

Karamjot
Report and Accounts
31 March 2025

Company Limited by Guarantee No. 07430874
Charity No. 1145792

Charity name	Karamjot
Trustees' Annual Report	
For the year ending 31 March 2025	

Section A Reference and administration details

Registered charity number	1143107
Charity's principal address	36 Brampton Park Road Hitchin Herts SG5 1XF

Names of the charity trustees who manage the charity

Trustee name	Office (if any)	Dates acted if not for whole year
Sant Roshan Singh		(deceased: May 2024)
Amrik Singh Rehal	Director and Company Secretary	
Gurpreet Singh Rehal	Director	
Jasvinder Singh Dhingra		
Maninder Kaur Multani		
Kulwinder Kaur Rehal		
Samittar Singh		

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document	Memorandum & Articles of Association dated 07/02/2012
How the charity is constituted	Private company limited by guarantee, registered at Companies House, Cardiff. Co. No. 07430874
Trustee selection methods	Appointed by trustees, confirmed in Annual Meeting
Financial statements and external examination	Both Charities law and Companies law lay down criteria for an external review of the Trust's financial statements. Based on the current levels of financial activity, the Trust is not obliged to seek an external audit under Companies Acts requirements. While there are lower limits for charities, the Trust does not meet this audit threshold either. Accordingly, the financial statements are subject to an Independent Examination. This is a review of the financial statements and underlying accounting records, carried out by a person competent to understand these matters.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

To advance the Sikh faith in the United Kingdom and abroad in accordance with the teachings of the ten Sikh Gurus and the Guru Granth Sahib Ji under the express wishes of the Sant Baba Karam Singh Ji Hoti Mardaan Wale.

Summary of the main activities undertaken for the public benefit in relation to these objects

We review our aims, objectives and activities each year. This review looks at what we achieved and the outcomes of our work in the previous 12 months. The review looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help. The review also helps us ensure our aim, objectives and activities remained focused on our stated purposes. In accordance with the duty in section 4 of the Charities Act 2006, we have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aim and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

In the period under review the Charity continued to hold regular meetings for prayer and teaching and also assisted work by the Sikh Education Council.

The Trustees were pleased to host Baba Kashmira Singh of Alohora Sahib, during his visits to the United Kingdom.

The Trustees have continued to develop plans that will lead to an enhancement of the Charity's property and provide improved facilities

Section E Financial review

Brief statement of the charity's policy on reserves

The charity will aim to retain a minimum reserve to meet current and forecast expenditure.

Details of any funds materially in deficit

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

A S Rehal

Full name(s)

Amrik Singh Rehal

Position

Chair

Date

22-Dec-25

Independent examiner's report on the accounts

Report to the trustees of	KARAMJOT		
On the Accounts for the year ended	31 March 2025	Charity no.	1145792
and set out on pages	4 to 9	Company no.	07430874
Respective responsibilities of trustees and examiner	<p>The trustees (who may also be directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.</p> <p>It is my responsibility to:</p> <ul style="list-style-type: none">• examine the accounts under section 145 of the Charities Act,• to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and• to state whether particular matters have come to my attention.		
Basis of independent examiner's statement	<p>My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.</p>		
Independent examiner's statement	<p>In connection with my examination, no matter has come to my attention which gives me cause to believe that, in any material respect:</p> <ul style="list-style-type: none">• accounting records were not kept in accordance with section 386 of the Companies Act 2006; or• the accounts do not accord with such records; or• the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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; or• the accounts have not been prepared in accordance with the Charities SORP (FRS102). <p>I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.</p>		
Signed:	<i>M B Bath</i>	Date:	22-Dec-25
Name:	Michael Bath Bishop & Co., Accountants		
Address:	Belmont House, 75 Church Street Doncaster South Yorks. DN5 0BE		

Karamjot	Company No. 07430874 Charity No. 1145792
Statement of Financial Activities (including summary Income & Expenditure account) For the year ending 31 March 2025	

	Notes	Unrestricted funds £	Restricted funds £	£	2025 £	2024 £
Income	2					
Donations and legacies		16,873	-	-	16,873	1,000
Charitable activities		7,200	-	-	7,200	7,900
Investment income		1,514	-	-	1,514	-
Exceptional income		-	-	-	-	-
Other		-	-	-	-	-
Total income		25,587	-	-	25,587	8,900
Expenditure	3					
Costs of generating voluntary income		-	-	-	-	-
Charitable activities		3,329	-	-	3,329	-
Administration & overhead		74	-	-	74	-
Governance costs		550	-	-	550	375
Other resources expended		-	-	-	-	-
Total expenditure		3,953	-	-	3,953	375
Net income/(expenditure)		21,634	-	-	21,634	8,525
Transfers between funds		(2,646)	2,646	-	-	-
Net income/(expenditure) before other recognised gains/(losses)		18,988	2,646	-	21,634	8,525
Other recognised gains/(losses)						
Gains and losses on revaluation of fixed assets for the charity's own use		-	-	-	-	-
Other gains/(losses)		-	-	-	-	-
Net movement in funds		18,988	2,646	-	21,634	8,525
Reconciliation of funds						
<i>Total funds brought forward</i>		<i>59,663</i>	<i>186,634</i>	<i>-</i>	<i>246,297</i>	<i>237,772</i>
Total funds carried forward		78,651	189,280	-	267,931	246,297

**Balance Sheet
as at 31 March 2025**

	Notes	Unrestricted funds £	Restricted funds £	2025 £	2024 £
Tangible Fixed Assets					
Freehold Property	6	-	189,280	189,280	186,634
Current assets					
Cash at bank and in hand		19,318	-	19,318	60,438
Bank deposit accounts		59,481	-	59,481	-
Gift Aid debtor		452	-	452	-
		79,251	-	79,251	60,438
Creditors: amounts falling due within one year					
Creditors and accruals	7	(600)	-	(600)	(775)
Total assets less current liabilities		78,651	189,280	267,931	246,297
Net assets		78,651	189,280	267,931	246,297
Funds of the Charity					
Unrestricted funds		78,651		78,651	59,663
Restricted funds			189,280	189,280	186,634
Total Funds		78,651	189,280	267,931	246,297

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.

A S Rehal

Director

Chair of Trustees

Approved on 22 December 2025

1 Accounting policies***Basis of preparation***

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities and the Financial Reporting Standard applicable in the United Kingdom and Ireland (FRS102) and with the Charities Act 2011.

The accounts have been prepared on a going concern basis.

There are no changes to funds reported under previous GAAP and now determined under FRS 102.

Income**Recognition of income**

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Incoming resources with related expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

Grants and donations

Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Tax reclaims on donations and gifts

Incoming resources from tax reclaims are included in the SoFA at the time claims are submitted to HM Revenue & Customs

Contractual income and performance related grants

This is only included in the SoFA once the related goods or services have been delivered.

Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.

Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity.

Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

Donated services and facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Investment income

This is included in the accounts when receivable.

Investment gains and losses

This will include any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

Expenditure and Liabilities**Liability recognition**

Liabilities are recognised on an accruals basis as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance costs

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Karamjot**Notes to the Accounts
for the year ended 31 March 2025****Grants with performance conditions**

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

Assets**Tangible fixed assets for use by charity**

These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.

Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

2 Analysis of Income

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	2024 £
Donations and legacies				
Donations received	16,421		16,421	1,000
Gift Aid claim	452		452	-
Miscellaneous receipts	-		-	-
Total	16,873	-	16,873	1,000
Charitable activities				
Rents received	7,200		7,200	7,900
			-	-
Total	7,200	-	7,200	7,900
Investment income				
Interest received	1,514		1,514	-
			-	-
Total	1,514	-	1,514	-
Exceptional income				
			-	-
			-	-
Total	-	-	-	-
Total income	25,587	-	25,587	8,900

Karamjot**Notes to the Accounts
for the year ended 31 March 2025****3 Analysis of resources expended**

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	2024 £
Charitable activities				
Donations and Grants made	200	-	200	-
Property enhancement	-	-	-	-
Other expenses	3,129	-	3,129	-
Total	3,329	-	3,329	-
Fundraising				
			-	-
			-	-
Total	-	-	-	-
Administration & overhead				
Property expenses	-	-	-	-
Bank charges	74	-	74	-
Property planning & legal costs	-	2,646	2,646	-
Total	74	2,646	2,720	-
Governance				
Accountancy	550	-	550	375
Miscellaneous		-	-	-
Total	550	-	550	375
Total resources expended	3,953	2,646	6,599	375

4 Details of certain items of expenditure**4.1 Trustee expenses**

No Trustees were paid any remuneration or expenses.

4.2 Fees for examination of the accounts

Independent examiner's or auditors' fees for reporting on the accounts

Other fees

£	£
240	200
310	175

5 Paid employees**5.1 Staff costs**

Gross wages, salaries and benefits in kind

Employer's National Insurance costs

Pension costs

Total staff costs

£	£
-	-
-	-
-	-
-	-

5.2 Average number of full-time equivalent employees in the year

Fundraising

Charitable Activities

Governance

Other

Total

Number	Number
-	-
-	-
-	-
-	-
-	-

Karamjot**Notes to the Accounts
for the year ended 31 March 2025****6 Tangible Fixed Assets****Freehold Property**

Purchase in 2012, stated at Cost incl. fees etc
Additional works 2016-17
Additional works 2019-20
Planning costs and fees 2024-25

Total carried forward at 31 March 2025

2025 £	2024 £
157,294	157,294
22,497	22,497
6,843	6,843
2,646	
189,280	186,634

The Charity has acquired freehold property known as 36 Brampton Park Road, Hitchin, to be used for meetings, prayer and education.

The trustees believe the property to have an open market valuation in excess of £250,000 and for this reason no charge to depreciation is made in these Accounts.

7 Creditors falling due within one year:

Accruals
Other creditors

2025 £	2024 £
600	775
-	-
600	775

8 Movement in Funds**Brought forward at 1 April 2022**

Net movement in year
Restricted funds
 Freehold property fund
Unrestricted funds
 General funds

Total carried forward at 31 March 2025

Restricted Funds £	General Funds £	Total Funds £
186,634	59,663	246,297
2,646		2,646
	18,988	18,988
189,280	78,651	267,931

Restricted funds comprise funds accumulated specifically for the purchase and improvement of the freehold property

9 Members' Liability

The liability of each member is limited to a contribution not exceeding £10 in the event of the company being wound up while he or she is a member, or within one year of being a member of, the company towards the debts and liabilities of the company incurred before he/she ceases to be a member.

10 Registered address

The company's registered address is 36 Brampton Park Road, Hitchin, Herts. SG5 1XF