

SINGH SABHA GURDWARA LIMITED
(A Company Limited by Guarantee
and not having a Share Capital)

Registration Number - 04234994

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED

30 June 2025

SINGH SABHA GURDWARA LIMITED

FINANCIAL STATEMENTS YEAR ENDED 30 June 2025

CONTENTS

	Page
Trustees Report	2 - 5
Report of the Directors	6 - 7
Independent Examiners Report	8
Income and expenditure account	9
Balance sheet	10
Notes to the financial statements	11 - 13

TRUSTEES REPORT FOR THE YEAR ENDED 30 June 2025

• The Charity's Objects

1. Advancement of Sikh Religion through the teachings of Sri Guru Granth Sahib Ji.
2. Establishment and maintenance of the Sri Singh Sabha Gurdwara building in Peterborough for worship, the celebration of Sikh religious festivals, for conduct and registration of marriages and the conduct of funeral rites in accordance with Sikh religious ceremonies
3. Provide facilities and resources for the teaching of the Punjabi language, Kirtan, Gurbani, Sikh values and Sikh history subject to sustainable demand from the Sangat
4. Provide building facilities for recreation, for the Sikh community, to promote social welfare and improve quality of life
5. Support other charities occasionally, if funds allow, with similar objectives for advancing Sikh Religion and Community Cohesion. Support may be provided for disaster relief appeals on occasion.

• The Charity's Main Activities

The charity is responsible for providing Sikh worship each Sunday and on other holy days. The Punjabi Language, Sikh faith, and Sikh history are taught to young children in small groups. Outreach to the local community takes place through annual events held in Peterborough City Centre organised in collaboration with the Council and other host communities.

• The Charity's Achievements and Performance

Sikh marriages and funerals are conducted in accordance with the code of conduct and conventions for Sikhism. The Charity also conducts registration of marriages, as in English civil law, for couples going through a religious Sikh marriage ceremony at the Charity premises. Facilities are also made available when required for recreational and social activities to support the community and build networking and cohesion.

The Charity also networks with the Police, NHS, Council and other local organisations to facilitate communication of targeted messages and engagement to benefit both the community and these organisations.

A key tenet of the Sikh religion is to pray for and help with the welfare of all those suffering misfortune and destitution. The Charity members have actively raised around £40,000 over several years for Epilepsy UK through annual sponsored walk in the pre-covid era. In addition, members donate clothes on an ongoing basis for Khalsa Aid which is a Charity that distributes these to all parts of the world as needed to help those in poverty. The Charity and its members also donate food to the Peterborough Soup Kitchen. The Charity also will from time to time, when finances allow, make contributions from its funds to support other charities engaged in rescue and support operations for disaster relief.

Several students gained GCSE from our Sunday Punjabi School. Pupil numbers average around 30 and three excellent teachers are using modern teaching methods with good feedback from parents.

A safeguarding policy for Sunday school children has been reviewed and further developed. The Headmistress of the Punjabi School is the owner of the Safeguarding policy.

An ongoing Pest control contract is in place to ensure excellent levels of hygiene in the kitchen and dining areas where food is stored, prepared and served.

Efforts have been made to increase religious events in the Gurdwara as demanded by the members. Also, more English-speaking sermons and Sikhi Camps are planned for the benefit of the younger generation.

The tenure of the existing Committee is coming to an end in June 2026.

Work continued with the Nene Park Trust to plant more trees towards our target of 550 along the bank of river Nene

Two planting events are held each year in February and November.

We have also nominated a HSE owner to monitor and drive our HSE policy. Previously this was performed by individuals within the Committee. The HSE owner will be accountable to the Trustees and Committee on HSE matters on an ongoing basis regardless of his position within the management structure.

A record of Incidents, near misses and periodic inspections of the building with mitigating actions will be formally maintained and reviewed.

The balance sheet of the Gurdwara remains strong as no major expense was incurred last year. We work to control running costs through use of volunteers and voluntary donations.

Appeals for donations will only be made for major capital expenditure e.g. future intent on extending the kitchen.

We have also trained one other person to perform registration marriages in the Gurdwara building.

A Register office representative has come and observed our processes during the live conduct of a register marriage to ensure it complies with their new procedures. Our processes were deemed to be compliant with the new protocols laid down by the Register Office.

- **The Charity's Challenges and Future Focus**

1. Core Operational Activities, Finance, Outreach, HSE and Building Security

The Charity will continue to make efforts to attract members of the younger generation. This will be done by holding religious programmes targeting that audience and hold activities in our hall for their participation. Our plan will also include holding Sikhi camps hosted by recognised speakers.

Punjabi and Sikh History education as well as kirtan and gatka will continue to be offered to children and teenagers. In addition, activities involving physical exercise e.g., boxing etc is being offered during the evenings.

We will also continue to work with Nene Park Trust to plant more trees toward our target of 550. The planting area has been marked with a plaque explaining the basic tenets of Sikhism and provide an attractive place for visitors. The planting lane along the Nene Riverbank has been named Guru Nanak Lane.

We will continue to strengthen our finances and control expenditure through only necessary spending for the well-being of our worshippers. Enrolling, Encouraging and managing volunteers is key to managing costs.

The HSE and safeguarding processes is being further tuned with clear ownership and ongoing focus on key metrics and their monitoring.

An enhanced Safeguarding process is in place with the Headmistress of the Punjabi School being the single point of accountability.

More awareness and training are required on both above processes.

2. Building Security Enhancement - CCTV Camera and Sound Systems Updated

New CCTV cameras were installed inside and outside the building. This will enhance security of the building and enable capture of any incidents in and around the building during events.

The aged sound system in the main Divan Hall has been upgraded that included replacement of speakers, microphones and cabling. This is essential as during service Kirtan (singing of devotional songs with music) needs to be not only audible but must be clear.

3. Proposed Kitchen Extension Planning – Early Stages

The attendees on Sunday are increasing and that requires additional cooking personnel. Congestion in the kitchen with volunteers and cooks will increase with time. There will also be a requirement in future for installing a chapati making machine to save on labour and this will require space.

Initial planning and conversations are in place with a view to develop detailed plans and costs for the extension by April 2026.

As the kitchen is located on the first floor the extension will be two-storey.

The Trustees will proceed carefully and in stages as the projected costs are expected to be high relative to our current funds.

4. Succession Planning for Religious Workers through Overseas Employment

Our main challenge for the next two years is succession planning for our key religious workers. Existing religious workers are approaching end of their working life and suitable replacements are not available locally or nationally. There is no readily available talent from the UK to fill these roles as required training is not available nationally.

An application will therefore be made to the Home Office for a sponsorship licence to employ Religious and Charity Workers from abroad.

Application preparation for a sponsorship licence from the Home Office is well underway. This is being progressed through the help of a firm of solicitors who are aiding on a voluntary and non-chargeable basis

The aim will be to attract suitably qualified religious workers from India for periods of two years at a time.

We aim to secure a sponsorship licence by September 2025 and start recruitment from overseas later in the year.

A portacabin has been procured and installed to accommodate Religious Workers we will employ from overseas. Work is underway to refurbish and modernise this with required safety certification.

There is also an ensuite bedroom within the premises which will be used as required.

5. Volunteers Enrolment and Management

The Volunteers for the kitchen play a key service and saves costs for preparation of Sunday Langar (food). Many of these volunteers who have served for a long time are now retiring due to age and health reasons.

We will look to actively encourage new volunteers to come forward for food preparation and cooking. It is vital that a younger sustainable squad of volunteers is established and support provided as required.

We will also look to invest in labour saving devices e.g. chapati making machine over the medium term. This will reduce manpower requirements and ease excessive reliance on volunteers

6. Nihangs Annual Akaali Darbar Programme

There is annual programme held by the Nihang Community. The Nihangs are a distinct warrior order within the Sikh Community. They are well known for their martial traditions, unique attire and adherence to a specific code of conduct.

The Trustees and Committee want to be inclusive and embrace this annual programme.

However, proper HSE and liability insurance need to be in place to allow martial arts display within the Gurdwara Hall which is an integral part of this annual programme.

The Arti performed during the Akaali Darbar programme involve use of light sources with naked flames is also always of concern due to potential fire and smoke risk. This will be closely monitored and mitigations or drastic changes sought.

The Trustees and Committee are laying down requirements for such programmes so that they can proceed smoothly with minimal and acceptable risk and attract support from the wider congregation.

7. Summary

- The emphasis will be on smooth operational running through enhanced processes, attracting the younger members of the community, enrolling, retaining and managing our volunteers with support.
- HSE and Safeguarding will continue to be a key area of focus for the well-being of all our worshippers and children attending the Sunday School
- Building our finances through judicious expenditure control by use of volunteers, labour saving aids and improving income by increasing attendance and booked programmes.
- Succession planning for continuity of key religious workers through Home Office Sponsorship Licence to employ overseas workers will be a key part of the strategy.
- Investing in additional accommodation to accommodate Religious Workers on site is being made.
- Safety of future annual Akaali Darbar programmes will be under HSE focus and scrutiny

Signed by order of the Board of Trustees
Amrik Sangha

A handwritten signature in black ink that reads "A. Sangha". The signature is written in a cursive, flowing style.

Director

SINGH SABHA GURDWARA LIMITED

REPORT OF THE DIRECTORS FOR THE YEAR ENDED 30 June 2025

The directors have the pleasure in presenting their report and the financial statements for the year ended 30 June 2025.

Legal and Administrative

SINGH SABHA GURDWARA LIMITED is a company limited by guarantee, company registration number 04234994, and registered with the Charity Commission, charity registration number 1100124. The company is governed by the provisions contained within the Memorandum and Articles of Association.

The secretary and the registered office of the company is:

Mr Sewa Singh Nanuwa
Newark Road
Peterborough
PE1 5UA

Directors

The directors who served on the board during the year were:

Dr Amrik Singh Sangha
Mr Sewa Singh Nanuwa
Mr Gurminder Singh
Mr Daljit Singh
Mr Joga Singh Jassar
Mr Sohan Singh
Mr Gurdip Singh
Mr Jagdish Singh Dhillon
Mr Charanjit Singh

Directors' responsibilities

Company law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the company and of the incoming resources and application of resources, including the net income and expenditure, for the year. In preparing these financial statements, the directors are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the company will continue in operation.

The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and which enable them to ensure that the financial statements comply with the Companies Act 2006. The directors are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

SINGH SABHA GURDWARA LIMITED

REPORT OF THE DIRECTORS (Contd.) FOR THE YEAR ENDED 30 June 2025

Directors' interest in shares

The company is limited by guarantee and, as such, has no share capital. The directors may derive no benefit or income from or have any capital interest in the company's financial affairs.

Review of activities and future developments

The principal activity of the company during the year was the advancement of Sikh religion and the provision of Sikh religious festivals and ceremonies.

The other activities of the company during the year were the advancement education among members of the community and the provision or assistance in the provision of recreational or leisure facilities for member of the Sikh community in the interest of social welfare and in order to improve their quality of life.

Taxation status

The company is a registered charity and, as such, is not liable to Corporation Tax.

Signed by order of the board of directors



Amrik Singh Sangha
Director

Approved by the board on 15^h February 2026

SINGH SABHA GURDWARA LIMITED

INDEPENDENT EXAMINER'S REPORT TO THE DIRECTORS OF SINGH SABHA GURDWARA LIMITED

I report to the charity directors on my examination of the accounts of Singh Sabha Gurdwara Limited for the year ended 30 June 2025.

Responsibilities and basis of the report

The charity directors are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

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

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



Mr Satwinder Singh Sahota BA(Hons) FCCA
G&E Accountants Limited
Chartered Certified Accountants
97 Vere Road
Peterborough
PE1 3EB

15th February 2026

**STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
YEAR ENDED 30 June 2025**

	Note	2025 £	2024 £
Incoming Resources			
Donations		75,063	69,573
Tax Refund		9,554	14,710
Total Incoming Resources		<u>84,617</u>	<u>84,283</u>
Resources Expended			
Charitable Expenditure			
Langar (Food)		3,590	2,474
Heat, Light and Water Charges		19,369	37,107
Cleaning		2,340	2,094
Insurance		2,200	1,991
Telephone and Postage		422	691
Printing and Stationery		433	230
Bank Charges		384	329
Interest Payable and Similar Charges	2	-	-
Subscriptions, Books and Publications		-	-
Donations		180	-
Equipment and Furnishings		1,682	2,031
Repairs and Maintenance		10,232	3,059
Depreciation		26,748	20,788
Education and Community Events		562	1,714
Accountancy Fees		500	500
Miscellaneous Expenses		2,775	701
Total Resources Expended		<u>71,417</u>	<u>74,637</u>
Net (Outgoing)/Incoming Resources for the year		13,200	9,646
Revenue account brought forward		681,457	671,811
Revenue account carried forward		<u>694,657</u>	<u>681,457</u>

SINGH SABHA GURDWARA LIMITED

BALANCE SHEET AS AT 30 June 2025

	Notes	£	2025 £	£	2024 £
FIXED ASSETS					
Tangible fixed assets	3		536,236		541,984
CURRENT ASSETS					
Prepayments and Accrued Income	4	16,794		21,784	
Cash and bank balances		142,127		118,189	
		<u>158,921</u>		<u>139,973</u>	
LESS CREDITORS: Amounts falling due within one year	5	(500)		(500)	
		<u></u>		<u></u>	
NET CURRENT (LIABILITIES)/ASSETS			158,421		139,473
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>694,657</u>		<u>671,457</u>
CREDITORS: Amounts falling due after more than one year			-		-
CAPITAL AND RESERVES					
Revenue Account			694,657		681,457
			<u>694,657</u>		<u>681,457</u>

- (a) For the year ended 30 June 2025 the company was entitled to exemption under section 477 of the Companies Act 2006.
- (b) Members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.
- (c) The directors acknowledge their responsibility for:
- i. ensuring the company keeps accounting records that comply with requirements of the Act; and
 - ii. preparing accounts that give a true and fair view of the state of affairs of the company as at the end of the financial year, and of its profit or loss for the financial year, in accordance with the requirements of the Act, and which otherwise comply with the requirements of the Companies Act relating to accounts, so far as applicable to the company;
- (d) The financials have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Signed on behalf of the board of directors



Amrik Singh Sangha
Director

Approved by the board on 15th February 2026

The accompanying notes form part of these financial statements.

SINGH SABHA GURDWARA LIMITED

NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 30 June 2025

1 ACCOUNTING POLICIES

The accounts have been prepared in accordance with applicable accounting standards and the Statement of Recommended Practice: *Accounting and Reporting by Charities* (SORP 2015).

(a) Basis of accounting

The accounts have been prepared under the historical cost convention.

(b) Incoming resources

All incoming resources are accounted for gross when receivable, as long as they are capable of financial measurement and are derived entirely from donations received.

(c) Resources expended

Costs have been allocated and apportioned so as to ensure the accounts consistently and reasonably reflect the nature of the expenditure incurred.

2 Interest Payable and Similar Charges

On bank loans, overdrafts and other loans:

Repayable wholly or partly in more than 5 years

2025
£

2024
£

-

-

SINGH SABHA GURDWARA LIMITED

NOTES TO THE FINANCIAL STATEMENTS (contd.) YEAR ENDED 30 June 2025

3 TANGIBLE FIXED ASSETS

Cost	Freehold Property £	Improvements £	Plant and Machinery £	Fixtures and Fittings £	Total £
At 1 July 2024	503,074	233,268	94,449	34,853	865,644
Additions	-	-	21,000	-	21,000
Disposals	-	-	(8,654)	-	(8,654)
At 30 June 2025	503,074	233,268	106,794	34,853	877,988
Depreciation					
At 1 July 2024	115,707	97,634	90,977	19,341	323,659
Charge for the year	5,031	11,223	5,323	5,171	26,748
Disposals	-	-	(8,655)	-	(8,655)
At 30 June 2025	120,738	108,857	87,645	24,512	341,752
Net book value					
At 30 June 2025	382,336	124,410	19,149	10,341	536,236
At 30 June 2024	387,367	135,633	3,472	15,512	541,984

SINGH SABHA GURDWARA LIMITED

NOTES TO THE FINANCIAL STATEMENTS (contd.)
YEAR ENDED 30 June 2025

	2024	2022
	£	£
4 DEBTORS		
Prepayments and accrued income	16,794	21,784
	<u>16,794</u>	<u>21,784</u>
5 CREDITORS: Amounts falling due within one year		
Trade Creditors	-	-
Accruals	500	500
	<u>500</u>	<u>500</u>

6 TAXATION

The company is a registered charity and, as such, is not subject to Corporation Tax.

7 CALLED-UP SHARE CAPITAL

The company is limited by guarantee and, as such, has no called-up share capital.