookshop, Chinmaya Vani, continues to operate both online and in person at Chinmaya Kirti. The trustees are pleased to report continued growth in reach and sales of Chinmaya Mission publications during 2025, reflecting sustained interest in scriptural study and spiritual literature within the community.

Across all wings, volunteer engagement remains strong, supported by coordinated leadership and increasing youth participation. The growing visibility of Junior CHYK and CHYK leadership within major events reflects a healthy succession pipeline and strengthened leadership capacity.

Chinmaya Kirti continues to operate as a vibrant centre of daily activity. The trustees remain encouraged by consolidated attendance across our events, expanding youth engagement, and strengthened national presence.

Overall, 2025 has demonstrated not only growth in participation but also increased organisational confidence and deepened community connection — reflected in educational expansion, youth leadership development, and enhanced public engagement.

Financial review

CMUK maintains unrestricted funds which have not been designated for a specific use at a level equivalent to between three and six months' 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 CMUK'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.

Total reserves including Restricted and Unrestricted funds stand at £3,882,630 at 31 December 2025 (2024: £3,899,873).

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.

The major risks, to which the charity is exposed, as identified by the Executive Committee, have been reviewed and systems have been established to mitigate these risks.

CHINMAYA MISSION (UK)

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Outlook for the year ahead

2026 marks a historic milestone as Chinmaya Mission globally celebrates its 75th year. For Chinmaya Mission UK, 'CM75' represents not only a moment of celebration, but an invitation to deepen personal growth, renew spiritual commitment, and expand the impact of Vedantic wisdom in modern society. It is an opportunity to reflect on Chinmaya Mission's enduring purpose of inner transformation while confidently shaping the next chapter in the UK and beyond.

Building on the strong foundations of 2025 - including youth leadership development, educational expansion, and increased community engagement - the trustees see 2026 as a year of purposeful growth and outward momentum.

CMUK will work towards a vision of 75 events across the UK and Europe, designed to engage communities through talks, workshops, youth initiatives, and devotional gatherings. These events, 'CM75 Yatra', will seek not only to commemorate a milestone, but to inspire reflection, unity, and renewed commitment to the study and living wisdom of the Bhagavad Gita and the Hanuman Chalisa.

A central spiritual focus for CM75 will be the 'Gita Panchamrit' initiative — an aspiration that every Hindu learns and reflects upon five carefully selected verses from the Bhagavad Gita. Through schools, universities, Bala Vihar, CHYK, and community programmes, CMUK aims to make these foundational teachings accessible, memorable, and transformative, ensuring that scriptural knowledge translates into lived values.

Additionally, CHYK UK will lead structured outreach through the CM75 Yatra, with plans to engage schools and expand university engagement through workshops on Hinduism and the Gita Panchamrit. This focus reflects CHYK's evolution from internal consolidation to confident national outreach, empowering young leaders to share Vedantic wisdom with wider audiences.

Among the landmark initiatives planned for CM75 is a 'Ganga Arti' - a symbolic moment intended to bring together families, youth, and community members in a shared expression of gratitude and unity. This gathering will serve as a reminder that the timeless wisdom of the scriptures continues to flow across cultures and geographies, connecting communities through shared values.

The trustees also look forward to welcoming Swami Swaroopananda during this landmark year, whose guidance and presence will serve as both inspiration and anchor as CMUK aligns its local efforts with the global CM75 celebrations.

As CMUK enters this significant chapter, the focus is clear: to foster spiritual growth, and to extend the reach of Vedantic wisdom across communities in a manner that is relevant, accessible and transformative.

Guided by the Mission's enduring motto - 'to give maximum happiness to the maximum people for the maximum time' - CMUK approaches 2026 with inspiration, unity, and renewed purpose.

CHINMAYA MISSION (UK)

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Structure, governance and management

CMUK is an unincorporated charity which is governed and operated within the requirement set out in its constitution.

The trustees and who served during the year were:

S Swaroopananda

S Wadhvani

R Pattni

(Resigned 14 October 2025)

S Patel

D Budhrani

(Resigned 14 October 2025)

M Samani

J Schibli

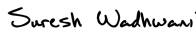
L Shivakumar

R Bhayani

There is no formal membership for CMUK, which is open to all interested in furthering the objects of CMUK, within the requirements of CMUK's Constitution.

The President of CMUK is also the Head of the Central Chinmaya Mission Trust of Mumbai, India the central body of the Chinmaya Mission Worldwide.

The day to day management of CMUK in the UK has been delegated by the Trustees to the Executive Committee which during 2025 constituted S Wadhvani, M Samani, J Schibli and S Patel. The Executive Committee is assisted in day to day operational matters by a working committee of volunteers.

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S Wadhvani

Trustee

20 April 2026

CHINMAYA MISSION (UK)

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

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

The law applicable to charities in England and Wales requires the Trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of CMUK and of the incoming resources and application of resources of CMUK for that year.

In preparing these accounts, the Trustees are required to:

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

The Trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of CMUK and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of CMUK and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Statement as to disclosure to our auditors

In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant audit information of which the charity's auditors are unaware, and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

In relation to the financial statements set out on pages 9 to 23:

- The Trustees approve these financial statements and confirm that they are responsible for them, including selecting the appropriate accounting policies, applying them consistently and making, on a reasonable and prudent basis, the judgments underlying them. They have been prepared on the going concern basis on the grounds that CMUK will continue in operation.
- The Trustees confirm that they have made available to KLSA LLP, all CMUK's accounting records and provided all the information necessary for the compilation of the financial statements.
- The Trustees confirm that to the best of their knowledge and belief, the accounting records reflect all transactions of CMUK for the year ended 31 December 2025.

CHINMAYA MISSION (UK)

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF CHINMAYA MISSION (UK)

Opinion

We have audited the financial statements of Chinmaya Mission (UK) ('CMUK') for the year ended 31 December 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on CMUK's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

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

- the information given in the financial statements is inconsistent in any material respect with the Trustees report; or
 - sufficient accounting records have not been kept; or
 - the financial statements are not in agreement with the accounting records; or
 - we have not received all the information and explanations we require for our audit.
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CHINMAYA MISSION (UK)

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF CHINMAYA MISSION (UK)

Responsibilities of Trustees

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

Auditor's responsibilities for the audit of the financial statements

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

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of trustees as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations

To address the risk of fraud through trustee's bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- Investigated the rationale behind significant or unusual transactions

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation; and
- enquiring of trustees as to actual and potential litigation and claims.

We obtained understanding of the legal and regulatory frameworks that are applicable to the charity.

Based on this understanding we designed our audit procedures to identify non-compliance with laws and Regulations. Our procedures involved: making enquiries of trustees, those responsible for legal and compliance procedures and reviewing other correspondence.

We communicated identified fraud risks and non-compliance with laws and regulations with those charged with governance, throughout the audit team and remained alert to any indications throughout the audit.

There are inherent limitations in the audit procedures described above. We are less likely to become aware of instances of non-compliance with laws and regulations that are not closely related to events and transactions reflected in the financial statements. Also the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery, misrepresentations or through collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

CHINMAYA MISSION (UK)

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF CHINMAYA MISSION (UK)

Other matters

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended) 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.

This has been done in order for the financial statements to provide a true and fair view in accordance with current Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

DocuSigned by:

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Harsheel Dodhia (Senior Statutory Auditor)
for and on behalf of KLSA LLP

20 April 2026

Chartered Accountants
Statutory Auditor

Kalamu House
11 Coldbath Square
London
EC1R 5HL

CHINMAYA MISSION (UK)

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Notes							
Income and endowments from:							
Donations and legacies	2	486,242	85,193	571,435	365,738	100,892	466,630
Charitable activities							-
Residential retreats and classes	3	221,211	-	221,211	149,365	90	149,455
Bookshop	3	18,418	-	18,418	23,927	-	23,927
Fundraising	3	40,000	-	40,000	-	-	-
Investments	5	30,477	-	30,477	32,589	-	32,589
Other income	6	5,010	-	5,010	27	12	39
Total income		801,358	85,193	886,551	571,646	100,994	672,640
Expenditure on:							
Raising funds	7	18,329	-	18,329	825	-	825
Charitable activities	8	783,617	84,876	868,493	574,627	102,771	677,398
Other expenditure	13	16,972	-	16,972	-	-	-
Total expenditure		818,918	84,876	903,794	575,452	102,771	678,223
Net income/(expenditure) and movement in funds		(17,560)	317	(17,243)	(3,806)	(1,777)	(5,583)
Reconciliation of funds:							
Fund balances at 1 January 2025		3,887,791	12,082	3,899,873	3,891,597	13,859	3,905,456
Fund balances at 31 December 2025		3,870,231	12,399	3,882,630	3,887,791	12,082	3,899,873

All income and expenditure derive from continuing activities.

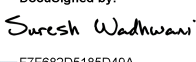
CHINMAYA MISSION (UK)

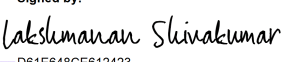
BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	15		3,382,161		3,572,619
Current assets					
Debtors	16	42,224		52,228	
Cash at bank and in hand		1,068,955		884,036	
		1,111,179		936,264	
Creditors: amounts falling due within one year	17	(53,559)		(37,653)	
Net current assets			1,057,620		898,611
Total assets less current liabilities			4,439,781		4,471,230
Creditors: amounts falling due after more than one year	18		(557,151)		(571,357)
Net assets			3,882,630		3,899,873
The funds of the CMUK					
Restricted income funds	20		12,399		12,082
Unrestricted funds			3,870,231		3,887,791
			3,882,630		3,899,873

The financial statements were approved by the Trustees on 20 April 2026

DocuSigned by:

 F7F682D5185D49A...
S Wadhvani
Trustee

Signed by:

 D61E648CE612423...
L Shivakumar
Trustee

CHINMAYA MISSION (UK)**STATEMENT OF CASH FLOWS****FOR THE YEAR ENDED 31 DECEMBER 2025**

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash generated from operations	24		247,546		220,700
Investing activities					
Purchase of tangible fixed assets		(81,698)		(16,612)	
Investment income received		30,477		32,589	
Net cash (used in)/generated from investing activities			(51,221)		15,977
Financing activities					
Repayments of bank loans		(11,406)		(14,036)	
Net cash used in financing activities			(11,406)		(14,036)
Net increase in cash and cash equivalents			184,919		222,641
Cash and cash equivalents at beginning of year			884,036		661,395
Cash and cash equivalents at end of year			1,068,955		884,036

CHINMAYA MISSION (UK)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

Charity information

CMUK is a charity registered with the Charity Commission since 30 September 1999.

1.1 Accounting convention

These accounts have been prepared in accordance with UK Generally Accepted Accounting Practice, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", "Accounting and Reporting by Charities" the Statement of Recommended Practice for charities applying FRS 102, and the Charities Act 2011 as it applies from 1 January 2015. CMUK is a Public Benefit Entity as defined by FRS 102.

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

The accounts have been prepared on the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the accounts, the Trustees have a reasonable expectation that CMUK 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 accounts.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of CMUK's charitable objectives unless the funds have been designated for other purposes.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in note 21 to the accounts.

1.4 Incoming resources

All incoming resources are included in the Statement of Financial Activities when:

- CMUK is legally entitled to the funds
- Any performance conditions attached to the income have been met or are fully within the control of CMUK.
- There is sufficient certainty that receipt of the income is considered probable
- The amount can be reliably measured

Cash donations are recognised on receipt. Other donations are recognised once CMUK 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 is recognised at the time of the donation.

CHINMAYA MISSION (UK)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

(Continued)

The income from activities for generating funds is recognised in the period in which the relevant activity takes place.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by CMUK; this is normally upon notification of the interest paid or payable by the bank.

1.5 Resources expended

All expenditure is included on an accruals basis inclusive of any VAT which cannot be recovered and is recognised when;

- There is a legal or constructive obligation to make a payment
- It is probable that settlement will be required
- The amount of the obligation can be measured reliably

Costs of raising funds

Costs include those incurred in attracting donations, and those incurred in trading activities which are aimed at raising funds.

Governance costs

Costs associated with CMUK's constitutional and statutory requirements.

Support costs

The administrative and overhead costs associated with running CMUK's operations.

1.6 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:

Land and buildings	2% on cost (building element only)
Building Improvements	10% on cost
Plant and machinery	33% on cost
Fixtures, fittings & equipment	10% on cost

Freehold land and assets in the course of redevelopment are not depreciated. Depreciation will be charged on the cost of the redevelopment once it is complete.

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 net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, CMUK reviews the carrying amounts of its tangible fixed 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).

CHINMAYA MISSION (UK)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

(Continued)

Recoverable amount is the higher of fair value less costs to sell and value in use.

If the recoverable amount of an asset is estimated to be less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount. An impairment loss is recognised immediately in income/ (expenditure) for the year, unless the relevant asset is carried at a revalued amount, in which case the impairment loss is treated as a revaluation decrease.

Recognised impairment losses are reversed if, and only if, the reasons for the impairment loss have ceased to apply. Where an impairment loss subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised immediately, unless the relevant asset is carried at a revalued amount, in which case the reversal of the impairment loss is treated as a revaluation increase.

1.8 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.

1.9 Financial instruments

CMUK 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 when CMUK becomes party to the contractual provisions of the instrument.

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. Prepayments include bank arrangement fees and costs and are being amortised over the term of the loan.

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 CMUK's contractual obligations expire or are discharged or cancelled.

CHINMAYA MISSION (UK)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies (Continued)

1.10 Foreign exchange

Transactions in currencies other than pounds sterling are recorded at the rates of exchange prevailing at the dates of the transactions. At each reporting end date, monetary assets and liabilities that are denominated in foreign currencies are retranslated at the rates prevailing on the reporting end date. Gains and losses arising on translation in the period are included in profit or loss.

2 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	486,242	85,193	571,435	365,738	100,892	466,630

3 Income from charitable activities

	Residential retreats and classes 2025 £	Bookshop 2025 £	Fundraising 2025 £	Total 2025 £	Residential retreats and classes 2024 £	Bookshop 2024 £	Total 2024 £
Income from charitable activities	221,211	18,418	40,000	279,629	149,455	23,927	173,382
Analysis by fund							
Unrestricted funds	221,211	18,418	40,000	279,629	149,365	23,927	173,292
Restricted funds	-	-	-	-	90	-	90
	221,211	18,418	40,000	279,629	149,455	23,927	173,382

4 Critical accounting estimates and judgements

In the application of CMUK'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.

CHINMAYA MISSION (UK)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	30,477	32,589

6 Other income

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Sundry incomes	5,010	-	5,010	27	12	39

7 Raising funds

	2025 £	2024 £
Fundraising and publicity		
Other fundraising costs	18,329	825
	18,329	825

CHINMAYA MISSION (UK)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

8 Expenditure on charitable activities

	2025 £	2024 £
Retreats and classes	256,052	177,439
Bookshop	4,682	8,352
Other donations	211,359	102,822
	<u>472,093</u>	<u>288,613</u>
Share of support costs (see note 10)	391,060	382,825
Share of governance costs (see note 10)	5,340	5,960
	<u>868,493</u>	<u>677,398</u>
Analysis by fund		
Unrestricted funds	783,617	
Restricted funds	84,876	
	<u>868,493</u>	
For the year ended 31 December 2024		
Unrestricted funds		574,627
Restricted funds		102,771
		<u>677,398</u>

Other donations consist of donations of £15,984 (2024: £58,316) to Chinmaya Vishwavidyapeeth and donations of £5,485 (2024: £500) to charities and events for charitable purposes within UK .

9 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	4,418	3,974
Depreciation of owned tangible fixed assets	255,184	247,040
Write-offs	16,972	-
	<u></u>	<u></u>

CHINMAYA MISSION (UK)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

10 Support costs

	Support costs	Governance costs	2025	Support costs	Governance costs	2024
	£	£	£	£	£	£
Depreciation	255,184	-	255,184	247,040	-	247,040
Rates and water	2,498	-	2,498	986	-	986
Insurance	13,520	-	13,520	11,192	-	11,192
Light and heat	21,228	-	21,228	20,618	-	20,618
Telephone and internet	844	-	844	6,191	-	6,191
Sundries	16,336	-	16,336	9,060	-	9,060
Cleaning	7,626	-	7,626	6,444	-	6,444
Finance costs	45,497	-	45,497	48,243	-	48,243
Repairs and maintenance	28,327	-	28,327	33,051	-	33,051
Audit fees	-	4,418	4,418	-	3,974	3,974
Legal and professional	-	922	922	-	1,986	1,986
	<u>391,060</u>	<u>5,340</u>	<u>396,400</u>	<u>382,825</u>	<u>5,960</u>	<u>388,785</u>

Governance costs includes payments to the auditors of £3,974 (2024: £3,974) for audit fees.

11 Trustees

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

12 Employees

CMUK had no employees during the year (2024 - none).

13 Other

	2025	2024
	£	£
Fixed assets write-offs	16,972	-
	<u>16,972</u>	<u>-</u>

14 Taxation

The CMUK is exempt from tax on income and gains to the extent that these are applied to its charitable objects.

CHINMAYA MISSION (UK)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

15 Tangible fixed assets

	Land and buildings	Building improvements	Plant and machinery	Fixtures, fittings & equipment	Total
	£	£	£	£	£
Cost					
At 1 January 2025	2,794,332	1,044,257	114,270	738,506	4,691,365
Additions	-	-	80,631	1,067	81,698
Write-offs	-	(20,640)	(9,319)	(54,225)	(84,184)
At 31 December 2025	2,794,332	1,023,617	185,582	685,348	4,688,879
Depreciation and impairment					
At 1 January 2025	562,659	255,642	88,593	211,852	1,118,746
Depreciation charged in the year	45,069	104,045	37,840	68,230	255,184
Write-offs	-	(1,939)	(11,411)	(53,862)	(67,212)
At 31 December 2025	607,728	357,748	115,022	226,220	1,306,718
Carrying amount					
At 31 December 2025	2,186,604	665,869	70,560	459,128	3,382,161
At 31 December 2024	2,231,674	788,614	25,677	526,654	3,572,619

Freehold land and buildings with a carrying amount of £2,852,473 (2024: £3,020,289) have been pledged to secure borrowings of the charity.

The carrying value of freehold land, included in land and buildings, is £540,863 (2024: £540,863).

Land is not considered to be a depreciable asset and no depreciation is therefore provided.

16 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Other debtors	12,351	23,058
Prepayments and accrued income	29,876	29,170
	<u>42,227</u>	<u>52,228</u>

Prepayments include £16,229 (2024: £16,978) in respect of bank arrangement fees and costs in relation to granting of the bank loan. These costs are being amortised over the term of the loan.

CHINMAYA MISSION (UK)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

17 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Bank loans	19	13,221	10,421
Other creditors		5,411	19,452
Accruals and deferred income		34,927	7,780
		<u>53,559</u>	<u>37,653</u>

18 Creditors: amounts falling due after more than one year

	Notes	2025 £	2024 £
Bank loans	19	<u>557,151</u>	<u>571,357</u>

The bank loan is subject to commercial rate of interest and loan repayments are made monthly.

19 Loans and overdrafts

	2025 £	2024 £
Bank loans	<u>570,372</u>	<u>581,778</u>
Payable within one year	13,221	10,421
Payable after one year	<u>557,151</u>	<u>571,357</u>

The bank loan is secured by fixed charges over CMUK's freehold property.

20 Restricted funds

The funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 January 2025	Movement in funds		Balance at 31 December 2025
	£	Incoming resources £	Resources expended £	£
Chinmaya Vishwavidyapeeth	-	16,380	(15,984)	396
Other Projects	12,082	68,813	(68,892)	12,003
	<u>12,082</u>	<u>(85,193)</u>	<u>(84,876)</u>	<u>12,399</u>

CHINMAYA MISSION (UK)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

20 Restricted funds

(Continued)

Other projects

The balance on this fund represents donations made by donors for various specific activities.

Transfers between funds

The freehold properties along with the related fixtures and fittings have been shown as unrestricted fixed assets at 31 December 2025.

Where restricted monetary donations are received for the purpose of acquisition of fixed assets, they are treated as restricted until they are utilised for the stated acquisition and improvement. While the restrictions apply to the monetary donations, the properties themselves are not restricted. Therefore, the trustees consider it appropriate for the properties to be accounted for as unrestricted assets.

21 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Fund balances at 31 December 2025 are represented by:						
Tangible assets	3,382,161	-	3,382,161	3,572,619	-	3,572,619
Current assets/(liabilities)	1,045,221	12,399	1,057,620	886,529	12,082	898,611
Long term liabilities	(557,151)	-	(557,151)	(571,357)	-	(571,357)
	<u>3,870,231</u>	<u>12,399</u>	<u>3,882,630</u>	<u>3,887,791</u>	<u>12,082</u>	<u>3,899,873</u>

22 Related party transactions

No trustee or key management personnel received any remuneration during the year. The trustees claimed expenses totalling £2,524 during the year (2024: £2,177). No trustee or other person related to the charity had any interest in any contract or transaction entered into by the charity during the year or the preceding year. Other than the trustees above the charity does not consider itself to have any other key management personnel.

23 Analysis of changes in net funds

	At 1 January 2025 £	Cash flows £	At 31 December 2025 £
Cash at bank and in hand	884,036	184,919	1,068,955
Loans falling due within one year	(10,421)	(2,800)	(13,221)
Loans falling due after more than one year	(571,357)	14,206	(557,151)
	<u>302,258</u>	<u>196,325</u>	<u>498,583</u>

CHINMAYA MISSION (UK)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2025

24	Cash generated from operations	2025 £	2024 £
	Deficit for the year	(17,243)	(5,583)
	Adjustments for:		
	Investment income recognised in Statement of Financial Activities	(30,477)	(32,589)
	Fixed assets write-offs	16,972	-
	Depreciation of tangible fixed assets	255,184	247,040
	Movements in working capital:		
	Decrease/(increase) in debtors	10,004	(11,347)
	Decrease in creditors	13,106	23,179
	Cash generated from operations	247,546	220,700